

COMMERCIAL LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

IMPORTANT: Read these directions before completing this application

If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information in Section B about the joint applicant(s) or user(s).

We intend to apply for joint credit (initial): _____

A.) LOAN APPLICANT *Loan Applicant General Information*

Legal Name: _____

Applicant Type: Individual Sole Proprietorship Partnership Corporation Limited Liability Corporation (LLC)

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Tax Identification Number: _____ Date of Birth: _____

Please provide details on an additional page to any question with a YES response

- Yes No Have you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?
- Yes No Are you a defendant in any suit or legal action?
- Yes No Are you presently subject to any unsatisfied judgements or tax liens?
- Yes No Contingent liabilities (as endorser, co-maker, or guarantor)?

B.) LOAN APPLICANT *Loan Applicant General Information (Co-Borrowers & Guarantors)*

Legal Name: _____

Applicant Type: Individual Sole Proprietorship Partnership Corporation Limited Liability Corporation (LLC)

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Tax Identification Number: _____ Date of Birth: _____

Please provide details on an additional page to any question with a YES response

- Yes No Have you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?
- Yes No Are you a defendant in any suit or legal action?
- Yes No Are you presently subject to any unsatisfied judgements or tax liens?
- Yes No Contingent liabilities (as endorser, co-maker, or guarantor)?

If there are any additional parties applying, please provide their information on a separate page

C.) LOAN REQUEST & LOAN SECURITY

Amount Requested: \$ _____

Payment Frequency: Monthly Quarterly Semi-Annual Annual Other

Use of Proceeds (Brief Description of Intended Use): _____

Agricultural Purpose Loan Commercial Purpose Loan

Estimated Value of Collateral: \$ _____

Description of Collateral: _____

Are there any proposed owners of collateral that will not be borrowers? Yes No

If yes, please list the proposed owners: _____

COMMERCIAL LOAN APPLICATION ADDENDUM

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, we may order an appraisal to determine the property value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

REFINANCE REQUESTS SECURED BY A RESIDENTIAL STRUCTURE, COMPLETE INFORMATION BELOW:
Information For Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with Equal Credit Opportunity, Fair Housing, and Home Mortgage Disclosure Laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	
Ethnicity:	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Native American or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
PROPERTY TYPE	
<input type="checkbox"/> 1-4 Family <input type="checkbox"/> Multi-Family <input type="checkbox"/> Manufactured	

CO-BORROWER	
Ethnicity:	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Native American or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
OCCUPANCY	
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non-Owner Occupied	

EQUAL CREDIT OPPORTUNITY 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 creditor is:

FDIC CONSUMER RESPONSE CENTER
 1100 Walnut Street, Box #11
 Kansas City, Missouri 64106



CERTIFICATION AND AUTHORIZATION

To Legence Bank And/Or American Farm Mortgage & Financial Services ("Lender"):

- 1.) We (and co-applicant if applicable), have applied for a loan from Lender. In applying for the loan, we completed a loan application containing various information about us and the requested loan, such as the amount and source of any down payment, income information, and assets & liabilities. We certify that all of the information is true and complete. We made no misrepresentations in the loan application or in any related documents, nor did we omit any important information.
- 2.) We understand and agree that Lender may verify any information provided to Lender concerning our application, including, but without limitation, verifications with employers and financial institutions of the information provided on the application.
- 3.) We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

To Whom It May Concern:

- 1.) We have applied for a loan from Legence Bank and/or American Farm Mortgage & Financial Services ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information contained in our loan application and in other documents required in connection with the loan, either before or after the loan is closed.
- 2.) We authorize you to provide to Lender, to any investor to whom Lender may sell our loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3.) Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
- 4.) A copy of this authorization may be accepted as an original.
- 5.) Your prompt reply to the Lender or to any investor that purchases the loan, and to any insurer of the loan is appreciated.

SIGNATURES: By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Legence Bank and/or American Farm Mortgage & Financial Services ("Lender") in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan applicant will promptly notify Lender of any subsequent changes that would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law. In addition, each individual signing below authorizes the Lender to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

X _____
Date

X _____
Date

X _____
Date

X _____
Date

X _____
Date

X _____
Date

<p>Legence Bank American Farm Mortgage & Financial Services 1200 U.S. Highway 45 Eldorado, IL 62930 (618) 273-2271</p>	<p><i>For Internal Use Only</i></p> <p>Date Received: _____ By: _____</p> <p>Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Approved; Not Accepted</p> <p>Date Notified: _____ By: _____</p> <p>Notification Taken: <input type="checkbox"/> In Person <input type="checkbox"/> Letter</p> <p><input type="checkbox"/> Phone Application <input type="checkbox"/> Mail Application</p> <p><input type="checkbox"/> Internet Application <input type="checkbox"/> In Person Application</p>
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