



LOAN APPLICATION

(Please Complete Each Field on Form)

Heritage Land Bank, ACA

Tyler, Texas

Office: (903) 534-5040

Fax: (903) 534-0023

Applicant (Personal Information):

Please check one: Single Married Separated

Name _____ Soc. Sec./Taxpayer ID # _____

Mailing Address _____ D.O.B. _____

City _____ County _____ State _____ Zip _____

Email Address _____

Home Phone _____ Work Phone _____ Cell Phone _____ Fax # _____

Employer: _____ Position: _____

How long have you been with your current employer? (Yrs./Mos) _____ Annual Salary/Wages \$ _____

Amount of Life Insurance \$ _____ Year Began Farming _____ Are you a US Citizen? Yes No

Number of years you have owned or operated your own business _____ Not Applicable

Co-Applicant or Spouse

Name _____ Soc. Sec./Taxpayer ID # _____

Mailing Address _____ D.O.B. _____

City _____ County _____ State _____ Zip _____

Email Address _____

Home Phone _____ Work Phone _____ Cell Phone _____ Fax # _____

Employer _____ Position _____

How long have you been with your current employer? (Yrs./Mos) _____ Annual Salary/Wages \$ _____

Amount of Life Insurance \$ _____ Year Began Farming _____ Are you a U.S. Citizen? Yes No

Number of years you have owned or operated your own business _____ Not Applicable

Other Income (if applicable):

Personal

Interest & Dividend Income \$ _____

*Other Income \$ _____ Description: _____

*Note: Alimony, child support, or separate maintenance income need not be included if you do not wish to have it considered for repaying the loan.

Farm

Gross Farm Income \$ _____ Net Farm Income \$ _____

Business (Including rent, partnerships, etc.)

Gross Income \$ _____ Net Income \$ _____

I own an interest in the following: Partnership Corporation Trust Estate Not Applicable

Are you liable on any notes by endorsement or guaranty in relation to any entities or businesses in which you claim an interest or to accommodate other people? Yes No

Financial Information as of _____ (Insert Date)

Assets:

Description	Balance/Value
Checking and Savings Account	
Retirement Account and 401K	
Stocks, Bonds & Mutual Funds	
Accounts/Notes Receivable	
Total Value of Automobiles, Boats, RVs, Etc.	
Livestock Value Type: _____ No. of Head: _____	
Machinery & Equipment Value	
Value of Primary Residence	
Other Real Estate Value	
Other Long-Term Assets	

TOTAL ASSETS: \$ _____



Liabilities:

CREDIT CARD DEBT

Credit Card	Interest Rate	Monthly Payment	Current Balance

OTHER LIABILITIES

Creditor	Purpose	Interest Rate	Payment Amount	Payment Frequency	Current Balance

TOTAL CREDIT CARD & OTHER LIABILITIES: \$ _____

Loan Request

Loan Amount \$ _____ Purpose of Loan _____
 Term of Loan (Years) _____ Payment Frequency Monthly Quarterly Semi-annually Annually
 Interest Rate Fixed Variable Month Due (if other than monthly payments) _____
 Purchase Price \$ _____ Dwelling on Property Yes No Primary Residence Yes No
 Collateral Offered: _____ No of Acres (if applicable) _____ Location (County/State) _____
 If collateral offered is real estate are there any existing, potential, or past environmental hazards affecting the loan security? Yes No
 If yes, please explain _____

If the title to the property offered herein is owned jointly, _____ is hereby authorized to act for and on behalf of all joint owners in all matters pertaining to this application and any loan made thereunder, including the right to receive dividends, refunded stock or participation certificate proceeds and to vote said Association stock.

