

# REAL ESTATE LOAN APPLICATION

*(Interim Construction/Vacant Land)*

<b>LENDER NOTICE</b>	<b>LENDER NAME AND ADDRESS</b>
<p><b>This application form should not be used if the proceeds of this request will be used to purchase or refinance a dwelling to be occupied by the applicant as a principal residence. Please read the directions below before completing this application, and check the appropriate box below.</b></p> <p><input type="checkbox"/> <i>If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A, B, D, E, and F, omitting C and the second part of D.</i></p> <p><input type="checkbox"/> <i>If you are applying for joint credit with another person, complete all Sections.</i> We intend to apply for joint credit: Applicant _____ Co-Applicant _____</p> <p><input type="checkbox"/> <i>If you are applying for individual credit, but are relying on income alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.</i></p>	<p>Texas Star Bank P.O. Box 608 Van Alstyne, Texas 75495</p>

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.  
What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AMOUNT	NO. OF MONTHS	PROCEEDS TO BE USED FOR	TYPE OF PROPERTY
--------	---------------	-------------------------	------------------

## SECTION A - PROPERTY INFORMATION AND PURPOSE OF LOAN

SUBJECT PROPERTY ADDRESS <i>(street, city, state, &amp; zip)</i>	NO. OF UNITS
LEGAL DESCRIPTION OF PROPERTY <i>(Attach description if necessary)</i>	YEAR BUILT
GENERAL DESCRIPTION OF SUBJECT PROPERTY <i>(Type of Property, square footage, acreage, etc.)</i>	

PURPOSE OF LOAN:	PROPERTY IS HELD FOR: <input type="checkbox"/> INVESTMENT <input type="checkbox"/> BUSINESS <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHER
<b>Complete this line, if construction loan.</b>	
YEAR LOT ACQUIRED   ORIGINAL COST	AMOUNT OF EXISTING LIENS   (a)PRESENT VALUE OF LOT   (b) COST OF IMPROVEMENTS
<b>Complete this line, if this is a refinance loan.</b>	
YEAR LOT ACQUIRED   ORIGINAL COST	AMOUNT OF EXISTING LIENS   PURPOSE OF REFINANCE   DESCRIBE IMPROVEMENTS <input type="checkbox"/> MADE <input type="checkbox"/> TO BE MADE COST:
TITLE WILL BE HELD IN WHAT NAME(S)	MANNER IN WHICH TITLE WILL BE HELD
SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES AND/OR SUBORDINATE FINANCING <i>(explain)</i>	ESTATE WILL BE HELD IN <input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD <i>(show expiration date)</i>

## SECTION B- INFORMATION REGARDING APPLICANT *(Use separate sheet if necessary.)*

FULL NAME <i>(Last, First, Middle)</i>	CELL PHONE	HOME PHONE	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE	ZIP	How long at this address?		
PREVIOUS STREET ADDRESS	CITY/STATE	ZIP	How long at this previous address?		
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS				
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR	BUSINESS PHONE	EXT	
PREVIOUS EMPLOYER- NAME AND ADDRESS					
PRESENT GROSS SALARY/COMMISSION PER	NO. OF DEPENDENTS	LIST OF DEPENDENTS BY AGE			

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

ALIMONY,CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER:    COURT ORDER    WRITTEN AGREEMENT    ORAL UNDERSTANDING

# REAL ESTATE LOAN APPLICATION

*(Interim Construction/Vacant Land)*

OTHER INCOME PER	SOURCE(S) OF OTHER INCOME
---------------------	---------------------------

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?  NO  YES (explain)

HAVE YOU EVER HAD A LOAN FROM US? <input type="checkbox"/> NO <input type="checkbox"/> YES- When?	Checking Account No.	Institution Name:
	Savings Account No.	Institution Name:

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	TELEPHONE NO.
--	---------	--------------	---------------

## SECTION C- INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (IF ANY)	BIRTH DATE	CELL PHONE NO.	SOCIAL SECURITY NUMBER
---------------------------------	------------------------------------	------------	----------------	------------------------

PRESENT STREET ADDRESS	CITY/STATE	ZIP	DL NUMBER	How long at this address?
------------------------	------------	-----	-----------	---------------------------

PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS
-----------------------------------	----------------

POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR	BUSINESS PHONE	EXT
----------------	----------------	--------------------	----------------	-----

PREVIOUS EMPLOYER- NAME AND ADDRESS

PRESENT GROSS SALARY/COMMISSION PER	NO. OF DEPENDENTS	LIST OF DEPENDENTS BY AGE
--	-------------------	---------------------------

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER:  Court Order  Written Agreement  Oral Understanding

OTHER INCOME PER	SOURCE(S) OF OTHER INCOME
---------------------	---------------------------

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?  NO  YES (explain)

HAVE YOU EVER HAD A LOAN FROM US? <input type="checkbox"/> NO <input type="checkbox"/> YES- When?	Checking Account No.	Institution Name:
	Savings Account No.	Institution Name:

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	TELEPHONE NO.
--	---------	--------------	---------------

## SECTION D- MARITAL STATUS

APPLICANT  MARRIED  SEPARATED  UNMARRIED (Including single, divorced and widowed)  
 OTHER PARTY  MARRIED  SEPARATED  UNMARRIED (Including single, divorced and widowed)

## SECTION E - ASSET AND DEBT INFORMATION

*If Section C has been completed, this section should be completed, giving information about both the applicant and co-applicant or another person. Please mark co-applicant related information with a "C". If section C was not completed, only give information about the applicant in this section.*

### ASSETS OWNED (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	ESTIMATED VALUE	SUBJECT TO LIEN? YES/NO	NAME(S) OF OWNERS
CASH ON HAND AND ON DEPOSIT IN BANKS			
DEPOSITS WITH SAVINGS AND LOANS AND CREDIT UNIONS			
AUTOMOBILES (make, model, year)			
CASH VALUE OF LIFE INSURANCE (issuer, face value)			
REAL ESTATE (location, date acquired)			
MARKETABLE SECURITIES (issuer, type, number of shares)			
OTHER ASSETS			
<b>TOTAL ASSETS</b>			

AUTO INSURANCE AGENT'S NAME AND ADDRESS

**REAL ESTATE LOAN  
APPLICATION**

*(Interim Construction/Vacant Land)*

**OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)**

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment		<i>(OMIT RENT)</i>	<i>(OMIT RENT)</i>		
	<input type="checkbox"/> Mortgage					
<input type="checkbox"/> VISA						
<input type="checkbox"/> MASTERCARD						
<b>TOTAL DEBTS</b>						

**CREDIT REFERENCES (paid accounts)**

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	DATE PAID

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?

NO  YES- FOR WHOM?

TO WHOM?

ARE THERE ANY UNSATISFIED JUDGEMENTS AGAINST YOU?

NO  YES - AMOUNT?

IF YES, TO WHOM?

HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?

NO  YES- FOR WHERE?

YEAR?

OTHER OBLIGATIONS *(example: liability to pay alimony, child support, separate maintenance, etc. Use separate sheet if necessary.)*

**SECTION F - DETAILS OF TRANSACTION**

TOTAL COSTS		FINANCING DETAIL	
a. Purchase price		h. Loan request	
b. Alterations, improvements, repairs		i. Subordinate financing	
c. Land (if acquired separately)		j. Borrower's closing costs paid by Seller	
d. Refinance (include debts to be paid off)		k. Other credits <i>(explain)</i>	
e. Estimated prepaid items			
f. Estimated closing costs		l. Subtract Total Costs	
g. Total costs (add items a through f)		m. Cash from/to Borrower	

**We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.**

*Everything, 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.*

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE