

## Commercial Loan Application

### Loan Information

Primary Contact Name:

Email address:

Phone #:

How much would you like to borrow?

Purpose of loan funds:

What can we use as collateral?

### Business Information

Business Name:

Business Address:

Business Tax ID#:

Yrs. In Business:

Yrs. in Industry:

Nature of Business:

Revenue for last calendar year:

Owner(s) and Guarantor(s)		
Name	Title or Relation to Business	Percent of Ownership

Business Current Debts				
Debtor Name	Purpose	Original Loan \$	Current Loan \$	Monthly Payment

- |   |     |    |
|---|-----|----|
| 1. Are you or your business a party to any claim or lawsuit?  | Yes | No |
| 2. Have you or the business ever declared bankruptcy or has a judgment been filed against you or your business? | Yes | No |
| 3. Are you or your business liable for any amounts via guaranties, or other contingency agreement?              | Yes | No |
| 4. Are any taxes not currently paid in full or in dispute?  | Yes | No |
| 5. Is any collateral offered to CoreFirst Bank & Trust currently pledged to other creditors?                    | Yes | No |
| 6. Are you presently past due or in default on any outstanding debt either as a borrower or guarantor?          | Yes | No |

If you answered "Yes" to any of the 6 question above, please explain below or on an attached paper.

**USA Patriot Act Information**

**Important Information About the Application Processes**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer. What this means to you: When you apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**NOTICE OF INTENT TO APPLY FOR JOINT CREDIT**

Each applicant initialing below hereby acknowledges that they intend to apply for joint credit.

Applicant's Initials

Co-Applicant's Initials

**COREFIRST BANK & TRUST RESERVES THE RIGHT TO REQUEST ADDITIONAL INFORMATION**

I AFFIRM THAT INFORMATION PROVIDED IN OR IN CONJUNCTION WITH THIS APPLICATION IS TRUE, COMPLETE AND ACCURATE. COREFIRST BANK & TRUST IS AUTHORIZED TO CHECK TRADE AND CREDIT REFERENCES AS WELL AS PERSONAL CREDIT REPORTS OF APPLICANTS OR PROPOSED GUARANTORS IN PROCESSING THIS LOAN APPLICATION. BY SIGNING THIS APPLICATION, APPLICANT ACKNOWLEDGES THAT HE/SHE HAS FREELY AND VOLUNTARILY OFFERED THE ABOVE NAMED COLLATERAL TO SECURE AND GUARANTOR(S) TO GUARANTEE THE REQUESTED LOAN AND THAT SAID GUARANTORS WERE NOT SELECTED BY COREFIRST BANK & TRUST.

**GUARANTOR DISCLOSURE.** BY SIGNING BELOW, EACH GUARANTOR ACKNOWLEDGES THAT THEY HAVE OFFERED THEIR GUARANTEE FREELY AND OF THEIR OWN VOLITION.

**RIGHT TO RECEIVE COPY OF APPRAISAL/VALUATION DISCLOSURE.** WE MAY ORDER AN APPRAISAL OR PERFORM A VALUATION TO DETERMINE THE COLLATERAL'S VALUE AND CHARGE YOU FOR THE APPRAISAL OR VALUATION. WE WILL PROMPTLY GIVE YOU A COPY OF ANY APPRAISAL/VALUATION; EVEN IF YOUR LOAN DOES NOT CLOSE. YOU CAN PAY FOR AN ADDITIONAL APPRAISAL FOR YOUR OWN FOR YOUR OWN USE AT YOUR OWN COST. BY SIGNING BELOW, I HEREBY AUTHORIZE COREFIRST BANK & TRUST TO ORDER AN APPRAISAL AND I WILL REIMBURSE COREFIRST BANK & TRUST ALL THIRD PARTY COSTS ASSOCIATED WITH ORDERING THE APPRAISAL, THE ACTUAL APPRAISAL AND APPRAISAL REVIEW; EVEN IF MY LOAN DOES NOT CLOSE.

**ADVERSE ACTION NOTIFICATION CAN BE DELIVERED EITHER ORALLY OR IN WRITING.** YOU CAN REQUEST A STATEMENT OF THE REASONS FOR THE ADVERSE ACTION BY CONTACTING YOUR LOAN REPRESENTATIVE AT COREFIRST BANK & TRUST AT 3035 SW TOPEKA BLVD., TOPEKA, KS 66611 (785) 267-8900 WITHIN 60 DAYS OF RECEIVING THE CREDIT DECISION. WE WILL PROVIDE A STATEMENT WITH THE SPECIFIC REASONS WITHIN 30 DAYS OF YOUR REQUEST. 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 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 US IS THE FDIC, CONSUMER RESPONSE CENTER, 1100 WALNUT, BOX #11, KANSAS CITY, MO 64106.

IF I/WE ANSWER "YES" TO ANY OF THE SIX QUESTIONS ASKED ON THE APPLICATION, FURTHER INQUIRY BY THE UNDERWRITER MAY BE REQUIRED. I/WE CERTIFY ALL INFORMATION PROVIDED IN THE APPLICATION AND THE STATEMENTS CONTAINED IN ANY ATTACHMENTS ARE TRUE AND ACCURATE AS OF THE STATED DATE. I AUTHORIZE COREFIRST BANK & TRUST AND/OR ASSIGNS TO MAKE INQUIRIES BY ANY REASONABLE MEANS TO VERIFY THE ACCURACY OF THE STATEMENTS MADE IN THIS APPLICATION TO UNDERSTAND THE NATURE OF MY BUSINESS AND TO DETERMINE MY CREDITWORTHINESS.

Signature			Printed Name
Home Address (include State & Zip)			
DOB	SSN	Date	
Signature			Printed Name
Home Address (include State & Zip)			
DOB	SSN	Date	
Signature			Printed Name
Home Address (include State & Zip)			
DOB	SSN	Date	

Lender Signature

Date