Where did you hear of Heritage Land Bank? Newspaper Magazine Radio Station Television Billboard Tradeshow Internet
 Previous/Existing Borrower Realtor Referral By: _____

Declarations:

- Are there any current lawsuits or judgments outstanding or pending against you? Yes No
- Have you ever declared bankruptcy? If so, when? _____ Yes No
- Have you been the beneficiary of a loan restructuring, debt forgiveness, deed in lieu of foreclosure ("dation en paiement" in Louisiana) or subject to foreclosure within the past 7 years? Yes No
- Are you presently delinquent or in default on any loan, mortgage, or financial obligation? Yes No
- Are you obligated to pay alimony, child support, or separate maintenance? If yes, state amount \$ _____ Yes No
- Are you or any recipient of the loan proceeds one of the following: director, employee or relative of any director or employee of the Farm Credit Administration, Farm Credit Association or Farm Credit Bank? If so, specify relationship and organization: _____ Yes No

I (we) agree to provide all financial and income information required by the Heritage Land Bank, ACA to evaluate my (our) credit request and hereby represent that all of the statements contained herein are true and correct, having the same legal effect of a sworn representation: that no information has been withheld or suppressed which would adversely affect the value of, or my title to, the property offered as security, that there are no suits pending or unsatisfied judgments against me, and all encumbrances or liens against said property are valid and have been shown. (If you are applying for credit individually and not relying on the credit worthiness of your spouse, the only information about your spouse required to be furnished is (1) his/her home address: (2) whether you are separated from him/her: and (3) the obligations and amount of debt owed by him/her for which your property or income is or may become liable under applicable state law.) Note: Alimony, child support, or separate maintenance income need not be included if you do not wish to have it considered for repaying this loan. If this application is approved for a loan in an amount agreeable by me, I agree to furnish at my expense, a mortgagee's title insurance policy, or other evidence of title acceptable to said bank, covering the property offered as security, and any easement required for access. I agree to pay all costs incident to the obtaining and recording of legal instruments required in connection with the loan approved hereunder, whether or not such loan is ultimately closed, and I agree to pay the fee properly charged in connection with this application. I apply for membership in the Heritage Land Bank, ACA herein named and agree to (1) purchase the required shares of capital stock or participating certificates of said association, (2) be bound by the bylaws and actions of the Board of Directors of said Heritage Land Bank, ACA. I authorize you to obtain such credit reports as the Bank may require in connection with this loan application. I hereby certify that I have received the proper disclosure of Stock or Participation Certificates and the risk associated with said investment. I (we) understand and agree that the Heritage Land Bank, ACA may without liability, withdraw from negotiations regarding this loan application at any time and that the approval for a loan resulting from this application will be evidenced ONLY by a written notice from the Heritage Land Bank, ACA and that I am not entitled to rely upon any oral statements regarding the likelihood that this application will be approved. NOTE: Pursuant to 18 USCS, 1014, it is a crime to knowingly make a false statement or report or to willfully overvalue any land, property or security in connection with this loan application. By execution hereof, I (we) acknowledge I (we) have completed and reviewed all of this application.

Applicant Signature _____ Date _____

Co-Applicant (Spouse) Signature _____ Date _____

Please fax or mail your completed Loan Application to your nearest Heritage Land Bank Branch Office listed below:

ATHENS BRANCH

Matt Tyler, VP/Branch Manager
Heritage Land Bank
205 S. Palestine St.
Athens, TX 75751
Office: (903) 675-8010
Fax: (903) 675-6027

GREENVILLE BRANCH

Chad Stephenson, VP/Branch Manager
Heritage Land Bank
6601-A Wesley St.
Greenville, TX 75402
Office: (903) 455-2835
Fax: (903) 455-2274

MCKINNEY BRANCH

Sherry Vance, VP/Branch Manager
Mike Overcast, Sr. VP/Commercial Lending
Heritage Land Bank
2790 Virginia Parkway
McKinney, TX 75071
Office: (972) 562-6906
Fax: (972) 548-2641

NACOGDOCHES BRANCH

Andy Gardner, VP/Branch Manager
Heritage Land Bank
3925 NW Stallings Dr.
Nacogdoches, TX 75964
Office: (936) 564-8271
Fax: (936) 560-5477

PALESTINE BRANCH

Truman Lamb, VP/Branch Manager
Heritage Land Bank
505 North Church St.
Palestine, TX 75801
Office: (903) 729-4667
Fax: (903) 729-6169

TYLER BRANCH

Clint Walker, VP/Branch Manager
Heritage Land Bank
4608 Kinsey Dr., Ste. 200
Tyler, TX 75703
Office: (903) 534-5040
Fax: (903) 534-0023