



## COMMERCIAL LOAN APPLICATION

**Identification Procedures Requirements:** To help government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you 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.

Purpose of Loan			
Company Legal Name		Federal Tax ID #	
DBA		URL/Website: www.	
Street Address		Telephone	
City, State, Zip		Fax number	
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Primary Contact & Title		
Mailing Address			
Type of Entity	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship <input type="checkbox"/> LLC <input type="checkbox"/> Individual <input type="checkbox"/> Non-Profit
Business Year End		Nature of Business	
If individual, name and phone number of employer:			
If individual, date of birth:			
<b>LOAN REQUEST</b>			
Loan Amount Requested		<input type="checkbox"/> New Loan	<input type="checkbox"/> Renew/Increase
Purpose			
Terms		Maturity	
Collateral Offered			
Value of Collateral		Source	
Amount of other liens		Lien holder information	
<b>GUARANTOR/COMAKER INFORMATION</b>			
Check the appropriate box that describes your relationship to the loan application		<input type="checkbox"/> Comaker/Coborrower <input type="checkbox"/> Guarantor	
Name:		Tax ID No:	
Street Address, City, State, Zip			
Mailing Address if different from Street Address			
Home #		Work #	Cell #
E-mail Address:		Date of Birth:	
Check the appropriate box that describes your relationship to the loan application		<input type="checkbox"/> Comaker/Coborrower <input type="checkbox"/> Guarantor	
Name:		Tax ID No:	
Street Address, City, State, Zip			

Mailing Address if different from Street Address		
Home #	Work #	Cell #
E-mail Address:	Date of Birth:	
<input type="checkbox"/> If checked, additional Guarantors/Comakers information is attached to this application.		
<b>FINANCIAL INFORMATION</b>		
Tax Return filed through (Year)		
Are any returns being contested	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, describe:
Accountant or Accounting Firm		
Name(s) and Titles(s) of persons authorized to borrow money on behalf of the business		
<b>FINANCIAL INFORMATION (continued)</b>		
<input type="checkbox"/> Current Signed Financial Statement on borrower(s) submitted with application	Date:	
<input type="checkbox"/> Complete Personal and Corporate Tax Returns for past two years submitted with application	Date:	
<input type="checkbox"/> Year-to-date business profit and loss statement	Date:	
<input type="checkbox"/> Current balance sheet for the business	Date:	
<input type="checkbox"/> Current Rent Rolls, if applicable	Date:	
<input type="checkbox"/> Copies of all Leases and Rental Agreements, if applicable	Date:	

Provide the following additional documentation if applicable: <input type="checkbox"/> Copy of Articles of Incorporation and Borrowing Resolution <input type="checkbox"/> Copy of Joint Venture or Partnership Agreement <input type="checkbox"/> Copy of Certificate of Formation (LLC)
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**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 credit is the Federal Deposit Insurance Corporation, Regional Director, 5100 Poplar Avenue, Suite 1900, Memphis, TN 38137.

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

Notice: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address: First Bank and Trust of Mississippi, Post Office Box 349, Winona, MS 38967. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw you application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

By signing below, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

By:	By:
Signature and Title	Individual/Guarantor

By:	By:
Signature and Title	Individual/Guarantor

<b>For Bank Use Only</b>			
Date Application Received by Bank:			
<input type="checkbox"/> In Person	<input type="checkbox"/> Telephone	<input type="checkbox"/> Mail	<input type="checkbox"/> Fax

Bank Employees Signature: