

Joint Applicants _____ Initials

Individual _____ Initials

ROUND TOP STATE BANK CREDIT APPLICATION

Amount of Loan Requested _____

Purpose of Loan _____

APPLICANT

Full name _____ Age _____

Address _____ Yrs. There _____

City/State/Zip _____

E-mail Address _____ Mobile Ph. _____

Do you currently: _____ Own _____ Rent _____ Live with parents _____

Phone _____ Birth Date _____

SS# _____ DL# _____ State _____

Previous Address _____ Yrs. There _____

City/State/Zip _____

Current Employer _____ Yrs. There _____

Employer's Address _____

Position _____ Supervisor _____ Ph# _____

Previous Employer _____ Yrs. There _____

Employer's Address _____

Current Salary _____ per _____ No. of Dependents _____

Other Income _____ per _____ Source _____

Name of Nearest Relative (not living with you) _____

Relationship _____ Address _____

CO-APPLICANT

Full Name _____ Age _____

Address _____ Yrs. There _____

City/State/Zip _____

E-mail Address _____ Mobile Ph. _____

Do you currently: _____ Own _____ Rent _____ Live with parents _____

Phone _____ Birth Date _____

SS# _____ DL# _____ State _____

Previous Address _____ Yrs. There _____

City/State/Zip _____

Current Employer _____ Yrs. There _____

Employer's Address _____

Position _____ Supervisor _____ Ph# _____

Previous Employer _____ Yrs. There _____

Employer's Address _____

Current Salary _____ per _____ No. of Dependents _____

Other Income _____ per _____ Source _____

Name of Nearest Relative (not living with you) _____

Relationship _____ Address _____

Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order _____ written agreement _____ oral understanding _____

ASSETS OWNED

Description of Assets Owned	\$ Value
CASH on Hand and In Bank Accounts:	
Checking _____	
Checking _____	
Savings _____	
AUTOMOBILES OWNED (Make, Model, Year):	

LIFE INSURANCE (Cash Value):	
Amount Carried _____	
Cash Value _____	
REAL ESTATE OWNED:	
Value of Residence _____	
Value of Other Lands _____	
STOCKS, BONDS, CD'S (List Issuer, Type, No. Shares):	

OTHER (Please List):	
Value of Personal Goods, Furniture, Jewelry, Etc _____	

TOTAL ASSETS	

DEBTS OWED

Description of Outstanding Debts	\$ Value
BANK LOANS (List):	
Secured _____	
Unsecured _____	
Other _____	
AUTOMOBILE LOANS OWING (List to Whom):	

REAL ESTATE LOANS:	
Lien against Residence _____	
Lien against Other Real Estate _____	
Property Taxes Due _____	
Rents Owed (List to Whom):	

OTHER LIABILITIES (Please List):	

Credit Cards _____	
Retail Stores _____	
TOTAL LIABILITIES	
Total Assets Minus Total Liabilities = NET WORTH	
TOTAL LIABILITIES plus NET WORTH	

CASH FLOW STATEMENT

Please provide the following information regarding sources and uses of cash. This Cash Flow Statement is _____ Individual _____ Combined

INCOME	Current Month-Year Estimate	EXPENSES	Current Month-Year Estimate
1. Salaries, commissions, bonuses or other income	_____	1. Personal expenses (Utilities, food, etc.)	_____
2. Rents Received	_____	2. Mortgage/Rent on homestead	_____
3. Dividends	_____	3. Other Bank Loans (principal and interest)	_____
4. Interest Income	_____	4. Credit Card Payments	_____
5. Royalties	_____	5. Insurance payments (car, home, health, etc.)	_____
6. Distributions from estates and trusts	_____	6. Income tax payments (not covered by withholding)	_____
7. Other sources of cash:	_____	7. Other uses of cash: fuel	_____
	_____	Incidentals	_____
	_____		_____
	_____		_____
	_____		_____
TOTAL CASH RECEIVED	\$ -----	TOTAL CASH OUTLAYS	\$ -----
CASH FLOW SURPLUS (DEFICIT)	\$ -----		

Are you a co-maker, endorser, or guarantor on any loan or contract? _____ No _____ Yes, Explain _____

Are there any unsatisfied judgements against you? _____ No _____ Yes, Explain _____

Have you been declared bankrupt in the last 14 years? _____ No _____ Yes, Explain _____

Other obligations - (e.g. liability to pay alimony, child support, separate maintenance) _____

CREDIT REFERENCES: Name of Creditor	Address	Balance	Monthly Payment
1. _____			
2. _____			

SECURED CREDIT: _____

PREVIOUS BANKS: _____

COMMENTS: _____

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature _____ Date _____

other Signature _____ Date _____