INSTRUCTIONS

Please fill out this application entirely and return it to CNB using one of the following:

- Scan and email it to mortgageapps@cnbtexas.com
- Bring it to your local branch
    - Click here to locate a branch near you
- Fax it to your local branch
    - Click here to locate a fax number for a branch near you

Please be sure to indicate in your email or fax if you have a branch or loan officer preference.

CITIZENS National BANK

CITIZENS NATIONAL BANK — Consumer Credit Application

Type of Account Requested: ☐ Individual ☐ Joint/Co-Applicant

Request For: ☐ Personal Loan Amount Requested: $_____ Term:_____ Purpose of Loan:_____

Please describe any assets/property which you wish to use as collateral: _____

INFORMATION ABOUT YOU

Name				Birth Date	Social Security Number
Street Address	City	State	ZIP	How Long?	Home Telephone ( )
Previous Street Address (If at above less than 5 years)	City	State	ZIP	How Long?	Number of Dependents
Employer*		Business Telephone ( )		How Long?	Drivers License Number
Employer's Street Address	City	State	ZIP	Your Position	
Previous Employer (If on present job less than 5 years)	Address			How Long?	Your Position

Salary & Wages	Bonuses & Commissions	Dividends & Interest	Rentals	Other Income**	Gross Monthly Income*
$_____ +	$_____ +	$_____ +	$_____ +	$_____	$

*If self-employed or commission income, attach copies of your last two (2) years Federal Tax returns.
**Include Alimony, Child Support or Separate Maintenance only if you wish to have it considered for this application.

If Alimony, Child Support or Separate Maintenance income is to be considered is it received under:

☐ Court Order ☐ Written Agreement ☐ Oral Understanding

Are you obligated to make Alimony, Child Support of Separate Maintenance payments: ☐ No ☐ Yes If YES, monthly payment is $_____

Marital Status ☐ Married ☐ Separated ☐ Unmarried

Name of 2 Nearest Relatives Not Living With You	Complete Address	Relationship	Telephone Number
1.			( )
2.			( )

INFORMATION ABOUT YOUR CO-APPLICANT

If you are applying for a joint loan, please complete this section.

Name				Birth Date	Social Security Number
Street Address	City	State	ZIP	How Long?	Home Telephone ( )
Previous Street Address (If at above less than 5 years)	City	State	ZIP	How Long?	Number of Dependents
Employer*		Business Telephone ( )		How Long?	Drivers License Number
Employer's Street Address	City	State	ZIP	Your Position	
Previous Employer (If on present job less than 5 years)	Address			How Long?	Your Position

Salary & Wages	Bonuses & Commissions	Dividends & Interest	Rentals	Other Income**	Gross Monthly Income*
$_____ +	$_____ +	$_____ +	$_____ +	$_____	$

*If self-employed or commission income, attach copies of your last two (2) years Federal Tax returns.
**Include Alimony, Child Support or Separate Maintenance only if you wish to have it considered for this application.

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☐ Court Order ☐ Written Agreement ☐ Oral Understanding

Are you obligated to make Alimony, Child Support of Separate Maintenance payments: ☐ No ☐ Yes If YES, monthly payment is $_____

Marital Status ☐ Married ☐ Separated ☐ Unmarried

Name of 2 Nearest Relatives Not Living With You	Complete Address	Relationship	Telephone Number
1.			( )
2.			( )

YOUR CURRENT CREDIT OBLIGATIONS

List all current credit obligations, including all charge accounts, installment contracts, credit cards, etc., If you wish to provide any additional information, please attach it to this application. If this application is made for a joint loan, credit references should reflect the combined credit of the Applicant and Co-Applicant.

Name of Bank, Store, Company, Credit Union, Individual (include all loans at CNB)	Account Number	Payment Amount	Payment Frequency	Maximum Credit Line Available	Current Balance
Visa/MasterCard					
Automobile Loan Year Make					
Automobile Loan Year Make					
Residence: ☐ Rent or ☐ Mortgage Landlord or Mortgage Holder					
2nd Mortgage Holder (Home Improvement Loan)					
	Total Payments				

SOME GENERAL INFORMATION WE NEED

Do you have any contingent liabilities? (i.e. Endorser/Co-Maker, Guarantor, Leases/Contracts, Legal Claims/Judgments, Other Obligations, Special Expenses) ☐ No ☐ Yes
If YES, please provide details on separate paper. Total Contingent Liabilities $_____

Have you ever taken bankruptcy? ☐ No ☐ Yes If YES, please indicate date, chapter and state. _____

List all accounts at CNB and those you have at other banks, including Checking, Savings, Money Market, Certificates of Deposit, Retirement Accounts, etc.

Bank Name (City, State)	Account Type	Account Number	Balance	Ownership

Publicly-Traded Stock and Bonds Owned (attach additional sheet if necessary)	Estimated Value of Stocks and Bonds
	Cash Surrender Value of Life Insurance

By signing below, I/we certify that the information contained in this application and on any attachments, both written and printed, represents my/our current financial condition accurately. I/We agree to the terms and conditions of the credit agreement, a copy of which is attached to this application and will be retained by me/us.☐ You may verify the foregoing information arising out of my/our transactions with you to others. This application shall remain the property of CNB. I/We agree to notify the Bank of any material adverse change in my/our financial condition and to furnish current financial information upon request by the Bank from time to time.

_____ Applicant's Signature Date

_____ Co-Applicant's Signature Date

Loan Officer Approved/Declined ☐ Final ☐ Add'l Approval	Division/Bank Approved/Declined/Reviewed
_____ Reviewed Date: _____	Date _____ ☐ Final ☐ Add'l Approval

If Co-Applicant section has been completed, this Section should be completed giving information about both the Applicant and Co-Applicant. Please mark Applicant-related information with an "A". If the Co-applicant section was not completed, only give this information about the Applicant in this Section.

ASSETS		LIABILITIES	
	VALUE		**PRESENT BALANCE**
Cash (total from page 1)			XXXXXXX
Automobiles (Year, Make, Model)		Loans Secured by Automobiles	
Real Estate (Location and Date Acquired) (Indicate Homestead by *)		Loans Secured by Real Estate	
Marketable Securities (Issuer, Type, # of Shares)		Loans Secured by Marketable Securities	
Other Assets (list)		Other Liabilities	
Total Assets		Total Liabilities	

NET WORTH (ASSETS LESS LIABILITIES): $

The above financial and supporting schedules, which are submitted to you for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment.

I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to you, and obtaining credit information at any time from any of my creditors and or credit reporting agencies. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me. It is understood that the information provided herein may be shared with any subsidiary or affiliate.

Applicant's Signature Date Co-Applicant's Signature Date

NOTES: 1. Spouse information need not be revealed unless you reside in Texas or other community property state.
2. Alimony, child support or separate maintenance income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.