

## COMMERCIAL LOAN APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

<input type="checkbox"/> New <input type="checkbox"/> Refinance/Consolidation <input type="checkbox"/> Renewal/Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	<input type="checkbox"/> Joint application (Identify other applicants) Loan Number(s), Balance, and Lender's Name:
To:	<i>For Internal Use Only</i>
	Date Received _____ By _____ Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected Date Reviewed _____ By _____ Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected Date Notified _____ By _____ Notification Sent: <input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Letter

### 1. LOAN APPLICANT. Loan Applicant General Information.

Legal Name	Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984)	
<input type="checkbox"/> Franchise, in full force and without defaults, with (Name of Franchiser) Name(s) of Affiliated Entities		
Current Tradename(s)		
Other Tradenames Used in Last 10 Years		
Local Address	Principal Executive Office Address	
Phone No:	Phone No:	
Fax No:	Fax No:	
Tax Identification Number	Nature of Business	NAICS Code
Principals' Names, Addresses, Position Titles, Social Security Numbers and Date of Birth - (for individuals only)		
Accountant Name, Address, and Phone Number		
Financial Statements. (Check all that apply and attach statements to this application.)		
Fiscal Year _____ Calendar Year _____		
<input type="checkbox"/> Financial Statements covering _____ to _____ <input type="checkbox"/> Accounts Receivable Schedule covering _____ to _____ <input type="checkbox"/> Inventory Schedule covering _____ to _____ <input type="checkbox"/> Income Tax/Informational Returns for tax years _____ <input type="checkbox"/> Other (Specify) _____		
Other Statements. (Check all that apply and attach statements to this application.)		
<input type="checkbox"/> Business Plan dated _____ <input type="checkbox"/> Project Plans & Specifications <input type="checkbox"/> Project Budget dated _____ <input type="checkbox"/> Franchise Agreement, FTC Franchiser Disclosure Statement <input type="checkbox"/> List of outstanding judgments or threatened lawsuits, arbitration, or other proceeding against loan applicant. <input type="checkbox"/> Other (Articles of Incorporation, Resolutions, etc.) _____		

### 2. LOAN REQUEST AND SOURCES OF REPAYMENT.

Amount Requested \$ _____	Loan Advances (Choose One)	Loan Payment (Choose One)
<input type="checkbox"/> Commercial Purpose Loan <input type="checkbox"/> Agricultural Purpose Loan	<input type="checkbox"/> Single Advance/Closed End <input type="checkbox"/> Revolving Draw Loan <input type="checkbox"/> Draw Loan <input type="checkbox"/> Construction/Permanent Loan <input type="checkbox"/> Revolving Draw Construction Loan <input type="checkbox"/> Draw Construction Loan	<input type="checkbox"/> Principal and Interest <input type="checkbox"/> Principal, plus Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Single Payment <input type="checkbox"/> Other (describe)
Use of Proceeds (Brief Description of Intended Use):		
Requested Payment Amount \$ _____	<input type="checkbox"/> with Balloon \$ _____	
Requested First Payment Date _____	Requested Loan Term _____	
Payment Frequency (if Installment) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Other (describe) _____		
Requested Interest Rate <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Index (If Variable) _____		
List of primary and secondary sources of repayment for this loan:		

**3.  LOAN SECURITY. The requested loan will be secured. (Complete this section if checked)**

<input type="checkbox"/> All loan proceeds will be for purchase of collateral. Description of purchase money collateral: _____	<input type="checkbox"/> \$ _____ of the proceeds will be for purchase of collateral. Appraised value of purchase money collateral \$ _____
Brief description of non-purchase money collateral: _____ Appraised value \$ _____ Liens on collateral (List any collateral with liens on it, the amount of underlying debt, the names and addresses of collateral's lienholders)	Description of current property insurance on non-purchase money collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
<input type="checkbox"/> Non-Applicant owners of collateral. Attach a separate list with name(s), address(es), and phone number(s) of any other owner(s) of the collateral.	

