HERITAGE SOUTH CREDIT UNION LOAN APPLICATION -CONSUMER APPLICANT ACCOUNT NUMBER P.O. Box 128 OTHER APPLICANT ACCOUNT NUMBER Sylacauga, AL 35150 Phone: (256) 245-4776 Add-On Loan Line of Credit Credit Limit Increase New Loan Account Amount Requested _____ _____ Payment Amount \$ _____ Rate ____ Term ____ Purpose of Loan _ Owned By ___ Collateral Offered REPAYMENT METHOD: PAYROLL DEDUCTION CASH AUTOMATIC MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. A Joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit union member. Check the type of credit account you wish to apply for. Individual Credit - You must complete the applicant section about yourself and the other section about your spouse if: You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI) or your Spouse will use the account, or you are relying on your spouse's income as a source of repayment. Joint Credit - If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section. If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above. Applicant Signature X _ Co-Applicant Signature X JOINT APPLICANT APPLICANT **CO-SIGNER/ GUARANTOR** OTHER Complete for secured credit or if you live in a community property state Complete for secured credit or if you live in a community property state $UNMARRIED \ (Single, \ Divorced, \ Widowed)$ **MARRIED** UNMARRIED (Single, Divorced, Widowed) **MARRIED SEPARATED SEPARATED** NAME (FIRST, INITIAL, LAST) NAME (FIRST, INITIAL, LAST) SOCIAL SECURITY # DRIVER'S LICENSE NO. BIRTHDATE SOCIAL SECURITY # DRIVER'S LICENSE NO. BIRTHDATE AGE OF DEPENDENTS MOTHER'S MAIDEN NAME HOME PHONE NUMBER AGE OF DEPENDENTS MOTHER'S MAIDEN NAME HOME PHONE NUMBER CURRENT STREET ADDRESS APT. NO. YEARS CURRENT STREET ADDRESS APT. NO. YEARS CITY STATE ZIP CITY STATE ZIP FORMER STREET ADDRESS YEARS THERE FORMER STREET ADDRESS YEARS THERE STATE STATE EMPLOYMENT AND INCOME If self-employed, attach financial statement and/or income tax return. CURRENT EMPLOYER CURRENT EMPLOYER HIRE DATE STREET ADDRESS STREET ADDRESS WORK PHONE NUMBER CITY STATE 7IP CITY STATE 7IP WORK PHONE NUMBER POSITION MONTHLY GROSS INCOME POSITION MONTHLY GROSS INCOME SUPERVISOR'S NAME AND PHONE NUMBER SUPERVISOR'S NAME AND PHONE NUMBER FORMER EMPLOYER - Name/Address/Phone HIRE DATE FORMER EMPLOYER - Name/Address/Phone HIRE DATE OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit. PHONE NUMBER MONTHLY INCOME SOURCE OF OTHER INCOME 1 PHONE NUMBER MONTHLY INCOME SOURCE OF OTHER INCOME 2 PHONE NUMBER MONTHLY INCOME SOURCE OF OTHER INCOME 2 PHONE NUMBER MONTHLY INCOME PERSONAL REFERENCES INDICATE A = Applicant O = A O NEAREST RELATIVE NOT LIVING WITH YOU - NAME/ADDRESS/PHONE INDICATE A = Applicant O = Other Applicant

