

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.

Borrower Information	Date	Loan Officer
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Type of Entity Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit

Legal Name Tax ID #

Address City State Zip

Phone # Fax # If Individual: Married Unmarried Separated

Nature of Business Year Established State of Organization

Additional Borrower		
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Legal Name Tax ID #

Address City State Zip

Phone # Fax # If Individual: Married Unmarried Separated

Nature of Business Year Established State of Organization

Guarantors		
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Guarantor #1 SSN # Phone

Address Married Unmarried Separated

Guarantor #2 SSN # Phone

Address Married Unmarried Separated

Guarantor #3 SSN # Phone

Address Married Unmarried Separated

Guarantor #3 SSN # Phone

Address Married Unmarried Separated

Loan Request		
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Purpose of Loan: Purchase Refinance Line of Credit Construction Note Loan Equipment
(check one) Other/Explain:

Loan Amount Requested \$ Months Requested First Mortgage Second Mortgage

Other Other/Explain:

Collateral Information		
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Collateral Description

Collateral Address

Sales price \$ If applicable, cost of improvements? \$ Estimated Value \$

Existing Liens? Yes No Lien Holder(s)

Additional Collateral Information

Collateral Description	Estimated Value \$
Collateral Description	Estimated Value \$
Collateral Description	Estimated Value \$
Collateral Description	Estimated Value \$

Notices

Important Information about Procedures for Opening a New Account: 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 each person who opens an account. What this means for you: When you open an account, 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.

Credit Authorization: I/We authorize Farmers and Merchants Bank & Trust (Lender) or its agents to verify the information obtained in this application and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I/We authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent to prohibited by applicable law. I/We agree to notify Lender, in writing, of any change that materially affects the accuracy of this application. I/We authorize Lender to retain all information and reports for Lender's files.

True and Correct: I/We certify that all statements made on this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing Bank's loan decision violates Federal criminal laws and may subject a violator to fine, imprisonment or both.

Notice of Appraisal: 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. This notice is intended to apply to a loan that will be secured by a 1-4 family dwelling. The term "dwelling" includes, but is not limited to, an individual condominium or cooperative unit, and a mobile or other manufactured home.

Notice of Intent to Apply for Joint Credit: Regulation B and the Equal Opportunity Act require that a Lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application request for credit incomplete.

<input type="checkbox"/> Individual Credit - relying solely on my income <input type="checkbox"/> Individual Credit - relying on my income as well as income from other sources <input type="checkbox"/> Joint Line - we intend to apply for joint credit. (Initials) _____	<input type="checkbox"/> Individual Credit - relying solely on my income <input type="checkbox"/> Individual Credit - relying on my income as well as income from other sources <input type="checkbox"/> Joint Line - we intend to apply for joint credit. (Initials) _____
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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 Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Farmers and Merchants Bank & Trust, 1644 Ludington St, Marinette, Wisconsin, 54143 within 60 days of 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 (providing the applicant has the capacity to enter into a binding contract), because all or a 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 Protection Act. The federal agency that administers compliance with this law concerning Farmers and Merchants Bank & Trust is: FDIC Consumer Response Center, 1100 Walnut St. Box #11, Kansas City, MO 64106.

Borrower Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title

