Ver. 02-21-2006

Western National Bank

Consumer Credit Application

508 W. Wall Street	4104 North Midland Dr.	800 West Wadley	2700 W. Co. Rd.	2710 N. Grandview	801 N. Texas	12800 San Pedro Ave
Midland, TX 79701	Midland, TX 79711	Midland, TX 79705	Odessa, TX 79760	Odessa, TX 79760	Odessa, TX 79760	San Antonio, TX 78216
(432) 570-4181	(432) 570-4181	(432) 570-4181	(432) 333-4181	(432) 368-4181	(432) 332-4181	(210) 299-4181

Date:

SECTION A - Type of Credit Requested

Applying for a(n): ☐ Installment Loan ☐ Other (Describe) _____

Applications for Mortgages, Home Improvement Loans, and Home Equity Lines can be found at www.westernnb.com *or at any of the 7 WNB branch locations.*

Loan will be ☐ Secured (Complete Section E) ☐ Unsecured Repayment Term (months) Requested: Amount Requested:**$**

Application type
☐ Individual: I intend to apply for an individual account in my own name, and am relying on my own income or assets as the basis for repayment of the credit requested.
☐ Joint: We intened to apply for joint credit, and are relying on joint income and assets as the basis for repayment for the credit requested.

Borrower and Co-Borrower must initial here to acknowledge joint credit applications: Borrower:_____ Co- Borrower:_____

Purpose of Loan (Describe how the funds will be used):

SECTION B - Individual Applicant Information

First Name	Middle Name	Last Name	Suffix (Example: Jr., Sr., III)

Social Security Number	Date of Birth	Drivers License Number	State	Number of Dependents	Ages of Dependents	☐ Married ☐ Separated ☐ Unmarried (Including Single, Divorced, and Widowed)

Home Address (other than PO Box)	City	County	State	Zip
Mailing Address (If different from Home Address)	City	County	State	Zip
Previous Address (If less than two years at above)	City	County	State	Zip

Home Phone Number	Cell Phone	Email Address

Landlord/Mortgagor Name	☐ Rent ☐ Own/Buying ☐ Live with Others ☐ Landlord/Mortgagor	Years / Months Current Address Years Months	Years / Months Previous Address Years Months

Name of Employer*	Position / Occupation Description	Supervisors Name

Years / Months Current Employer Years Months	Business Phone Number Extension	Gross Monthly Salary $	Gross Annual Salary $

Name of Previous Employer*(If less than 2 years at current employment)	Position / Occupation Description	Years / Months Previous Employer Years Months

NOTE: You do not have to include information about income from alimony, child support, or separate maintenance payments unless you want us to consider this income in connection with the application for credit.

Are there any outstanding judgments against you?	Are you a co-maker or endorser on a note?	Are you presently delinquent or in default on any Federal debt, or any other loan, financial obligation, or loan guarantee?	Source of Other Income (Describe)	Gross Annual Amount $
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No		$

* If self-employed, on commission, or a substantial portion of your income is from a source other than salary, you will need to provide a copy of your Federal Tax Returns for the previous 2 years.

SECTION C - Co-Applicant Information (Proceed to Section D if not applicable)

First Name	Middle Name	Last Name	Suffix (Example: Jr., Sr., III)

Social Security Number	Date of Birth	Drivers License Number	State	Number of Dependents	Ages of Dependents	☐ Married ☐ Separated ☐ Unmarried (Including Single, Divorced, and Widowed)

Home Address (other than PO Box)	City	County	State	Zip
Mailing Address (If different from Home Address)	City	County	State	Zip
Previous Address (If less than two years at above)	City	County	State	Zip

Home Phone Number	Cell Phone	Email Address

Landlord/Mortgagor Name	☐ Rent ☐ Own/Buying ☐ Live with Others ☐ Landlord/Mortgagor	Years / Months Current Address Years Months	Years / Months Previous Address Years Months

Name of Employer*	Position / Occupation Description	Supervisors Name

Years / Months Current Employer Years Months	Business Phone Number Extension	Gross Monthly Salary $	Gross Annual Salary $

Name of Previous Employer*(If less than 2 years at current employment)	Position / Occupation Description	Years / Months Previous Employer Years Months

NOTE: You do not have to include information about income from alimony, child support, or separate maintenance payments unless you want us to consider this income in connection with the application for credit.

Are there any outstanding judgments against you?	Are you a co-maker or endorser on a note?	Are you presently delinquent or in default on any Federal debt, or any other loan, financial obligation, or loan guarantee?	Source of Other Income (Describe)	Gross Annual Amount $
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No		$

* If self-employed, on commission, or a substantial portion of your income is from a source other than salary, you will need to provide a copy of your Federal Tax Returns for the previous 2 years.

Created by DPerkins

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SECTION D - Assets Owned

Assets	Financial Institution / Description	Account Number	Value / Amount	Assets	Financial Institution / Description	Account Number	Value / Amount
Cash at WNB	☐ Checking ☐ Other ☐ Savings		$	Residence			$
Cash (other) at	☐ Checking ☐ Other ☐ Savings		$	Other Real Estate Property Owned			$
Retirement / 401(k) Accounts (WNB PCS)			$	Vehicles			$
Retirement / 401(k) Accounts (other)			$	Recreational Vehicles (Boats, RV's, etc.)			$
Marketable Securities (WNB PCS)			$	Other Financial Assets (CD's, Bonds)			$
Marketable Securities (Other)			$				$
Oil & Gas Properties			$				$
Partnerships, Corps, LLC's owned			$				$

SECTION E - Describe the collateral available to secure the loan.

SECTION F - Outstanding Debts

Type of Debt	Name of Creditor	Current Outstanding Balance	Monthly Payment (or other terms)	Account Number	Name in which the account is carried
		$	$		
		$	$		
		$	$		
		$	$		
		$	$		
		$	$		
		$	$		

SECTION G - References (A minimum of three are required)

Name	Address	Phone Number	Relationship

SECTION H - Products and Services

To lean more, check the boxes next to the products and services offered by WNB.

☐ Checking	☐ Mortgages	☐ Overdraft Privilege	☐ TTL Payment Processing
☐ Savings & Money Market Accounts	☐ Business & Commercial Loans	☐ Internet Banking - Smart Net	☐ Safe Deposit Box Rental
☐ Individual Retirement Accounts	☐ ATM / Debit Cards	☐ Telephone Banking - SmartLine	☐ Am. Express Travelers Cheques
☐ Credit Cards	☐ Domestic and International Wires	☐ E-Mail Statements	☐ CD ROM Statements

The above application and any subsequent attachment is submitted for the purpose of obtaining credit and all information herein is certified to be true, complete, and correct. I/We authorize Western National Bank to make whatever credit inquiries it deems necessary in connection with the credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person, including but not limited to, all local, state, or federal government agencies, or consumer reporting agencies, to complete and furnish Western National Bank any information it may have or obtain in response to such credit inquiries, and agree that such information, along with this application, shall remain Western National Bank's property whether or not credit is extended.

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

SECTION I - Office Use Only

Date recieved: **By:**

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