

CREDIT INFORMATION			
TYPE OF CREDIT REQUESTED (Check only one)	AMOUNT REQUESTED	PROPOSED USE OF LOAN FUNDS	
<input type="checkbox"/> 1st Line – Business Line of Credit Existing line increase? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$		
<input type="checkbox"/> Business Visa Card	\$		
<input type="checkbox"/> Term Loan (How many years?)	\$		
<input type="checkbox"/> Other (Please state)	\$		
Describe Collateral (if applicable):			
Value \$ _____			
ABOUT THE APPLICANT (Complete this section for all business services)			
Applicant (List exact business legal name, if applicable):		<input type="checkbox"/> DBA Name (if any) <input type="checkbox"/> Cardholder Name (Visa)	
If Applicant is not a business entity; what type of credit are you requesting?		<input type="checkbox"/> INDIVIDUAL (Please initial) _____ <input type="checkbox"/> JOINT (Please initial) _____	
Business Street Address (Not P.O. Box)	City	State	Zip
Mailing Address (If different from above)	City	State	Zip
Federal Tax ID	Business Phone	Business Fax	
Describe Product/Service			
<b>Type of Organization:</b> <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership (Check ONLY one) <input type="checkbox"/> S Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other _____			
Management Time In Business:      yrs		Year Business Started:      Years Under Current Ownership:	
Business Web Address:		Number of Employees:	
Gross Annual Sales for Most Recent Year: (as reported for tax purposes)      \$ _____ (Year: _____)		Net profit from most recent year: \$ _____ (Year: _____)	
Approximate Net Worth of Business \$ _____			
Current Business Checking Balance \$	Account #	Current Business Savings Balance \$	Account #
Financial Institution Name		Reference Name	Phone
BUSINESS LIABILITIES (Attach additional liabilities)			
FINANCIAL INSTITUTION	CURRENT BALANCE	MONTHLY PAYMENT	COLLATERAL
	\$	\$	
	\$	\$	
	\$	\$	
TRADE REFERENCES			
BUSINESS NAME	CONTACT PERSON	PHONE NUMBER	
AGREEMENT			
<p>By signing this Application, the undersigned, on behalf of the Applicant, request the indicated services or credit products from First Federal Savings Bank (referred hereafter as the "Bank"). All persons signing below or on a separate Addendum (together referred to as the "Signers") are authorized to sign on behalf of the Applicant. Resolutions, if any, needed for such authorization have been adopted and will be provided to the Bank upon request. All Signers know that this Application may be approved or denied. The Bank is authorized to (1) obtain credit records and other credit and employment information about the Signers and the Applicant (now and in the future), including from state and federal tax authorities, for deciding whether to approve the requested credit and or later account review, and (2) furnish information about the Applicant and the Guarantors to credit bureaus, other Signers and other persons who claim to be authorized by the Applicant or the Guarantors, as the case may be, to receive such information. The Applicant and the Signers guarantee that all information above is correct and agree to notify the Bank if any information changes. All loans shall be used for business purposes only. In the event that the Applicant is applying for a Business Visa Card, the Applicant agrees to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the Applicant if this Application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the Applicant's use.</p>			
<b>Appraisal Disclosure (1-4 Family Dwellings):</b> We may order an appraisal to determine the property's 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.			
Signature	Printed Name	Title	Date
Signature	Printed Name	Title	Date
Signature	Printed Name	Title	Date
Signature	Printed Name	Title	Date

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian – *Print race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander – *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)     Telephone Interview     Fax or Mail     Email or Internet

**OWNER AND/OR GUARANTOR INFORMATION**

**Complete for each principal owner with 20% or more ownership in Business. Make additional copies if necessary.**

Owner/Guarantor Name:	Ownership %:	Date of Birth: _____/_____/_____
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Authorized Officer  
 President/Chairman     Vice President     Secretary     Treasurer     Sole Proprietor     Member     Partner     Other

Street Address	City	State	Zip	Phone (     )
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Social Security #	Individual Adjusted Gross Income \$ _____ /Yr (as reported for tax purposes)	Do you <input type="checkbox"/> own <input type="checkbox"/> rent your home?	Mo. Pmt. Amt. \$ _____
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Personal Checking Account Balance \$	Account #	Financial Institution Name:
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If business owner (including sole proprietorship) resides in a community property state (such as AZ, CA, ID, NV, WA, or WI), check one of the following:

Married                       Separated                       Unmarried

Assets	Amount	Liabilities	Amount
Cash in Bank		Taxes Payable	
Securities (Mutual Funds, Stocks & Bonds) Complete Schedule B (page 3)		Revolving Credit/Credit Cards	
Other Current:		Notes and Contracts Payable: Complete Schedule C (page 3)	
Total Current:		Real Estate Contracts Payable: Complete Schedule A (page 3)	
Vehicles: Complete Schedule D (page 3)		Other Liabilities (detail)	
Real Estate: Complete Schedule A (page 3)			
Machinery & Equip.: Complete Schedule D (page 3)			
Retirement Accounts or Unlisted Securities Complete Schedule B (page 3)			
Other Assets (detail):		<b>TOTAL LIABILITIES</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>NET WORTH</b>	<b>\$</b>

**BUSINESS BACKGROUND QUESTIONS**

Have you and/or the Applicant ever declared bankruptcy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you and/or the Applicant owe any taxes that are past due?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you and/or the Applicant party to any claim or lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is Applicant a party to a claim or lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any state or federal tax liens filed against you and/or the Applicant?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Does this business have any other credit applications pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you and/or Applicant ever defaulted on a loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>		

**STATEMENT OF GUARANTEE**

**GUARANTEE:** As a material inducement for First Federal Savings Bank (referred hereafter as the "Bank") to make loan(s), line(s) of credit, or other forms of credit available to the Applicant pursuant to this Application, and for other value received, the undersigned unconditionally guarantees any and all obligations arising under any loan(s), line(s) of credit, or other form of credit granted or extended by the Bank to the Applicant, as well as any extensions, increases, modifications, or renewals of such loan(s), line(s) of credit, or other credit (collectively "Loans"). The undersigned waives: (i) presentment, demand, protest, notice of protest, notice of dishonor, and notice of nonpayment, (ii) the right to require Bank to proceed against Applicant or any other guarantor liable on, or in connection with, the Loans; and (iii) the right to require Bank to pursue any security property or remedy in connection with the Loans, or to notify the undersigned of any additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition, and any defense arising by reason of any defense of the Applicant or another guarantor (other than full payment of the Loan).

