

# BUSINESS/COMMERCIAL LOAN APPLICATION CHECKLIST

This checklist has been provided to assist you through the process of gathering the necessary information for the *initial evaluation* of your loan request. **Complete** information will be necessary to process your application. Forms are provided for items 1-13.

- Dwulpgur'Rwtr qugEgo o gteknNqcp'Cr rdecvqp'6'r ci gu+**
- Dwulpgur'History and Description**
- Personal Financial Statement** - Complete on all owners, partners, officers, directors, key employees, stockholders" with 30% or more ownership. (qt"eqo r rgv"Ugevkqp"XKK( "KZ)
- For New Businesses Only – One Year Cash Flow Projection by Month Plus Estimated Annual Projections for years 2 and 3**
- Estimated Projections**

IN ADDITION, PROVIDE THE FOLLOWING FOR APPLICANT BUSINESS AND AFFILIATES

- Business Financial Statements and Complete Tax Returns with All Schedules** - Income statement, balance sheets, and tax returns for three prior year-end periods and must be signed.
- Interim Business Financial Statements** – Income statement & balance sheet dated not over 60 days from application date
- Personal Tax Returns** – Attach federal tax returns for past three years on each individual referred to in personal financial statement section
- Summary Aging of Accounts Receivable and Payable** – Must agree to balances shown on interim balance sheet
- Copy of resolution authorizing businesses to borrower and/or open accounts**

OTHER (only if applicable):

- Copy of Existing or Proposed Lease Agreements**
- Copy of Partnership Agreements or Limited Liability Company Operating Agreements**
- Copy of Articles of Incorporation & Bylaws**
- Copy of Contractor Bids** (construction projects only)



# Business Purpose/Commercial Loan Application

Applicants should complete this form (including the referenced addenda, if applicable) as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided.

NOTE: Borrower & Co-Borrower means an "applicant" for a potential loan. Once the application is completed, it is not to be considered a loan commitment from the lender or the lenders' broker for the requested loan. Any loan commitment from the lender or the lenders' broker must be in writing and signed by either party.

If this is an application for joint credit, Borrower & Co-Borrower each agree that we intend to apply for the joint credit (sign below):

_____	_____
Borrower c/o an Authorized Signer/Principal/Guarantor	Co-Borrower c/o an Authorized Signer/Principal/Guarantor

I. Credit Requested			
<b>Specific Loan Purpose:</b> <input type="checkbox"/> Working Capital <input type="checkbox"/> Ground-Up Construction <input type="checkbox"/> Remodel <input type="checkbox"/> Business Expansion	<input type="checkbox"/> Purchase Real Estate <input type="checkbox"/> Purchase Inventory <input type="checkbox"/> Purchase Equipment <input type="checkbox"/> Purchase Existing Business	<input type="checkbox"/> Refinance Existing Loans or Debts <input type="checkbox"/> Start Up Business <input type="checkbox"/> Other (specify):	
<b>Amount Requested</b> \$ _____	<b>Interest Rate</b> _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<b>Amortization Type</b> <input type="checkbox"/> Fixed <input type="checkbox"/> ARM	<b>Term (months)</b> _____ <input type="checkbox"/> Balloon at _____ months
<b>Proposed Exit Strategy for Requested Loan</b> <input type="checkbox"/> Refinance <input type="checkbox"/> Resale <input type="checkbox"/> Principal Pay down <input type="checkbox"/> Other (specify): _____		<b>Describe Loan Purpose</b> _____ <input type="checkbox"/> Additional Info Attached	
<b>Vesting (Manner in which title will be held)</b> _____		<b>Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower?</b> <input type="checkbox"/> Yes (provide guarantors' business purpose loan application & property Information) <input type="checkbox"/> No	

II. Collateral	
Collateral to be Provided	<input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Inventory <input type="checkbox"/> Equipment <input type="checkbox"/> Real Estate <input type="checkbox"/> Vehicles <input type="checkbox"/> Deposit Accounts <input type="checkbox"/> Securities <input type="checkbox"/> Other (specify): _____

Collateral: Loans are secured by collateral, which is a security interest is granted to secure repayment of the loan. The loan collateral may include business assets shown above, and collateral appraisals may be required. A pledge of personal assets may be required as additional collateral for the business loan requested if insufficient collateral is available from business assets.

Schedule of Collateral Offered by this Applicant				
Description (Please use the next section for Real Estate)	Value	Total Liens	Ownership Status	Creditor Name
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$ _____	\$ _____	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

**Additional Collateral on Addendum**  Yes  No

**III. Property Information**

<b>Subject Property Address</b> (street, city, state, & ZIP) <span style="float:right;"><input type="checkbox"/> See Attached Legal</span>		No. of Units
Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):	Proposed Occupancy (if occupancy is to change post close) <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):	Year Built

**Type of Property**  
 Single Family-1 unit  Duplex-2 units  Triplex/Quadruplex-3 to 4 units  Commercial Residential  Commercial Non-Residential  
 Unimproved Land  Improved Land  Other (specify):

**Liens Currently on Property**

Beneficiary: _____	Beneficiary: _____
Lien Position: _____	Lien Position: _____
Interest Rate: _____	Interest Rate: _____
Amortization Type: _____	Amortization Type: _____
Monthly Payment: _____	Monthly Payment: _____
Balloon Payment Date: _____	Balloon Payment Date: _____
Balloon Payment Amount: _____	Balloon Payment Amount: _____
Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No
Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No	Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No
Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No

**Additional Lien Information on an Addendum**  Yes  No

**If Construction Loan:**

Year Acquired	Original Cost \$	Amount Existing Liens \$	Present Value \$	Proposed Rehab Budget \$	Est. After Repair Value \$

**If Refinance Loan:**

Year Acquired	Original Cost \$	Amount Existing Liens \$	Cost Improvements Made \$	Cost Improvements to be Made \$

<b>Subject Property Address</b> (street, city, state, & ZIP) <span style="float:right;"><input type="checkbox"/> See Attached Legal</span>		No. of Units
Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):	Proposed Occupancy (if occupancy is to change post close) <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):	Year Built

**Type of Property**  
 Single Family-1 unit  Duplex-2 units  Triplex/Quadruplex-3 to 4 units  Commercial Residential  Commercial Non-Residential  
 Unimproved Land  Improved Land  Other (specify):

**Liens Currently on Property**

Beneficiary: _____	Beneficiary: _____
Lien Position: _____	Lien Position: _____
Interest Rate: _____	Interest Rate: _____
Amortization Type: _____	Amortization Type: _____
Monthly Payment: _____	Monthly Payment: _____
Balloon Payment Date: _____	Balloon Payment Date: _____
Balloon Payment Amount: _____	Balloon Payment Amount: _____
Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No
Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No	Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No
Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No

**Additional Lien Information on an Addendum**  Yes  No

**If Construction Loan:**

Year Acquired	Original Cost \$	Amount Existing Liens \$	Present Value \$	Proposed Rehab Budget \$	Est. After Repair Value \$

**If Refinance Loan:**

Year Acquired	Original Cost \$	Amount Existing Liens \$	Cost Improvements Made \$	Cost Improvements to be Made \$

**Additional Properties on an Addendum**  Yes  No

**❖COMPLETE THE FOLLOWING SECTION IF APPLYING AS A BUSINESS ENTITY❖**

APPLYING AS BUSINESS ENTITY ONLY		VI. Entity Information	
Entity is a/an: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Nonprofit Entity <input type="checkbox"/> Government Entity <input type="checkbox"/> Trust <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other (specify):			
Type of Business: <input type="checkbox"/> Retail <input type="checkbox"/> Manufacturer <input type="checkbox"/> Wholesale <input type="checkbox"/> Service <input type="checkbox"/> Agriculture			
Entity Name:		State of Organization:	TIN:
Signing Party on Behalf of Entity:		Title:	
List members Under the Entity and their Title (Owner of 20% or more):			
1. _____		_____	
2. _____		_____	
3. _____		_____	
4. _____		_____	
5. _____		_____	
Date of Filing to Organize:		Filing Locations:	
Principal Place of Business Address		Mailing Address (if different from Place of Business Address)	
Balance Sheet Available for Review <input type="checkbox"/> Yes <input type="checkbox"/> No		Financial Statements have been audited by CPA or PA <input type="checkbox"/> Yes <input type="checkbox"/> No	
Additional Member Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No			
ATTACH A SIGNED COPY OF THE CORPORATION DOCUMENTS		ADDENDUM TO BE FILLED OUT BY A PRINCIPAL AND/OR GUARANTOR	

**❖COMPLETE THE FOLLOWING TWO SECTIONS IF APPLYING AS INDIVIDUALS❖**

APPLYING AS INDIVIDUALS ONLY		IV. Borrower Information	
<i>Please use legal name, including suffix (Jr., Sr., etc.) if applicable.</i>			
<b>Borrower Name</b>		<b>Co-Borrower Name</b>	
SSN	Home Phone	Date of Birth	Yrs. School
SSN	Home Phone	Date of Birth	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) No. _____ Ages _____	<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) No. _____ Ages _____
Present Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____	Present Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____
Mailing Address (if different from Present Address)		Mailing Address (if different from Present Address)	
<b>If residing at present address for less than two years, complete the following:</b>			
Former Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____	Former Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____
Former Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____	Former Address (street, city, state, ZIP/country)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Years ____

APPLYING AS INDIVIDUAL ONLY		V. Employment Information	
<b>Borrower</b>		<b>Co-Borrower</b>	
Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job ____ Yrs. in line of work/ profession ____	Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job ____ Yrs. in line of work/ profession ____
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone
<b>If employed in current position for less than two years, or currently employed in more than one position, complete the following:</b>			
Name and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

VII. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Borrower/Entity	Co-Borrower/Entity	Total	Monthly Housing Expense	Current Housing Expenses	Requested Loan Housing Expenses
Base Empl. Income*				Rent		
Overtime				First Mortgage (P&I)		
Bonuses				Second Mortgage (P&I)		
Commissions				Other Financing (P&I)		
Dividends/Interest				Hazard Insurance		
Net Rental Income				Real Estate Taxes		
Other (before completing, see the notice** below)				Mortgage Insurance		
				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* IF APPLYING AS AN ENTITY, ATTACH AN INCOME STATEMENT AND A COPY OF A RECENT BALANCE SHEET

\*\* Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Describe Other Income	Monthly Amount

**VIII. Assets and Liabilities**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

NOTE: If completed jointly, please note the responsible party for the asset or liability.

Completed  Jointly  Not Jointly

Financial Statement SIGNED and attached  Yes  No

Accountant's Compilation Report attached  Yes  No (If yes to either question, skip this section.)

ASSETS		Cash or Market Value	LIABILITIES & Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Pmt & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>					
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Name & address of Bank, S&L, or Credit Union					
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Name & address of Bank, S&L, or Credit Union					
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Name & address of Bank, S&L, or Credit Union					
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Name & address of Bank, S&L, or Credit Union					
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Stocks & Bonds (Company name/ number descr.)	\$				
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Name & address of Company					
Acct. no.	\$		/ ___ Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower					
Life insurance net cash value Face Amount \$ _____	\$				
Acct. no.	\$		/ ___ Months	\$	
<b>Subtotal Liquid Assets</b>	<b>\$</b>				

Real estate owned (enter market value from sched. of RE owned)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Name & address of Company	\$ / ___ Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Vested interest in retirement fund	\$			
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Net worth of business(es) owned (attach financial stmt)	\$	Acct. no.		
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Automobiles owned (make & year)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Other Assets (itemize)	\$			
		<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower Job-Related Expense (child care, union dues, etc.)	\$	
<b>Total Assets a.</b>		<b>Total Monthly Payments</b>	\$	
		<b>Net worth (a minus b) →</b>	\$	<b>Total Liabilities b.</b>
			\$	\$

