

CONSUMER CREDIT APPLICATION

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|---|--|---|
| <p>Type of Credit Requested <input type="checkbox"/> Secured, <input type="checkbox"/> Unsecured <input type="checkbox"/> Individual Credit relying on my income and assets. <input type="checkbox"/> Individual Credit relying on my income or assets as well as income and assets from other sources. <input type="checkbox"/> Joint Credit</p> | <p>Brenham National Bank 2211 South Day Street P.O. Box 2568 Brenham, Texas 77833</p> | <p>Date of Application: _____ Amount: \$ _____ How Long: _____ Payment Date Desired: _____ Want to repay: <input type="checkbox"/> Monthly, <input type="checkbox"/> Other _____ Purpose: _____</p> |
|---|--|---|

Revised 1/31/2025

If you intend to apply for joint credit, please check **Joint Credit** in the upper left hand corner and initial here: **Applicant** _____, **Joint-Applicant** _____

SECTION A - INDIVIDUAL APPLICANT INFORMATION

Name: _____ Birth Date: ____/____/____ Tel. #: _____ Soc. Sec. #: _____
 Present Address: _____ City: _____ State: _____ Zip: _____ County: _____ How Long: _____
 Previous Address: _____ City: _____ State: _____ Zip: _____ County: _____ How Long: _____
 Have you applied for credit with us before? NO, YES - When: _____ No. Dep.: _____ Dep. Ages: _____
 Name of nearest relative not living with you: _____ Relationship: _____
 Address: _____ Tel. #: (____) _____
 Employer (Company Name & Address): _____ How Long: _____
 Bus. Tel.: _____ Position/Title: _____ How often paid: _____ Take home pay/month: \$ _____
 Previous Employer (Company Name & Address): _____ How Long: _____
 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, separate maintenance received under: Court Order, Written Agreement, Oral Understanding
 Sources of other Income: _____ Amount/month: \$ _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if for joint credit, for individual credit relying on income or assets from other sources, or if applicant is married and resides in a community property state.

Name: _____ Birth Date: ____/____/____ Tel. #: _____ Soc. Sec. #: _____
 Present Address: _____ City: _____ State: _____ Zip: _____ County: _____ How Long: _____
 Relationship to applicant (If any): _____ Have you applied for credit with us before? NO, Yes - When: _____ No. Dep.: _____ Dep. Ages: _____
 Name of nearest relative not living with you: _____ Relationship: _____
 Address: _____ Tel. #: (____) _____
 Employer (Company Name & Address): _____ How Long: _____
 Bus. Tel.: _____ Position/Title: _____ How often paid: _____ Take home pay/month: \$ _____
 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, separate maintenance received under: Court Order, Written Agreement, Oral Understanding
 Sources of other Income: _____ Amount/month: \$ _____

SECTION C - Marital Status

Complete only if applying for joint or secured credit, or applicant resided in a community property state or is relying on property located in such a state. (Includes single, divorced and widowed)

Applicant: Married, Separated, Unmarried Other Party: Married, Separated, Unmarried

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary)

| Description of Asset | Name in which the Account is carried | Value \$ |
|--------------------------------------|--------------------------------------|----------|
| Checking Account Number(s) and Where | | |
| Savings Account Number(s) and Where | | |
| Other Assets (describe) | | |
| Total Assets | | |

Outstanding Debts (include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)

| Creditor | Account Number | Name the Account is under | Original Amt \$ | Present Balance \$ | Monthly Pmt. Amt. |
|---------------------------------|----------------|---------------------------|-----------------|--------------------|-------------------|
| Landlord or Mortgage Holder | | | | | |
| Automobiles (Make, Model, Year) | | | | | |
| Other Debts | | | | | |
| Total Debts | | | | | |

Complete the following information about both the Applicant and Joint Applicant or Other Person (If applicable)

Are you obligated to make Alimony, Support or Maintenance Payments No, Yes
 If YES, to (Name & Address) _____ Amount/Month \$ _____
 Are you a co-maker, endorser, or guarantor on any loan or contract? NO, YES, If YES for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? NO, YES, If YES, to whom owed? _____ Amount \$ _____
 Have you been declared bankrupt within the last 10 years? NO, YES, If YES where _____ Year? _____

SECTION E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate of others have an ownership interest.

Property Description: _____
 Names and Addresses of all co-owners of the property: _____
 If the security is Real Estate, give the full name of your spouse (if any): _____

SIGNATURE SECTION

Signatures - I certify that everything that I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant: _____ Date: _____ Joint Signature: _____ Date: _____

MONTHLY BUDGET ESTIMATE

INCOME

Take-Home Pay (Applicant): \$ _____
Overtime \$ _____
Take-Home Pay (Joint-Applicant) \$ _____
Overtime \$ _____
Other Income \$ _____

NET TAKE-HOME INCOME \$ _____

FIXED EXPENSES

Rent or Mortgage Payment \$ _____
Car Loan \$ _____
Other Bank Loans \$ _____
Finance Companies \$ _____
Credit Cards \$ _____
Utilities \$ _____
Taxes (Other than Income Taxes) \$ _____
Other Fixed Payments \$ _____

TOTAL FIXED PAYMENTS \$ _____

VARIABLE EXPENSES

Food \$ _____
Gasoline & Car Maintenance \$ _____
Insurance (Life, Home, Car, etc.) \$ _____
Clothing & Household Goods \$ _____
Medical \$ _____
Savings \$ _____
Other \$ _____

TOTAL VARIABLE EXPENSES \$ _____

FUNDS REMAINING \$ _____

Loan Administration Fee of \$40.00 may apply to this loan. Fee does not apply to CD Secured loans.

Applicant Signature: _____ Date: _____

Joint Applicant Signature: _____ Date: _____

DO NOT WRITE BELOW - CREDITOR WORKSHEET

Date Application Received: _____ Received By: _____

LOAN #: _____ OFFICER: _____ APPROVED BY: _____

PRIMARY CUSTOMER CIF #: _____

SECOND BORROWER OR CO-SIGNOR (Has no benefit of funds) CIF#: _____

LOAN INFORMATION:

Amount Requested (New Money): \$ _____ Renewal Amount: \$ _____

Administration Fee (\$40.00): \$ _____ (Does not apply to CD secured Loans)

Total Note Amount: \$ _____ Renewal Note #: _____

Note Date: _____ First Payment Date: _____

Interest Rate: _____ % Term: _____ Months/Days

Payment Interval: ___ Single, ___ Monthly, ___ Quarterly Interest Only: ___ YES, ___ NO

Collateral Code: _____ Call Report Code: _____ Purpose Code: _____

COLLATERAL: ___ Unsecured, ___ Auto/Property perfected by certificate of title, ___ CD/Savings

DISBURSEMENT METHOD: Renewal | Cashier's Check | Deposit Account #: _____

Distribute to Others: \$ _____ Name: _____

CREDIT LIFE INSURANCE: Credit Life | Joint Credit Life | Accident & Health | None |

PURPOSE: _____

INSURANCE VERIFIED: Y | N | Company: _____

Does Note Have Automatic Funds Transfer? ___ YES, ___ NO

Debit Account Number: _____ Debit Account Type: DDA | SAVINGS

COMMENTS: _____

LOCATION: _____