

COMMERCIAL LOAN APPLICATION SUMMARY

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.

Applicant's Name and Address:

RioBANK

701 E. Expressway 83

McAllen, TX 78501 (956) 631-7890

Date:

Telephone # :

Telephone # :

Taxpayer ID:

FYE Date:

Legal Relationship

☐ Individual

☐ Sole Proprietorship

☐ Partnership

☐ Corporation

☐ Other:

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:

Loan Request

Loan Amount Requested:

Terms Requested:

☐ Secured

☐ Unsecured

Purpose:

Describe Collateral Offered:

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.

Equal Credit Opportunity Notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year end.

☐ Yes

☐ 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:

Rio Bank

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:

FDIC Consumer Response Center

1100 Walnut St., Box # 11

Kansas City, MO 64106

☐ 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 informaiton 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.

By:

Signature:

Date:

By:

Signature:

Date:

By:

Signature:

Date:

By:

Signature:

Date: