



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

DATE \_\_\_\_\_

**CONSUMER LOAN APPLICATION**

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

**Requirements:**

Confirmation of Employment and Salary:	<input type="checkbox"/>
Copy of Identification Card with picture:	<input type="checkbox"/>
Loan Statements (If applicable):	<input type="checkbox"/>
Guarantor/Security (if required):	<input type="checkbox"/>

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.

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 or desirable to approach and I/We authorize each of them to give you such information as you may request. I/We are aware that the 13.5% interest on a discounted basis is equivalent to approximately 23.053% on a reducing basis.

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

**Cross Selling:**

Regular Savings	<input type="checkbox"/>	Consumer Loans	<input type="checkbox"/>
Premium Savings	<input type="checkbox"/>	Vehicle Loan	<input type="checkbox"/>
Demand Account Deposit	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
		Credit Card	<input type="checkbox"/>

**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		
_____					
<b>TOTAL CURRENT ASSETS</b>	<b>0</b>		<b>TOTAL CURRENT LIABILITIES</b>	<b>0</b>	
OWED BY PARTNERS, SHAREHOLDERS, ETC. (LIST ON REVERSE)			MORTGAGE DEBT (LIST ON REVERSE) \$ Mo.		
REAL ESTATE (LIST ON REVERSE) House and lot in Progresso			OTHER DEFERRED DEBTS (LIST ON REVERSE)		
MACHINERY & EQUIPMENT			DEPRECIATION OF FIXED ASSETS		
FURNITURE & FIXTURES			NET WORTH		
<b>TOTAL</b>	<b>0</b>		<b>TOTAL</b>		

STATISTICS FOR PREVIOUS YEARS		
PARTICULARS	2006	2005
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: \_\_\_\_\_