Bank may, without affecting the undersigned's liability hereunder, and without prior notice or consent: (a) extend, modify, compromise, accelerate, renew, increase, or otherwise change the terms of the Loans, including without limitation the interest rate, amount and time for repayment; (b) proceed against one or more of the undersigned without proceeding against the Applicant or another guarantor; (c) obtain credit reports and provide credit information to others (including, without limitation, companies affiliated with Bank), regarding the undersigned from time to time, and (d) release or substitute any party liable directly or indirectly on the Loans or this Guarantee.

The undersigned agrees to pay Bank's costs and attorney's fees in enforcing this Guarantee. This Guarantee shall benefit the Bank and its successors and assigns. Any indebtedness of the Applicant now or hereafter held by the undersigned is hereby subordinated to the indebtedness of the Applicant to Bank. The undersigned acknowledges and agrees that should any other person(s) or entity(ies) also guarantee all or any part of the Loans, the undersigned shall be jointly and severally liable to the Bank hereunder with any and all such other person(s) or entity(ies).

THE UNDERSIGNED HAS READ AND AGREES TO THE TERMS SET FORTH ABOVE.

**X** \_\_\_\_\_

Signature	Print Name	Date
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# Owner/Guarantor Financial Statement Schedules

## REAL ESTATE

Schedule A (Please attach a separate exhibit if space is insufficient.)

\*Show amount of delinquent taxes on each property under mortgages. If due in installments, show amount and whether payment includes interest and at what rate. For investment property, list percent of ownership.

Type of Property and Location	Date Acquired	Title In Name Of	Rental Income Per Month	Original Cost	Market Value	* Mortgages		Holder of Lien
						Present Balance	Payment Terms	
<b>TOTAL</b>				\$	\$	\$	\$	

## SECURITIES (Mutual Funds, Stocks and Bonds)

Schedule B (Please attach statement(s) or separate exhibit if space is insufficient.)

Number Of Shares Listed	Description -- Rate -- Maturity, If Pledged, To Whom	Market Value	Book Value If No MV
<b>TOTAL</b>		\$	
Retirement/Unlisted			
<b>TOTAL</b>			\$

## NOTES, CONTRACTS AND ACCOUNTS PAYABLE (not listed in Schedule A above)

Schedule C (Please attach a separate exhibit)

Due To (Name)	Date Incurred	Balance		Payment Terms	Due Date	Description of Collateral If Any
		Original	Present			
<b>TOTAL</b>		\$	\$			

## MACHINERY & EQUIPMENT

## AUTOMOBILES AND TRUCKS

Schedule D			Schedule E		
Machinery/Equipment	Value	Lienholder	Vehicles	Value	Lienholder
<b>TOTAL</b>			<b>TOTAL</b>		

Remarks:



## COMMERCIAL LOAN INFORMATION CHECKLIST

Thank you for considering First Federal for your financial needs. The following is a checklist of information normally required for a commercial loan request. We have checked the information necessary for us to continue your loan application.

*Please sign and date the front page of all financial information provided.*

### BUSINESS FINANCIAL INFORMATION

- 3 years fiscal year-end business financial statements
- 3 years business tax returns
- Schedule of debts with payment amount, interest rate, and maturity, if not included in financial statements
- Interim financial statement for current and prior year (within 90 days)
- Equipment listing including description, model, original cost, date acquired, and current market value
- Accounts receivable aging schedule (within 90 days)
- Accounts payable aging schedule (within 90 days)
- Financial projections and assumptions
- If involved in manufacturing or construction, provide a copy of current work-in-progress or contract completion information

### BUSINESS MANAGEMENT, BACKGROUND AND HISTORY

- Resume of owners/managers and list of key people, including years with the business, qualifications and responsibilities
- Description of organization structure, ownership and history
- Identify any ownership or officer/member changes since last annual report
- Business plan, growth, expansion and strategy

### AFFILIATED BUSINESS FINANCIAL INFORMATION

- 3 years fiscal year-end financial statements
- 3 years business tax returns
- Interim financial statement for current and prior year

### INDIVIDUAL FINANCIAL INFORMATION ON OWNERS OF THE BUSINESS

- Personal financial statement
- 3 years individual tax returns, with copies of all schedules (including K-1's)

### OTHER APPLICABLE INFORMATION

- If there is a trust involved as owner, borrower or guarantor, provide a copy of the trust agreement and a financial statement on the trust.
- If collateral involves real estate, provide copies of any appraisals, purchase documents, legal descriptions, copies of escrow documents and information on environmental concerns.
- If ownership is changing, provide a copy of the buy-sell agreement.
- If there is construction involved, provide copies of plans and specs, bids, cost breakout and builder contract.
- Copy of lease on business location
- Articles of Incorporation/organization and by-laws/operating agreement
- Proof of Insurance
- \_\_\_\_\_

Thank you again for considering First Federal. If you have any questions, please do not hesitate to contact the Business Banking Department by phone at (208) 736-4427 or by fax at (208) 736-4437.