

Alliance Bank Central Texas Home Improvement Loan Application

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Married applicants may apply for separate accounts.

- Joint Account - We intend to apply for joint credit. (Initials) _____
- Individual Account - Relying solely on my income and assets.
- Individual Account - Relying on my income and assets as well as income or assets of another.

Amount Requested: _____ Preferred Payment Date: _____
 Term: _____ Purpose of Loan: _____

APPLICANT(S)

Maker: _____ Birthdate: _____
 (First, Middle, Last)

Co-Maker: _____ Birthdate: _____
 (First, Middle, Last)

Maker Address: _____
 (Street, City, State, Zip)

Co-Maker Address: _____
 (Street, City, State, Zip)

Maker Social Security # _____ Married: Separated: Unmarried:

Co-Maker Social Security # _____ Married: Separated: Unmarried:

Maker Employer: _____ Bus Phone: _____

Gross Monthly Income: _____

Co-Maker Employer: _____ Bus Phone: _____

Gross Monthly Income: _____

Property to be improved: _____

Improvements to be done: _____

Legal description of property: _____

NOTICE OF RIGHT TO APPRAISAL COPY - You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application

INFORMATION FOR GOVERNMENT MONITORING - The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing home mortgage disclosure laws. You are not required to furnish the information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations the lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box

MAKER: I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race/National Origin: American Indian or Alaskan Asian or Pacific Islander Hispanic
 African American White Other: _____
Sex: Female Male

CO-MAKER: I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race/National Origin: American Indian or Alaskan Asian or Pacific Islander Hispanic
 African American White Other: _____
Sex: Female Male

The undersigned applies for the loan indicated in this application that may be secured by a deed of trust on the property described herein and represents that the property will not be used for any illegal or restricted purposes and that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named on this application. The original of this application will be retained by the lender even if the loan is not granted. You are authorized to check my credit and my employment history and to answer questions about your credit experience with me. I fully understand that it is a federal crime, punishable by fine or imprisonment or both, to knowingly make false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code Section 1001.

Maker's Signature: _____ Date: _____

Co-Maker's Signature: _____ Date: _____