**4.  LOAN GUARANTY. The requested loan will be guaranteed. (Complete this section if checked)**

Legal name _____	
Address _____ Phone No: _____	<input type="checkbox"/> Guarantor or affiliate were declared bankrupt within the last 10 years. <input type="checkbox"/> There are outstanding judgments against Guarantor. (Attach Summary) <input type="checkbox"/> On a separate sheet, list each threatened or pending lawsuit, arbitration, or other proceeding and its amount claimed.
<input type="checkbox"/> Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender.	
<input type="checkbox"/> Security. Brief description of collateral to secure this guaranty _____ Appraised value of guaranty collateral \$ _____ Liens on collateral (List any collateral with liens on it, the amount of underlying debt, and the names and addresses of collateral's lienholders):	Description of current property insurance on existing collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
<input type="checkbox"/> Non-Guarantor owners of collateral. If checked, attach a separate list with the name(s), address(es), and phone number(s) of any other owner(s) of the collateral.	

**NOTICE - JOINT CREDIT:**  
 We intend to apply for joint credit. (initials) \_\_\_\_\_

**CREDIT DENIAL NOTICE.** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):  
  
 \_\_\_\_\_  
  
 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

**EQUAL CREDIT OPPORTUNITY NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:  
  
 \_\_\_\_\_

**SIGNATURES.** By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

Applicant Name \_\_\_\_\_

By X \_\_\_\_\_ for Applicant Title \_\_\_\_\_ Date \_\_\_\_\_

By X \_\_\_\_\_ for Applicant Title \_\_\_\_\_ Date \_\_\_\_\_

*For Internal Use Only*

CUSTOMER/APPLICANT  
IDENTIFICATION FORM

APPLICANT

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Name

---

Address

---

*(Physical Address, 911 Address or directions if above is a PO Box #)*

---

City, State, Zip Code

---

Email Address

---

Date of Birth

---

Social Security # or TIN #

---

SSN Issue Date

---

ID#

---

ID Issuer (State)

---

ID Issue Date

---

ID Expiration Date

Verified by:

---

Initials

CUSTOMER/APPLICANT  
IDENTIFICATION FORM

CO-APPLICANT

---

Name

---

Address

---

*(Physical Address, 911 Address or directions if above is a PO Box #)*

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City, State, Zip Code

---

Email Address

---

Date of Birth

---

Social Security # or TIN #

---

SSN Issue Date

---

ID#

---

ID Issuer (State)

---

ID Issue Date

---

ID Expiration Date

Verified by:

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Initials

**VALUEBANK TEXAS  
PRIVACY DISCLOSURE**

Rev. 7/3/2012

FACTS	WHAT DOES VALUEBANK TEXAS DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• Account Balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information: the reasons ValueBank Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ValueBank Texas share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations	YES	NO
<b>For our marketing purposes</b> – to offer our products and service to you.	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We Do Not Share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	NO	We Do Not Share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We Do Not Share
<b>For our affiliates to market to you</b>	NO	We Do Not Share
<b>For nonaffiliates to market to you</b>	NO	We Do Not Share

<b>Questions?</b>	Call (361) 888-4451 or go to <a href="http://valuebanktexas.com">valuebanktexas.com</a>
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Who we are	
Who is providing this notice?	<b>ValueBank Texas</b>

What we do	
How does ValueBank Texas protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does ValueBank Texas collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your debit or credit card</li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Other Important information**

ValueBank Texas is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against ValueBank Texas should contact the Texas Department of Banking.

ValueBank Texas also engages in the money transmission and currency exchange business as an authorized delegate of American Express, MoneyGram and Currency Exchange International under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of American Express at 1-800-221-7282, MoneyGram at 1-800-542-3590 or Currency Exchange International at, 1-888-998-3948 if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail to....	Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705-4294
Telephone Number.....	1-877/276-5554 (toll free)
Fax Number.....	512/475-1313
E-mail Address.....	<a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>
Website.....	<a href="http://www.dob.texas.gov">www.dob.texas.gov</a>

**Thank you very much for banking with ValueBank Texas. We are proud to have you as a customer and you may rest assured that we are doing everything possible to protect the privacy of the financial information you have entrusted us with.**