



First Commercial Bank, N.A. Home Improvement Credit Application

Important: Read these directions before completing this application.

If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only sections A, D, and E.

Amount Requested \$	For How Long	Payment Date Desired	Address of Property to be improved		
Title in name of			Date Purchased	Purchase Price \$	Present Market Value \$
Name, Phone# and Address of Mortgage Holder					Year House Built
Improvements Planned (copies of estimated or itemized cost breakdown must be attached)					Type of Improvement <input type="checkbox"/> Property Improvement <input type="checkbox"/> Modernization <input type="checkbox"/> Additions

Section A - Information Regarding Applicant

Full Name (Last, First, Middle): _____

Social Security No: _____ Driver's License No: _____ State _____ Exp. _____

Birth Date: ____/____/____ Mothers Maiden Name: _____

Present Street Address: _____ P.O. Box _____ Years There: _____

City: _____ State: _____ Zip: _____ Phone: (____) ____ - _____

Previous Street Address: _____ Years There: _____

City: _____ State: _____ Zip: _____ Phone: (____) ____ - _____

Present Employer: _____ : Years There: _____ Phone: (____) ____ - _____

Position or Title: _____ Name of Supervisor: _____

Employers Address: _____

Present net salary or commission: \$ _____ per _____. No. Dependents: _____ Ages: _____

Previous Employer: _____ : Years There: _____ Phone: (____) ____ - _____

Name of Nearest Relative Not Living With You: _____ Relationship: _____

Address of Relative: _____ Phone: (____) ____ - _____

Is any income listed in this section likely to be reduced in the next two years or before the credit requested is paid off?
 Yes (Explain in detail on a separate sheet) No

Have you previously received credit First Commercial Bank? Yes No

Section B - Information Regarding Joint Applicant (if applicable):

Or for your spouse if you live in, or the collateral is located in AZ, CA, ID, LA, NM, NV, TX, WA, or WI.

Full Name (Last, First, Middle): _____

Social Security No: _____ Driver's License No: _____ State _____ Exp. _____

Birth Date: ____/____/____ Mothers Maiden Name: _____

Present Street Address: _____ P.O. Box _____ Years There: _____

City: _____ State: _____ Zip: _____ Phone: (____) ____ - _____

Previous Street Address: _____ Years There: _____

City: _____ State: _____ Zip: _____ Phone: (____) ____ - _____

Present Employer: _____ : Years There: _____ Phone: (____) ____ - _____

Position or Title: _____ Name of Supervisor: _____

Employers Address: _____

Present net salary or commission: \$ _____ per _____. No. Dependents: _____ Ages: _____

Previous Employer: _____ : Years There: _____ Phone: (____) ____ - _____

Is any income listed in this section likely to be reduced in the next two years or before the credit requested is paid off?
 Yes (Explain in detail on a separate sheet) No

Have you previously received credit First Commercial Bank? Yes No

Section C - Describe Other Income for Applicant or Joint Applicant

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 <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding <input type="checkbox"/>
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Other Income: \$ _____ per _____. Source(s) of other income: _____

Section D - Marital Status

Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Other Party: Married Separated Unmarried (including single, divorced, and widowed)

Complete the following information about both the Applicant and Joint Applicant (if applicable):

Are you obligated to make Alimony, Support, or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. Per Month \$ _____

Are you a co-maker, endorser, or guarantor on any loan contract? No Yes If yes, for whom _____ To whom? _____

Are there any outstanding judgments against you? No Yes If yes, to whom? _____ Amount \$ _____

Have you been declared bankrupt in the last ten years? No Yes If yes, where? _____ Year? _____

Section E – Financial Information

ASSETS OWNED (use separate sheet if necessary)

Description of Assets	Name in Which the Account is Carried	Subject to Debt?	Value
Checking Account Number(s) (Name of Institution)			\$
Savings Account Number(s) (Name of Institution)			
Real Estate (location, date acquired)			
Automobiles(s) (make, model, year)			
Other (list)			
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 In Which The Account Is Carried	Original Amount	Present Balance	Monthly Payments
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
Automobiles (describe)					
Total Debts:			\$	\$	\$

IMPORTANT – APPLICANT READ BEFORE SIGNING

I / We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein and represent that the property will not be used for illegal or restricted purpose. I / We hereby consent to and authorize the lender, after the giving of reasonable notice, to enter the improved property for the sole purpose of determining that the improvements specified in this application have been completed.

I / WE UNDERSTAND THAT THE SELECTION OF A CONTRACTOR OR DEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFORMED IS MY / OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.

I / We do or do not intend to occupy the property as my / our primary residence.

If you intend to apply for joint credit, please intitial here: _____
 Applicant Initials Co-Applicant Initials

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

X _____
 Applicant's Signature
 Date: _____

X _____
 Other Signature (where applicable)
 Date: _____

IMPORTANT INFORMATION: WILL ANY OF THIS LOAN BE USED FOR HOME IMPROVEMENT OR TO REFINANCE A FIRST LIEN? YES NO IF YES, PLEASE READ THE FOLLOWING:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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, fair housing and home mortgage disclosure. You are not required to furnish this 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 this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower	Co-Borrower
<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	Race:
<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Asian	<input type="checkbox"/> Asian
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Pacific Islander	<input type="checkbox"/> Native Hawaiian or Pacific Islander
<input type="checkbox"/> White	<input type="checkbox"/> White
Sex	Sex
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

To Be Completed By Interviewer: <input type="checkbox"/> Face - To - Face <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewers Name: _____ Interviewers Signature _____ Interviewers Phone Number () - _____	Name and Address of Interviewer: First Commercial Bank, N.A. Main Office 1336 East Court Seguin, Texas 78155 (830) 379-8390
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Personal Monthly Cash Flow Statement

MONTHLY INCOME

Net Monthly Salary (Including Co-Applicant) _____
Bonus / Commissions _____
Dividends / Interest _____
Real Estate Income _____
Other Income: _____

TOTAL INCOME

MONTHLY EXPENSES

Mortgage Payment _____
Automobile Payment(s) _____
Utilities _____
Food _____
Insurance Premiums _____
Income and Other Taxes _____
Investment Expenses _____
Other Expenses: _____

TOTAL EXPENSES

NET MONTHLY CASH FLOW AVAILABLE

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.

Applicant's Signature

Other Signature (where applicable)

Date: _____

Date: _____

*Attach a copy of your most recent pay stub; self employed borrowers may be required to provide additional documentation such as tax returns and financial statements.

FCB Home Improvement Loan Document Checklist

LOANS IN EXCESS OF \$5,000

In order to consider your application for a home improvement loan, you will need to submit the following additional information:

- Company name, address, telephone number, and the name of a contact person for your general contractor.
- Copy of the Contract for Improvements (bids, proposals, or quotations).
- Signed Residential Construction Contract Disclosure
- Copy of current Tax Appraisal Notice.
- Copy of Homeowner's Insurance Policy with the name and telephone number of your insurance agent.
- Copy of your most recent tax return, pay stub, or W-2 form.
- Copy of most recent mortgage statement or payment slip indicating the normal monthly payment and balance dated within the most recent 12 months.
- Copy of your Flood Hazard Insurance Policy (if applicable).

LOANS IN EXCESS OF \$50,000

- All of the above information.
- A copy of your appraisal.
- A copy of your survey.

Notice: By Federal law, your home improvement loan requires a three-day (3) rescission period after closing during which materials can not be delivered and work can not begin on your home improvement. This rescission period can not be shortened or waived.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT(s):

X _____
Applicant Date

X _____
Applicant Date