

### COMMERCIAL LOAN APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identify. 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.

<input type="checkbox"/> New <input type="checkbox"/> Joint Application (Identify Other Applicants)	
<input type="checkbox"/> Refinance / Consolidation <input type="checkbox"/> Purchase <input type="checkbox"/> Renewal / Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	<b>Loan Number(s), Balance, &amp; Lender's Name:</b>
<b>American Farm Mortgage &amp; Financial Services</b>  <b>8901 Greenway Commons Place, Suite 200</b> <b>Louisville, KY 40220</b> <b>(800) 876-2362</b>	<b>For Internal Use Only</b>  <b>Date Received</b> _____ <b>By</b> _____ <b>Action Taken:</b> <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Approved Not Accepted <b>Date Notified</b> _____ <b>By</b> _____ <b>Notification Sent:</b> <input type="checkbox"/> In Person <input type="checkbox"/> Letter <input type="checkbox"/> Phone Application? <input type="checkbox"/> Mail Application? <input type="checkbox"/> Internet Application? <input type="checkbox"/> In Person Application?

#### 1. LOAN APPLICANT *Loan Applicant General Information*

<b>Legal Name</b>    <b>Name(s) of Affiliated Entities</b>	<b>Organizational Form, Where &amp; When Organized (ex., Corporation, Delaware, 1984)</b>    	
<b>Local Address</b>   <b>Phone:</b> <b>Fax:</b> <b>Cell:</b> <b>E-Mail:</b>	<b>Principal Executive Office Address</b>   <b>Phone:</b> <b>Fax:</b> <b>Cell:</b> <b>E-Mail:</b>	
<b>Tax Identification Number</b>	<b>Nature of Business</b>	<b>NAICS Code</b>
<b>Principals' Names, Addresses, Position Titles, Social Security Numbers, &amp; Date of Birth (for individuals only)</b>    		

### 1. LOAN APPLICANT *Loan Applicant General Information (continued)*

Accountant Name, Address, & Phone Number

**Financial Statements (check all that apply and attach statement to this application)**

Fiscal Year \_\_\_\_\_ Calendar Year \_\_\_\_\_  
 Financial Statements Covering \_\_\_\_\_ to \_\_\_\_\_  
 Accounts Receivable Schedule Covering \_\_\_\_\_ to \_\_\_\_\_  
 Inventory Schedule Covering \_\_\_\_\_ to \_\_\_\_\_  
 Income Tax / Informational Returns for Tax Years \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_

**Other Statements (Check all that apply and attach statements to this application)**

Business Plan Dated \_\_\_\_\_  
 Project Plans & Specifications  Project Budget Dated \_\_\_\_\_  
 Franchise Agreement, FTC Franchiser Disclosure Statement  
 List of Outstanding Judgments or Threatened Lawsuits, Arbitration, or Other Proceeding Against Loan Applicant  
 Other (Articles of Incorporation, Resolution, etc.) \_\_\_\_\_

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.  Yes  No  
 Are (either of) you a defendant in any suit or legal action?  Yes  No  
 Are (either of) you presently subject to any unsatisfied judgments or tax liens?  Yes  No  
 When, if ever, have (either of) you been audited by IRS?  Yes  No  
 Contingent liabilities (as endorser, co-maker, or guarantor?)  Yes  No

### 2. LOAN REQUEST AND SOURCES OF REPAYMENT

Amount Requested \$ _____	<input type="checkbox"/> Commercial Purpose Loan	<input type="checkbox"/> 1st Lien	<b>Loan Advances (Choose One)</b>	<b>Loan Payment (Choose One)</b>
	<input type="checkbox"/> Agricultural Purpose Loan	<input type="checkbox"/> Junior Lien	<input type="checkbox"/> Single Advance / Closed End	<input type="checkbox"/> Principal & Interest
<b>Use of Proceeds (Brief Description of Intended Use)</b>			<input type="checkbox"/> Revolving Draw Loan	<input type="checkbox"/> Principal plus Interest
			<input type="checkbox"/> Draw Construction Loan	<input type="checkbox"/> Interest Only
				<input type="checkbox"/> Single Payment
				<input type="checkbox"/> Other (describe)
<b>Requested Payment Amount</b> \$ _____			<input type="checkbox"/> Balloon Payment	\$ _____
<b>Requested First Payment Date</b> _____			<b>Requested Loan Term</b> _____	
<b>Payment Frequency</b> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Other (describe) _____				
<b>Requested Interest Rate</b> <input type="checkbox"/> Fixed <input type="checkbox"/> Variable			<b>Index (If Variable)</b> _____	
<b>List of Primary and Secondary Sources of Repayment for this Loan:</b>				



