

## Commercial Loan Application NEW Real Estate

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some cases, we may use outside sources to confirm the information. The information you provide is protected by our privacy and federal law.

<b>Applicant's Name and Address:</b>	 1655 N 23rd St P O Box 4169 McAllen, TX 78502-4169; (956) 631-7890	Date:	
		Taxpayer ID:	
		Telephone # :	
		E-Mail Address:	

### Loan Guarantees

Name of Person or Entity to Guaranty Debt:	Name of Person or Entity to Guaranty Debt:	Name of Person or Entity to Guaranty Debt:
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### Loan Request

Loan Amount Requested:	Terms Requested:	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured
<b>Purpose:</b>		
<b>Describe Collateral:</b>		
<b>Dwelling Secured:</b>	Will this loan be secured by a lien on a dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If yes, MUST complete page 2</b> <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Duplex/Triplex/Fourplex <input type="checkbox"/> MultiFamily 5 or more units	
<b>Refinance:</b>	Will any of the proceeds of this loan request be used to payoff / replace / satisfy an existing debt (includes a debt with same or different lender) that is dwelling secured by the same borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>HMDA Determination</b>	<b>Home Mortgage Disclosure Act (HMDA) ADDENDUM:</b> If it is determined by your loan officer that this loan application is subject to Home Mortgage Disclosure Act (HMDA), a separate Commercial Loan Application <b>ADDENDUM(s)</b> will be required.	

### Appraisal Notice

If the collateral which will secure this loan is a 1-4 family residence on which the bank will have a first lien, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. You will receive a copy of any appraisal or other written valuations used in connection with this loan no later than three days before consummation of the loan. If the loan does not close, copies will be mailed or delivered no later than 30 days after we determine consummation will not occur. You may speak with your loan officer if you wish to waive this requirement.

### Equal Credit Opportunity Notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year end. <input type="checkbox"/> Yes <input type="checkbox"/> No  If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:  <p style="text-align: center;"><b>Rio Bank</b></p> within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.	NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:  <p style="text-align: center;"><b>FDIC Consumer Response Center</b>                  1100 Walnut St., Box # 11                  Kansas City, MO 64106</p>
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NOTICE, JOINT CREDIT:    **We intend to apply for joint credit. (initials)** \_\_\_\_\_

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

### List of Direct Liabilities - Debt Breakdown

Creditor (To whom you owe)	Account / Balance	Monthly Payment	Maturity Date	Describe Collateral Pledged

### List of Contingent Liabilities

I am Contingently Liable as a guarantor, endorser, co-maker or co-signer on debts of, businesses, partnerships or joint ventures as listed below:

Name debt is under	% Gty:	Account / Balance	Monthly Payment	Maturity Date	Describe Collateral Pledged

I am NOT Contingently Liable as a guarantor, endorser, co-maker or co-signer on any debts of individuals, business or entity.

By: _____ Signature: _____ Date: _____	By: _____ Signature: _____ Date: _____
By: _____ Signature: _____ Date: _____	By: _____ Signature: _____ Date: _____