COMMERCIAL LOAN APPLICATION - SUMMARY

Heartland National Bank	Applicant's Name:	
	Address:	Taxpayer ID#
		Nature of Business:
	Phone #:	Business Year End Date:

Loan Request

Amount Requested: $ __ Secured __ Unsecured __ Initial Request __ Additional Advance

Purpose of Loan: Terms:

Equal Credit Opportunity Notice

Were your gross revenues $1,000,000 or less in your previous fiscal year? __ Yes __ No

If you answered "Yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

Heartland National Bank
320 US Hwy 27 North
Sebring, FL 33870
863-386-1300

within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for this statement. The notice at right describes additional protections extended to you.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract): because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act, the federal agency that administers compliance with this law concerning this Creditor is:

Office of the Comptroller of the Currency
Customer Assistance Unit
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

Appraisal Notice

This notice is being provided to you pursuant to 12 CFR § 1002.14 (a). If the collateral which will secure this loan is a 1-4 dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier. Initial the applicable statement:

____ ____ I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above.

____ ____ I/We wish to waive the timing requirement described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C & 1014, and may result in a fine or imprisonment or both.

By signing below, each applicant declares that he/she has read and understands the statement above.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (initial below):
X_____ X_____

By:_____ By:_____
Signature Date Signature Date

By:_____ By:_____
Signature Date Signature Date