

TO:



Heritage Bank
Brilliant banking.™

CONFIDENTIAL FINANCIAL STATEMENT FOR INDIVIDUALS ONLY.

APPLICANT	NAME (FIRST, MIDDLE, LAST)	SOCIAL SECURITY NUMBER
	HOME ADDRESS (NUMBER AND STREET)	HOME PHONE OR CELL
	CITY STATE ZIP CODE	DATE OF BIRTH
	BUSINESS NAME	OCCUPATION
	BUSINESS ADDRESS (NUMBER AND STREET)	BUSINESS PHONE
	CITY STATE ZIP CODE	NO. OF DEPENDENTS
JOINT APPLICANT	NAME (FIRST, MIDDLE, LAST)	SOCIAL SECURITY NUMBER
	HOME ADDRESS (NUMBER AND STREET)	HOME PHONE OR CELL
	CITY STATE ZIP CODE	DATE OF BIRTH
	BUSINESS NAME	OCCUPATION
	BUSINESS ADDRESS (NUMBER AND STREET)	BUSINESS PHONE
	CITY STATE ZIP CODE	NO. OF DEPENDENTS

FINANCIAL STATEMENT OF CONDITION AS OF _____

ASSETS (OMIT CENTS)		LIABILITIES (OMIT CENTS)	
CASH IN OUR BANK		NOTES PAYABLE - AUTOMOBILES (Schedule J)	
CASH IN OTHER BANKS & SAVINGS AND LOANS		NOTES PAYABLE (Schedule K)	
NOTES RECEIVABLE (Schedule A)		TAXES OWING:	
OTHER ACCOUNTS RECEIVABLE:		INCOME TAXES	
PROFESSIONAL ACCTS. REC.		OTHER TAXES	
OTHER COLLECTIBLE AMOUNTS		OWING ON REAL ESTATE (Schedules E AND F)	
STOCKS AND BONDS (TRADED) (Schedule B)		LIFE INSURANCE POLICY LOANS (Schedule D)	
STOCKS AND BONDS (CLOSELY HELD) (Schedule C)		OTHER LIABILITIES (VISA, MC, Open Accounts)	
CASH SURRENDER VALUE - LIFE INSURANCE (Schedule D)			
AUTOMOBILES			
REAL ESTATE (Schedules E & F)			
OIL INTERESTS (Schedule G)			
PRODUCING PROPERTIES		TOTAL LIABILITIES	
OTHER OIL INTERESTS		TOTAL ASSETS	
MISCELLANEOUS ASSETS (Schedule H)		LESS: TOTAL LIABILITIES	
		NET WORTH	
		TOTAL LIABILITIES AND NET WORTH	
TOTAL ASSETS			

TOTAL CONTINGENT LIABILITIES (Schedule I)

INCOME INFORMATION FOR THE YEAR ENDING _____

JOINT INCOME

INDIVIDUAL INCOME

SALARIES		Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this debt.
COMMISSIONS	OTHER (DESCRIBE)	
DIVIDENDS	TOTAL ALL INCOME	

TAX RETURN HAS BEEN FILED THROUGH (DATE)	ANY ADDITIONAL ASSESSMENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF YES, AMOUNT
--	---	----------------

AMOUNT OF INCOME TAXES PAID LAST YEAR

SCHEDULE A. NOTES DUE ME

DUE FROM	ORIGINAL AMOUNT	BALANCE OWING	PAYMENTS	MATURITY	COLLATERAL
TOTAL					

SCHEDULE B. STOCKS AND BONDS (traded)

NO. OF SHARES	FACE AMOUNT (BONDS)	ISSUING COMPANY	MKT. VALUE PER SHARE	MARKET VALUE	LEGIONED STOCK? YES/NO	WHERE TRADED
TOTAL						

