APPRAISAL & CREDIT MONIES ADVANCEMENT ACKNOWLEDGEMENT

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from Heartland Financial, in applying for the loan, I/We have made arrangements regarding the payment of the appraisal and credit report, being that the funds are not available to us at this time. It is agreed that I/We understand and acknowledge that Heartland Financial, has agreed to pay these fees up-front for us. I/We also understand and acknowledge that the fees and payments are as follows:

    1. Appraisal $_____ (_____).
    2. Credit Report $_____ (_____).

2. I/We understand and agree that if for any reason, I/We do not go through with the loan provided by Heartland Financial, and therefore cancel our application at any time, I/We will be held responsible for reimbursement of fees paid in advance by Heartland Financial. I/We understand and acknowledge that if we do not reimburse Heartland Financial, within thirty (30) days of our cancellation, we will also be held legally responsible for any attorney fees or court costs occurred by James P. Coleman in obtaining these monies owed.

3. I/We fully understand and agree that if for any reason, Heartland Financial is unable to provide a loan to us as expected, I/We will not be responsible for any repayment of this advancement of monies for the above mentioned services. Heartland Financial will waive all monies paid, and not hold us liable.

A copy of this authorization may be accepted as an original.

Applicant	Date	Co- Applicant	Date
Applicant	Date	Co- Applicant	Date
Loan Consultant	Date	Branch Manager	Date