

* HOW HELD CODES	COMMUNITY PROPERTY	SEPARATE PROPERTY
	Always = "CP"	Single Ownership= "SO" Joint Tenants= "JT" Tenants in Common= "TIC"

SCHEDULE 3- Securities Owned

No. Shares or Bond Amt.	Description	Title In Name of	How Held Code *	Amount at Which Carried on Statement	Present Market Value	L=Listed U=Unlisted
TOTAL						

SCHEDULE 4- Life Insurance

Insured	Face Amount of Policy	Insurance Company	Beneficiary	Cash Value	Loans
TOTAL					

SCHEDULE 5- Real Estate

Address/Type of Property	Title in Name of	How Held Code *	Monthly Income	Cost (\$) Year Acquired	Present Market Value	Total Balance Owed (Detail- Schedule 6)
				\$		
				\$		
				\$		
				\$		
				\$		
				\$		
				\$		
TOTAL						

SCHEDULE 6- Mortgages or Liens on Real Estate (Please use separate page if more room is needed)

To Whom Payable	How Payable	Interest Rate	Maturity Date	Balance Owing
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			

SCHEDULE 7 Notes and Contracts Payable

To Whom	Address	Collateral	Interest Rate	Unpaid Balance

Have you ever gone through bankruptcy or had a judgment against you?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets held in a Trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you made a will?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Your Representations And Warranties

The undersigned, for the purpose of procuring and establishing credit from time to time with you and to induce you to permit the undersigned to become indebted to you on notes, endorsements, guarantees, overdrafts or otherwise, furnishes the foregoing as being a true and correct statement of the financial condition of the undersigned on the date indicated, and agrees to notify you immediately of the extent and character of any material change in said financial condition, and also agrees that if the undersigned, or any endorser or guarantor of any of the obligations of the undersigned, at any time fails in business or becomes insolvent, or commits an act of bankruptcy, or if any deposit account of the undersigned with you, or any other property of the undersigned held by you be attempted to be obtained or held by Writ of Execution, Garnishment, Attachment or other legal process, or if any of the representations in the foregoing statement prove to be untrue, or if the undersigned fail to notify you of any material change as above agreed, then and in such case, at your option, all of the obligations of the undersigned to you, or held by you, shall immediately become due and payable, without demand or notice. In such event, any sum or sum of money in your possession belonging or owing to the undersigned or in which the undersigned may have an interest, whether on deposit or otherwise, may be taken by you to apply on such obligation, to the full extent thereof if necessary. The undersigned does further agree that any spaces in the foregoing statement under "Liabilities" or "Contingent Liabilities," which have been or may be left blank, shall be construed by you the same as though the word "none" were written in each of the spaces. The foregoing statement shall also be construed by you to be a continuing statement of the condition of the undersigned, and a new and original statement of all assets and liabilities upon each and every transaction in and by which the undersigned hereafter becomes indebted to you, until the undersigned advises in writing to the contrary.

You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Heritage Bank of Nevada, 1401 S. Virginia St., Reno, NV 89502, (775) 348-1000 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

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 (provided the applicant has the capacity to enter into a binding contract); because all or 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 the FDIC Consumer Response Center, 1100 Walnut St. Box 11, Kansas City, Missouri 64106. Phone (877) 275-3342

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL: You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter give us your name as it appears on your loan application and the address you want the report mailed to. If we receive a written request from you for the appraisal report, we will advise you in writing of the cost of the report. Upon receipt of that amount we will provide a copy of the report to you promptly.

I HAVE READ, UNDERSTAND AND AGREE TO THESE REPRESENTATIONS AND WARRANTIES

Date _____ Your Signature _____

Date _____ Co-Applicants Signature _____

(If you are requesting the financial accommodation jointly)

Co-Applicants Social Security No. _____