

106 Princess Margaret Drive
P.O. Box 1988
Belize City
Belize

DATE: _____

CONSUMER LOAN APPLICATION

Amount Requested:		Purpose:			
Borrower's Name		Address			
Date of Birth:	Marital Status:	Dependents:	Depend Ages	Spouse's Name:	
Employer's Name & Address:		Years There:	Business Phone:	Home Phone:	
Occupation:		Current Salary / Wages:		\$ -	
Previous Employer:		Years There:	Other Income (Business)	\$ -	
Spouse Employer:		Other Income		\$ -	
		Spouse's Monthly Income		\$ -	
		Gross Monthly Income		\$ -	
Contact Person in case of need: (Name / address / telephone):					
Email Address:					

2nd Borrower's Name (s):		2nd Borrower's Address			
2nd Borrower's Date of Birth:	Marital Status:	Dependents:	Depend Ages	Spouse's Name:	
2nd Borrower's Employer's Name & Address:		Years There:	Business Phone:	Home Phone:	
2nd Borrower's Occupation:		Current Salary / Wages:		\$ -	
2nd Borrower's Previous Employer:		Years There:	Other Income (Business)	\$ -	
		Other Income		\$ -	
		Spouse's Monthly Income		\$ -	
		Gross Monthly Income		\$ -	

Main Borrower's ID Information			2nd Borrower's ID Information		
Type of Id & no.			Type of Id & no.		
Date Issued			Date Issued		
Date Expired			Date Expired		
Amount to be Approved					
Interest Approved					
Term		Months			
Monthly Payments					
First Monthly Payment					
<p>I/We agree that in the event a loan installment is not made within 7 days of the due date, a late fee of \$30.00 will be applied.</p> <p>I/We declare and warrant the foregoing information to be true and in order to supplement the information contained herein, I/We authorize you to discuss with my/our Bankers and any other persons you may consider necessary necessary or desirable to approach and I/We authorize each of them to give you such information as you may request.</p>					
Signature: _____			Signature: _____		

HERITAGE BANK LIMITED
STATEMENT OF AFFAIRS

		OFFICE	DATE
NAME/COMPANY	PRINCIPALS OR PARTNERS	Birthdate	M OR S
OCCUPATION/BUSINESS			
ADDRESS	DEPENDENTS	STATEMENT AS AT (DATE)	

ASSETS (OMIT CENTS)	CURRENT DATE	FOR BANK USE ONLY	LIABILITIES (OMIT CENTS)	CURRENT DATE	Bank use
STOCK (LOWER OF COST OR MARKET)			HBL LOANS		
AFTER RESERVE \$ _____			BANK OVERDRAFT		
FIRE INSURANCE \$ _____			OTHER BANK LOANS		
ACCOUNTS RECEIVABLE			UNCASHED CHECKS		
AFTER RESERVE \$ _____			ACCOUNTS PAYABLE		
BILLS RECEIVABLE			CURRENT AND/OR PAST DUE		
UNDISCOUNTED \$ _____			MORTGAGE PAYMENTS		
DISCOUNTED \$ _____			REAL ESTATE TAXES		
CASH			INCOME TAXES		
PREPAID EXPENSES			OTHER SPECIFY		
OTHER ASSETS (SPECIFY)			Credit Card (Personal) HBL		
_____			Local		
_____			Credit Card (Local) HBL		

TOTAL CURRENT ASSETS			TOTAL CURRENT LIABILITIES		
OWED BY PARTNERS, SHAREHOLDERS, ETC. (LIST ON REVERSE)			MORTGAGE DEBT (LIST ON REVERSE)		
REAL ESTATE (LIST ON REVERSE)			\$ Mo.		
MACHINERY & EQUIPMENT					
FURNITURE & FIXTURES			Net Worth		
TOTAL			TOTAL		

STATISTICS FOR PREVIOUS YEARS		
PARTICULARS	Current	Prior
GROSS INCOME/SALARY		
NET PROFIT		
LESS :		
DEPRECIATION		
INCOME TAXES		
WORKING CAPITAL		
TOTAL ASSETS		
NET WORTH		

The foregoing statement of financial position of the undersigned is hereby declared to be correct and it is agreed that any advances made to the undersigned by Heritage Bank Limited are on the strength of this statement.

CUSTOMER'S SIGNATURE

REAL ESTATE

LOCATION	REGISTERED OWNER	VALUATION	ENCUMBRANCES MORTGAGES, ETC.			TAX ARREARS		FIRE INSURANCE
			IN FAVOUR OF	PAST DUE	UNMATURED BALANCE	YEAR	AMOUNT	

MACHINERY & EQUIPMENT

DESCRIPTION	VALUATION	ENCUMBRANCES - IN FAVOUR OF	PAST DUE	UNMATURED BALANCE	FIRE INSURANCE

OTHER DEFERRED DEBTS

IN FAVOUR OF	PAST DUE	UNMATURED BALANCE	DATE DUE

OWNED BY PARTNERS ETC.

OWING FROM	PAST DUE	UNMATURED BALANCE	PAST DUE

INDIRECT LIABILITY (ENDORSEMENTS - GUARANTEES, ETC.)

NAME	AMOUNT

LIFE INSURANCE

PAYABLE TO	AMOUNT	CASH SURRENDER VALUE	LOANS AND/OR ARREARS IN PREMIUM

MANAGER'S REMARKS

MANAGER

BUDGET ANALYSIS

INCOME

OMIT Cents

(1) Gross monthly income _____		\$	-
(2) Less - Deduction at source _____			
(3) Net take home pay _____			
(4) Spouse monthly income, employed on a full time basis _____			
(5) Other (specific) * _____		\$	-
(6) Total net monthly income _____		\$	-

EXPENDITURE - Monthly

(7) Shelter:		\$	-
(a) Mortgage payments _____			
(b) Maintenance and Repairs to property _____			
(e) Light and Power _____			
(f) Telephone / Cable _____			
(g) Water _____			
(e) Rent _____			

(8) Transportation

(a) Car License _____		\$	-
(b) Car Insurance _____			
(c) Car - Operations Costs and Maintenance _____ etc _____			
(d) Public transportation _____			

(9) Living Expenses

(a) Food _____		\$	-
(b) Clothing _____			
(c) Medical and Dental _____			
(d) Life Insurance _____			
(e) Entertainment & Social _____			
(f) Education _____			
(g) Other (Specify) _____			

(10) Installment Obligation:

(a) Loan _____	\$	-	
(b) Loan _____	\$	-	
(c) Other (specify) _____	\$	-	
(d) Other (specify) _____	\$	-	
(e) Other (specify) _____	\$	-	
(f) Payment on Proposed loan _____	\$	-	

(11) For monthly savings _____			
(12) Total monthly commitments _____		\$	-
(13) Residue (line 6 minus line 12) _____		\$	-

Completed in conjunction with Heritage Plan Loan application dated _____ 20 _____

Signature: _____