

Heartland Credit Union
900 East 23rd - P.O.Box 1645
Hutchinson, KS 67504-1645

DATE: ACCOUNT NO.:

IMPORTANT

You have applied for a property improvement loan insured by the U.S. Department of Housing and Urban Development (HUD). As one of the conditions of loan approval, you have agreed to furnish us with a completion certificate after the work is complete, and to permit us or our agent to inspect the completed improvements.

If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection. Failure to pay this debt to HUD may result in seizure of your Federal income tax refunds, offset from your wages if you are a Federal employee, and referral of the debt to the U.S. Department of Justice for collection. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD. Your signature below indicates that you have read and understand this notice.

Members Signature

Members Signature (2)