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PERSONAL FRIEND - NOT A RELATIVE - NAME/ADDRESS/PHONE

RELATIONSHIP

RELATIONSHIP

ASSETS:							
SHARE DRAFT OR CHECKING AMOUNT	R NAME AND ADDRESS OF DEPOSITORY SHARE DRAFT OR NAME AND ADDRESS OF DEPOSITORY						
SAVINGS AMOUNT	NAME AND ADDRESS OF DEPOSITORY	SAVINGS AMOUNT	NAME AND ADDRESS OF DEPOSITORY				
\$		\$					
APPLICANT	APPLICANT LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY				PLEDGED /	PLEDGED AS COLLATERAL FOR ANOTHER LOAN	
OTHER For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.			MARKET VALUE		FOR AN		
HOME			\$		YE	S NO	
		\$			YES	S NO	
			\$		YE	S NO	
DEBTS: LIST AI	LL DEBTS. For Example: Auto loans. Credit	t Cards. Association Dues. Alimony. Ch	Ψ nild Care. Medica	I. Instrument L	oans. Insur	ance, etc.	
DEBTS: LIST ALL DEBTS. For Example: Auto Ioans, Credit Cards, Association Dues, Alimony, Child Care, Medi				PRESENT	MONTH		
OTHER	NAME AND ADDRESS	NUMBER	BALANCE BALA		NCE PAYMENT DUE X		
RENT MORTGAC	GE CONTRACTOR OF THE CONTRACTO						
					_		
		TOTAL	S				
ANSWER THE FOLLOWING QUESTIONS:				A	PPLICANT	OTHER	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET HAVE YOU ANY OUTSTANDING JUDGEMENTS?					YES/NO	YES/NO	
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							
DO YOU HAVE ANY PAST DUE							
HAVE YOU ANY SUITS PENDING, JUDGEMENTS FILED, ALIMONY OR SUPPORT AWARDS AGAINST YOU?							
HAVE YOU EVER HAD CREDIT IN ANY OTHER NAME? WHAT NAME?							
HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS?							
ARE YOU A PARTY TO A LAWSUIT? ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN?							
FOR WHOM (Name of Others of NOTICE: You agree and att required by this Application, You agree that everything suthorized to investigate yo false or misleading stateme Application is approved. You credit card, your acceptance with the issuing of the card provide you with the name at The USA Patriot Act require	est that your name and address shown herein is you and you further understand that any changes in this tated in this application, whether oral, written, or thru ur credit worthiness, employment history, and to obtain in your application may cause any loan to be in u will notify us, in writing, immediately of any change and use or allowing the use of the credit means that. You understand that it is a federal crime to willfull and address of any credit bureau from which it receivs that we verify the identity of all account holders. W	TO WHOM (Nur legal name and the place of your resid address must be submitted to us in writing high a FAX machine, is true and correct tain a credit report and to answer question default. You agree that this application ses in your name, address or employment at you agree to all the terms and condition y and deliberately provide incomplete or red a credit report.	ame of Creditor) ence, and such acoust to be effective. o the best of your ns about their crec hall be the Credit within a reasonat ns of the credit car incorrect informa	ddress is the pr knowledge. Th lit history with v Union's proper ole time. If this d agreement pr tion to obtain c dentity.	oper address e Credit Unit /ou. You und ty whether of application is rovided to your redit. If you	s for all notice(s on or its agent is lerstand that an or not this Credi s used to issue ou in conjunction request, we wi	
APPLICANT DATE OTHER APPLICANT SIGNATURE (Seal) SIGNATURE				(Cool)	DATE (Seal)		
SIGNATURE	(Seal)	REDIT UNION USE ONLY		(Seal)			
APPRO DATE LIMI	INVED \$ \$ \$ SIGNATURE LINE OF CREDIT	\$ OTHER	\$ OTHER		DEBT RATIO		
LOAN OFFICER SENIOR MANAGEMENT	ADVANCE APPROVED: YES COU	UNTER OFFER WILL BE MADE, IF ACCEPTED, A	ADVANCE APPROVE	ED D	ISAPPROVED		
REASON FOR APPROVAL OUTS	SIDE OF POLICY GUIDELINE:						
DESCRIBE COUNTER OFFER:							
SPECIFIC REASON(S) for REJECTION SIGNATURES:	CTION:	DATE			DATE		
	X	X					
LOAN OFFICER CREDIT COMMITTEE	Х	DATE X			DATE	<u> </u>	

(DATE) BY

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON

INITIALS