IX. Schedule of Real Estate							
Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
Totals		\$	\$	\$	\$	\$	\$

Additional Properties on Addendum  Yes  No

**X. List of Authorized Signers (Borrower, Co-Borrower, and/or Guarantors) for this Loan Request**

Name & Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	
Name & Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	
Name & Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	
Name & Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	

Additional Authorized Signers on Addendum  Yes  No

**XI. Additional Information**

If you answer "Yes" to any questions a through l, please provide explanation on a separate sheet.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Has the business incurred any loss in the past 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Are there any delinquent taxes of any kind owed by the business or any guarantor? If yes, please provide amounts & agency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Is the business for sale or under agreement that would change the ownership of the business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Is the applicant or guarantor party to any claim, judgement, or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Has the business or any of its management or owners been involved in any bankruptcy or insolvency proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Does the business have a controlling interest in any other businesses? If yes, please provide names & business relationships.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are more than 20% of revenues from or expenses to a related entity (i.e. entity owned or controlled by an owner of	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Does the applicant co-own any assets with another entity?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Has the applicant directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Is the applicant presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Is the applicant an endorser, guarantor, or co-maker for any obligation not listed in the financial statement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**XII. Acknowledgement and Agreement**

The information contained in this statement is provided to induce Lender to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Lender is relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify the Lender immediately and in writing of any change in name, address, or employment, and of any material adverse change (1) in any of the information contained in the statement or (2) in the financial condition of the undersigned or (3) in the ability of any of the undersigned to perform their obligations to the Lender. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify the Lender as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Lender may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Lender 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 undersigned. Each of the undersigned authorizes Lender to answer questions about the Lender's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Lender is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement or other information that the undersigned gives Lender shall become the property of the Lender.

The undersigned authorize any person or consumer reporting agency to give Lender a copy of the undersigned's credit report and any other financial information it may have on the undersigned, and to prepare at Lender's request, a consumer investigative report.

Borrower:	Date:	SSN/TIN:
Co-Borrower:	Date:	SSN/TIN:
Guarantor:	Date:	SSN/TIN:
Guarantor:	Date:	SSN/TIN:

**XIII. Information for Government Monitoring Purposes**

The purpose of collecting this information is to help ensure that all borrowers are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask borrowers for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Borrower/Co-Borrower** **To Be Completed by Financial Institution (application taken in person)**

<p><b>Ethnicity:</b> Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <span style="margin-left: 100px;"><input type="checkbox"/> Cuban</span></p> <p><input type="checkbox"/> Puerto Rican</p> <p><input type="checkbox"/> Other Hispanic or Latino (specify) _____ / _____ ex. Argentinean, Columbian, Dominican, Nicaraguan, Spaniard</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> Check one or more</p> <p><input type="checkbox"/> American Indian/Alaskan Native (print name of enrolled or principal) _____ / _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <span style="margin-left: 100px;"><input type="checkbox"/> Japanese</span></p> <p><input type="checkbox"/> Chinese <span style="margin-left: 100px;"><input type="checkbox"/> Korean</span></p> <p><input type="checkbox"/> Filipino <span style="margin-left: 100px;"><input type="checkbox"/> Vietnamese</span></p> <p><input type="checkbox"/> Other Asian (specify) _____ / _____ ex. Hmong, Laotian, Thai, Pakistani, Cambodian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <span style="margin-left: 100px;"><input type="checkbox"/> Samoan</span></p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander (specify) _____ / _____ ex. Fijian, Tongan, Niuean</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Male <span style="margin-left: 100px;"><input type="checkbox"/> Female</span></p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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Loan Officer Signature	Date	Officer NMLSR	Loan Origination Company	Company NMLSR
			LABETTE BANK	402134
Loan Officer Name	Loan Officer Phone Number		Loan Origination Company Address	