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### 3 LOAN SECURITY *The Requested Loan Will Be Secured (complete this section if yes)*

 Yes

 No

<input type="checkbox"/> All loan proceeds will be for purchase of collateral <b>Description of Purchase Money Collateral:</b>	\$ _____ of proceeds will be for collateral purchase <b>Appraised value of purchase money collateral</b> \$ _____
<b>Brief Description of Non-Purchase Money Collateral:</b>  Appraised Value \$ _____	<b>Description of Property Insurance on Non-Purchase Collateral:</b> Type: _____ Deductible: _____  Coverage: _____ Term: _____
<b>Liens on Collateral (List any collateral with liens on it, amount of underlying debt, names &amp; addresses of collateral's lienholders):</b>  <input type="checkbox"/> Non-Applicant owners of collateral. Attach a separate list with name(s), address(as), & phone number(s) of any owner(s) of the collateral	

### 4. LOAN GUARANTY *The requested loan will be guaranteed (complete this section if yes)*

 Yes

 No

<b>Legal Name</b>	
<b>Address:</b>  <b>Phone No:</b>	<input type="checkbox"/> Guarantor or affiliate were declared bankrupt within the last 10 years <input type="checkbox"/> There are outstanding judgments against Guarantor (Attach Summary) <input type="checkbox"/> On a separate sheet, list each threatened or pending lawsuit & arbitration
<input type="checkbox"/> Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender	
<input type="checkbox"/> Security. Brief description of collateral to secure this guaranty  Appraised value of guaranty collateral \$ _____	<b>Description of current property insurance on existing collateral</b> Type: _____ Deductible: _____  Coverage: _____ Term: _____
<b>Liens on Collateral (List any collateral with liens on it, amount of underlying debt, names &amp; addresses of collateral's lienholders):</b>  <input type="checkbox"/> Non-Guarantor owners of collateral. Attach a separate list with name(s), address(as), & phone number(s) of any owner(s) of the collateral	



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**CREDIT DENIAL NOTICE.** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Agreement, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

American Farm Mortgage & Financial Services  
8901 Greenway Commons Place, Suite 200  
Louisville, KY 40220  
Phone: (800) 876-2362  
Attention: Loan Administration Department

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

**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, MO 64106

**NOTICE - JOINT CREDIT:**

We intend to apply for joint credit. (initials) \_\_\_\_\_

**For California residents and transactions secured by real property:** Hazard Insurance exceeding the replacement value of the real property is not required as a condition of this loan



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**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 American Farm Mortgage & Financial Services, A Subsidiary of Legence Bank ("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.

<u>X</u>	<u>X</u>
<u>X</u>	<u>X</u>
<u>X</u>	<u>X</u>

*For Internal Use Only*

### 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.

**RENEWALS: Existing and new loans secured by 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.)

<p style="text-align: center;"><b>BORROWER</b></p> <p><b>Ethnicity:</b> <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"/> American Indian 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</p> <p><b>Sex:</b>      <input type="checkbox"/> Male      <input type="checkbox"/> Female</p>	<p style="text-align: center;"><b>CO-BORROWER</b></p> <p><b>Ethnicity:</b> <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"/> American Indian 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</p> <p><b>Sex:</b>      <input type="checkbox"/> Male      <input type="checkbox"/> Female</p>
<p style="text-align: center;"><b>PROPERTY TYPE</b></p> <p><input type="checkbox"/> 1-4 Family  <input type="checkbox"/> Manufactured  <input type="checkbox"/> Multi-Family</p>	<p style="text-align: center;"><b>OCCUPANCY</b></p> <p><input type="checkbox"/> Owner-Occupied  <input type="checkbox"/> Non Owner-Occupied</p>

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**CERTIFICATION AND AUTHORIZATION**

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**CERTIFICATION**

**To American Farm Mortgage & Financial Services, A Subsidiary of Legence Bank ("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.

**AUTHORIZATION TO RELEASE INFORMATION**

**To Whom It May Concern:**

1. We have applied for a loan from American Farm Mortgage & Financial Services, A Subsidiary of Legence Bank ("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 American Farm Mortgage & Financial Services, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

**Applicant:**

X	X
X	X
X	X