



**Please include these items with your loan application:**

- ✓ Completed and manually signed Loan Application
- ✓ Current pay stub on everyone who is employed who will be signing personal liability
- ✓ Complete copies of your three previous year's personal tax returns and K1's. (If you filed an extension, please provide a copy of the extension and the two most recent tax returns.)
- ✓ Completed personal financial statement (For your convenience one has been included with the application. If you already have one, you may use it.)
- ✓ Copies of checking / savings account statements from prior two months
- ✓ Copies of retirement / 401k / investment account statements from prior two months
- ✓ Copy of all applicants' driver license
- ✓ If you own or have partial interests in a business entity, we may request financial information on the entity, as needed.



Corporate  
 4608 Kinsey Dr.  
 Tyler, TX 75703  
 Ph. 903-534-4975

## LOAN APPLICATION

### Applicant

Name \_\_\_\_\_ SSN/EIN \_\_\_\_\_

D.O.B. /Date Organized \_\_\_\_\_ Email Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_

Mailing Address (City, State, Zip) \_\_\_\_\_ County you reside in \_\_\_\_\_

Physical Address \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

How long have you been employed by your current employer? (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_

If less than 2 years: Previous employer (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_

Any other sources of income you want considered \_\_\_\_\_ Source: \_\_\_\_\_

Amount of Life Insurance \$ \_\_\_\_\_ Are you a US Citizen?  Yes  No Age of Dependents \_\_\_\_\_

Marital Status\*  Married  Unmarried  Separated Do you own or rent your home?  Own  Rent How much is your rent? \_\_\_\_\_

Total acres in your agricultural operation that you now own \_\_\_\_\_

Method of operation of agricultural land owned  Operator  Landlord  Combination Year Began Farming \_\_\_\_\_

Are you an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard?  Yes  No

Are you a dependent of an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard?  Yes  No

I am applying for individual credit.

I am applying for joint credit. Total number of Borrowers \_\_\_\_\_

*\* This information is used for title purposes, not for credit evaluation.*

### Co-Applicant

Name \_\_\_\_\_ SSN/EIN \_\_\_\_\_

D.O.B. /Date Organized \_\_\_\_\_ Email Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_

Address (City, County, State, Zip) \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

How long have you been employed by your current employer? (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_

If less than 2 years: Previous employer (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_

Any other sources of income you want considered \_\_\_\_\_ Source: \_\_\_\_\_

Amount of Life Insurance \$ \_\_\_\_\_ Are you a US Citizen?  Yes  No Age of Dependents \_\_\_\_\_

Marital Status\*  Married  Unmarried  Separated Do you own or rent your home?  Own  Rent How much is your rent? \_\_\_\_\_

Total acres in your agricultural operation that you now own \_\_\_\_\_

Method of operation of agricultural land owned  Operator  Landlord  Combination Year Began Farming \_\_\_\_\_

Are you an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard?  Yes  No

Are you a dependent of an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard?  Yes  No

I am applying for joint credit. Your initials \_\_\_\_\_

*\* This information is used for title purposes, not for credit evaluation.*



## Loan Request

Loan request is for  Operating  Livestock  Equipment  Rural Home Loan  Real Estate  Other \_\_\_\_\_

Amount requested \$ \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Loan Purpose:  Purchase  Refinance  Other \_\_\_\_\_

Requested term of loan (years) \_\_\_\_\_

Requested interest rate:  Fixed  Adjustable Requested payment frequency  Monthly  Quarterly  Semiannually  Annually

Description of offered security (including number of acres, if real estate) \_\_\_\_\_

Address of offered security (Street Address) \_\_\_\_\_

The security will be/ is owned by  Individual  Entity Name of Owner (if other than applicant) \_\_\_\_\_

Is there a dwelling on the offered security?  Yes  No If so, will the dwelling be your primary residence?  Yes  No

Will the offered security be your homestead?  Yes  No Do you plan to rent/lease the offered security?  Yes  No

Are there any liens against the offered security?  Yes  No If so, please list all liens \_\_\_\_\_

Will the loan proceeds be used to purchase the offered security?  Yes  No

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 hereunder, including the right to receive dividends, refunded stock or participation certificates proceeds and to vote said Association stock.

## Miscellaneous

- |   | Applicant  | Co-Applicant   |
|---|--|--|
| • Is any part of the down payment borrowed?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are there any current lawsuits or judgments outstanding or pending against you or against any entities you have ownership interest?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Have you or any of your entities declared bankruptcy? If so, when? _____  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Have you been the beneficiary of a loan restructuring, debt forgiveness, deed in lieu of foreclosure or Subject to foreclosure within the past 7 years?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you presently delinquent or in default on any loan, mortgage, or financial obligation?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you obligated to pay alimony, child support, or separate maintenance?<br><i>If yes, then what is the amount that you are required to pay monthly?</i> _____   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you or any recipient of the loan proceeds a director, an employee, or a relative of any director or employee of the Farm Credit Administration or any Farm Credit Association or Farm Credit bank?<br><i>If yes, then please specify the relationship and organization:</i> _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you a co-maker, endorser, or liable on any agreement or note not disclosed herein?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Where did you hear about Heritage Land Bank?  Newspaper/Magazine  Direct Mail  Radio Station  Internet  Television  Billboard  Tradeshow  Previous /Existing Borrower  Realtor  Referral By: \_\_\_\_\_



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 (we) 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 (we) also authorize you to perform a credit bureau inquiry at any time a loan servicing action is requested and at any time any of my (our) loans go into default; and 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 (incl. name and title of representative, if applicant is an entity)  
**\*Electronic or typed signatures cannot be accepted**

Co-Applicant  
**\*Electronic or typed signatures cannot be accepted**

Date \_\_\_\_\_

Date \_\_\_\_\_

Please do not contact me regarding stockholder news and events happening at Heritage Land Bank.

FOR INTERNAL USE ONLY

PREAPPROVAL \_\_\_ YES \_\_\_ NO

Date received: \_\_\_\_\_

Received by: \_\_\_\_\_

COMPLETE APPLICATION

Date received: \_\_\_\_\_

Received by: \_\_\_\_\_