SCHEDULE C. STOCK (Partnership Interests) - CLOSELY HELD

NO. OF SHARES	PERCENT OF OWNERSHIP	NAME OF COMPANY	ORIGINAL COST	PRESENT VALUE	HOW VALUE WAS DETERMINED
TOTAL					

SCHEDULE D. LIFE INSURANCE

INSURING COMPANY NAME	POLICY NUMBER	FACE AMOUNT	CASH VALUE	LOAN AGAINST POLICY IF YES, LIST AMOUNT	ASSIGNED YES/NO	BENEFICIARY
				<input type="checkbox"/>		
				<input type="checkbox"/>		
				<input type="checkbox"/>		

HAVE YOU EXECUTED A WILL DISPOSING OF YOUR ESTATE IN THE EVENT OF YOUR DEATH? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF YES, NAME OF EXECUTOR
---	--------------------------

HAVE YOU FILED BANKRUPTCY WITHIN THE LAST FIVE YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF YES, WHEN?
---	---------------

SCHEDULE E. REAL ESTATE [Supplemental Schedule Available]

INSTRUCTIONS: COMPLETE THE FOLLOWING SECTION COMPLETELY. DESIGNATE REAL ESTATE USE BY ONE OF THE FOLLOWING:
 H - RESIDENCE; I - INCOME PROPERTY; D - DEVELOPMENT PROPERTY (held for resale); INV. - INVESTMENT; A - AGRICULTURAL; R - RECREATIONAL.

R/E USE	DESCRIPTION AND LOCATION	ORIGINAL COST	PRESENT VALUE	MONTHLY INCOME	MORTGAGE PAYABLE TO	MORTGAGE AMOUNT	AMT. PER MONTH
TOTAL							

SCHEDULE F. UNDIVIDED INTEREST IN REAL ESTATE [Supplemental Schedule Available]

R/E USE	DESCRIPTION AND LOCATION	% OWN.	ORIGINAL COST	PRESENT VALUE	MONTHLY INCOME	MORTGAGE PAYABLE TO	MORTGAGE AMOUNT	AMT. PER MONTH
TOTAL								

SCHEDULE G. OIL INTEREST - PRODUCING PROPERTIES [Supplemental Schedule Available]

DESCRIPTION (FIELD, COUNTY, STATE OPERATION OR ROYALTY INTERESTS)	FRACTIONAL INTEREST	NET MONTHLY INCOME	PRESENT VALUE	ENGINEERING BY WHOM
TOTAL				

SCHEDULE H. MISCELLANEOUS ASSETS (JEWELRY, GUNS, COLLECTIBLES, ETC.)

ITEM DESCRIPTION	NAME OF OWNER(S)	INSURED YES/NO	APPRAISED VALUE
TOTAL			

SCHEDULE I. CONTINGENT LIABILITIES

	DUE TO	BALANCE OWING	PAYMENTS	MATURITY	COLLATERAL
ENDORSER OR COSIGNER?					
GUARANTOR					
LEASES OR CONTRACTS					
LEGAL CLAIMS OR JUDGEMENTS					
OTHER (DESCRIBE)*					
TOTAL					

* ALIMONY, CHILD SUPPORT, ETC.

SCHEDULE J. AUTOMOBILES AND MISCELLANEOUS RECREATIONAL VEHICLES

DESCRIPTION OF VEHICLE (MAKE, MODEL, YEAR, COLOR, ETC.)	NAME OF OWNER(S)	PAID OFF YES/NO	LOAN AMOUNT	MONTHLY PAYMENTS	CURRENT VALUE
TOTAL					

SCHEDULE K. NOTES PAYABLE

DUE TO WHOM	AMOUNT	PAYABLE	MATURITY	SOURCE OF LIQUIDATION	COLLATERAL PLEDGED
TOTAL					

BUSINESS IN WHICH I AM A PARTNER, OFFICER, PRINCIPAL OWNER, ETC.

NAME OF BUSINESS	BANK OF ACCOUNT

This Financial Statement and supporting schedules are submitted for the purpose of obtaining credit; and are true, complete, and correct representations of my financial condition as of the stated date. It is understood that I will notify this Bank of any material change in the above stated facts.

WITNESSED BY:

APPLICANT SIGNATURES

DATE

X

X
