

Heartland Bank
615 6th Avenue-POB 1, Somers, Iowa 50586
(515) 467-5561 or (800) 626-5213
With Offices at Callender-Gowrie-Manson

Simply print form and mail or fax to:
Heartland Bank, POB 67, Gowrie, IA 50543
Fax: (515) 352-3841
A loan officer will contact you within
24 hours of receipt.

CREDIT APPLICATION
Available to Iowa Residents Only

Type of Credit Requested:	Amount of Loan Requested: _____
<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Purpose of Loan Proceeds: _____
<input type="checkbox"/> Individual Credit - relying solely on my income or assets	Length of Loan Desired: _____ Mos.
<input type="checkbox"/> Individual Credit - relying on my income or assets as well as income of assets from other sources	
<input type="checkbox"/> Joint Credit	Desired Payment Date: _____

INDIVIDUAL APPLICANT

Name (First, Middle, Last): _____ Birth date: _____
Social Security Number: _____ Telephone No: _____
Address (Street, City, State & Zip): _____
Number of years at this address: _____ Own/Rent: _____ How Long: _____
Previous Address if less than 2 years: _____
Employer: _____ Occupation/Position: _____
Employer Address: _____ Employer Telephone: _____
How Long Employed: _____ Salary Per Month: Gross _____ Net _____
Previous Employer: _____ Address: _____ How Long: _____
Name and address of nearest relative not living with you: _____
Telephone number of relative: _____ Relationship: _____
*Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
*Other Income \$ _____ Amount per month: \$ _____
*Source of Other Income: _____

JOINT APPLICANT OR OTHER PARTY

Name (First, Middle, Last): _____ Birth date: _____
Social Security Number: _____ Telephone No: _____
Address (Street, City, State & Zip): _____
Number of years at this address: _____ Own/Rent: _____ How Long: _____
Previous address if less than 2 years: _____
Employer: _____ Occupation/Position: _____
Employer Address: _____ Employer Telephone: _____
How Long Employed: _____ Salary Per Month: Gross _____ Net _____
Previous Employer: _____ Address: _____ How Long: _____
Name and address of nearest relative not living with you: _____
Telephone number of relative: _____ Relationship: _____
*Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
*Other Income \$ _____ Amount per month: \$ _____
*Source of Other Income: _____

MARITAL STATUS

Only complete this section if application is for joint or secured credit.

Individual Applicant: Married Separated Unmarried (including single, divorced, and widowed)
 Joint Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Other Financial Information

Assets:	Where Held	Name on Account	Account Number	Balance
Checking Accounts:	_____	_____	_____	\$ _____
Savings Accounts:	_____	_____	_____	\$ _____
Other Investments:	_____	_____	_____	\$ _____
Real Estate:	_____	_____	_____	\$ _____
Automobiles:	_____	_____	_____	\$ _____
Other:	_____	_____	_____	\$ _____
Total Assets:				\$ _____

Liabilities:	Where Held	Name on Account & Account No.	Current Balance	Monthly Pmt.
Landlord/Mortgage	_____	_____	_____	\$ _____
Automobiles:	_____	_____	_____	\$ _____
Credit Cards:	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
Total Debts:			\$ _____	

Complete the following about both the Individual or Joint Applicant:

Are you obligated to make Alimony, Support or Maintenance Payments? Yes No
 If Yes, to Whom? _____ Amount of Payments per month \$ _____
 Are you co-maker, endorser, or guarantor on any loan or contract? Yes No If yes, to whom? _____
 Are there any unsatisfied judgments against you? Yes No If yes, how much and to whom? _____

SECURITY DESCRIPTION: (Complete only if loan is to be secured).

Description of Collateral: _____ List All Owners of Collateral: _____

The applicant certifies that the information on this credit application is true and complete and made for the purpose of a loan. The undersigned further represents that there are no encumbrances against any of the foregoing property except specifically disclosed above. Heartland Bank is authorized to verify the information disclosed and to perform a credit investigation. The applicant authorizes Heartland Bank to give credit information to any credit reporting service and to respond to credit inquiries. It is also agreed that the application shall remain the property of Heartland Bank whether or not the loan is granted.

Applicant's Signature

Date

Joint Applicant or Other Party Signature

Date