

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.

<input type="checkbox"/> New <input type="checkbox"/> Refinance/Consolidation <input type="checkbox"/> Renewal/Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	<input type="checkbox"/> Joint application (Identify other applicants) Loan Number(s), Balance, and Lender's Name:
To: FIRST NATIONAL BANK NORTHWEST FLORIDA 101 E. 23RD STREET PANAMA CITY, FL 32405-4501	<i>For Internal Use Only</i> Date Received _____ By _____ Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected Date Reviewed _____ By _____ Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected Date Notified _____ By _____ Notification Sent: <input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Letter

1. LOAN APPLICANT. Loan Applicant General Information.

Legal Name	Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984)	
<input type="checkbox"/> Franchise, in full force and without defaults, with (Name of Franchiser) Name(s) of Affiliated Entities		
Current Tradename(s)		
Other Tradenames Used in Last 10 Years		
Local Address	Principal Executive Office Address	
Phone No:	Phone No:	
Fax No:	Fax No:	
Tax Identification Number	Nature of Business	NAICS Code
Principals' Names, Addresses, Position Titles, Social Security Numbers and Date of Birth - (for individuals only)		
Accountant Name, Address, and Phone Number		
Financial Statements. (Check all that apply and attach statements to this application.) Fiscal Year _____ Calendar Year _____ <input type="checkbox"/> Financial Statements covering _____ to _____ <input type="checkbox"/> Accounts Receivable Schedule covering _____ to _____ <input type="checkbox"/> Inventory Schedule covering _____ to _____ <input type="checkbox"/> Income Tax/Informational Returns for tax years _____ <input type="checkbox"/> Other (Specify) _____		
Other Statements. (Check all that apply and attach statements to this application.) <input type="checkbox"/> Business Plan dated _____ <input type="checkbox"/> Project Plans & Specifications <input type="checkbox"/> Project Budget dated _____ <input type="checkbox"/> Franchise Agreement, FTC Franchiser Disclosure Statement <input type="checkbox"/> List of outstanding judgments or threatened lawsuits, arbitration, or other proceeding against loan applicant. <input type="checkbox"/> Other (Articles of Incorporation, Resolutions, etc.) _____		

2. LOAN REQUEST AND SOURCES OF REPAYMENT.

Amount Requested \$ _____

Commercial Purpose Loan

Agricultural Purpose Loan

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

Loan Advances (Choose One)

Single Advance/Closed End

Revolving Draw Loan

Draw Loan

Construction/Permanent Loan

Revolving Draw Construction Loan

Draw Construction Loan

Loan Payment (Choose One)

Principal and Interest

Principal, plus Interest

Interest Only

Single Payment

Other (describe) _____

Requested Payment Amount \$ _____ with Balloon \$ _____

Requested First Payment Date _____ Requested Loan Term _____

Payment Frequency (if Installment) Monthly Quarterly Semi-Annually Other (describe) _____

Requested Interest Rate Fixed Variable Index (If Variable) _____

List of primary and secondary sources of repayment for this loan:

3. LOAN SECURITY. The requested loan will be secured. (Complete this section if checked)

All loan proceeds will be for purchase of collateral. \$ _____ of the proceeds will be for purchase of collateral.

Description of purchase money collateral: _____ Appraised value of purchase money collateral \$ _____

Brief description of non-purchase money collateral: _____ Description of current property insurance on non-purchase money collateral

Appraised value \$ _____ Type: _____ Deductible: _____

Coverage: _____ Term: _____

Liens on collateral (List any collateral with liens on it, the amount of underlying debt, the names and addresses of collateral's lienholders)

Non-Applicant owners of collateral. Attach a separate list with name(s), address(es), and phone number(s) of any other owner(s) of the collateral.

4. LOAN GUARANTY. The requested loan will be guaranteed. (Complete this section if checked)

Legal name _____

Address _____

Phone No: _____

Guarantor or affiliate were declared bankrupt within the last 10 years.

There are outstanding judgments against Guarantor. (Attach Summary)

On a separate sheet, list each threatened or pending lawsuit, arbitration, or other proceeding and its amount claimed.

Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender.

Security. Brief description of collateral to secure this guaranty _____ Description of current property insurance on existing collateral

Appraised value of guaranty collateral \$ _____ Type: _____ Deductible: _____

Coverage: _____ Term: _____

Liens on collateral (List any collateral with liens on it, the amount of underlying debt, and the names and addresses of collateral's lienholders):

Non-Guarantor owners of collateral. If checked, attach a separate list with the name(s), address(es), and phone number(s) of any other owner(s) of the collateral.

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 the denial. To obtain the statement please contact (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):

FIRST NATIONAL BANK NORTHWEST FLORIDA
101 E. 23RD STREET, PANAMA CITY, FL 32405
850-769-3207
 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 (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 Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

OCC
1301 MCKINNEY STREET, SUITE 3450
HOUSTON, TEXAS 77010-9050

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.

Ohio Notice - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

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 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 which 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 Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

Applicant Name

By X _____
for Applicant Date Title

By X _____
for Applicant Date Title

<i>For Internal Use Only</i>
