



COMMERCIAL LENDING COMPLIANCE DISCLOSURE STATEMENT

Individual Joint

Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit.

If you intend to apply for joint credit, please initial here: (Applicant) (Co-Applicant)

APPLICANT NAME(S):

METHOD: Mail E-Mail Face to Face Telephone Other (Please Specify)

REVENUES

Applicant's gross annual revenues in the previous fiscal year of \$1,000,000 or Less? No Yes

RIGHT TO REQUEST REASON FOR CREDIT DENIAL

If you answered "No" to the above and your Application for Business Credit is denied, you will be mailed a written statement of specific reasons for the denial.

Notice: The Federal Equal Credit Opportunity Act ("ECOA") prohibits Banks from discriminating against credit Applicant(s) on the basis of race, color, religion, national origin, sex, marital status, age...

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT/LOAN

To help the Federal 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/loan.

ALIMONY DICLOSURE

Income from alimony, child support or separate maintenance income need not be revealed if it is not to be considered as a basis for repaying the obligation.

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

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.

BANK'S DETERMINATION IF COLLATERAL IS OR WILL BE LOCATED IN SPECIAL FLOOD HAZARD AREA ("SFHA")

The Bank will require a certification stating whether the collateral (each parcel with a structure) being pledged is or is not within a special SFHA.

Evidence of such Insurance at least three (3) business days prior to Closing.

The National Flood Insurance Reform Act of 1994 raised the limited of coverage to \$250,000 for residential structures and \$500,000 for commercial structures, including 5+ unit apartment buildings.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES OF THE HOME MORTGAGE DISCLOSURE ACT (“HMDA”). ONLY COMPLETE IF PROPOSED CREDIT HMDA REPORTABLE.**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Bank’s compliance with equal credit opportunity, fair housing, and Home Mortgage Disclosure Act (“HMDA”). You are not required to furnish this information, but are encouraged to do so. The law provides that the Bank may not discriminate 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 Bank 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 appropriate box below:

	<u>Applicant #1</u>	<u>Applicant #2</u>
	<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	(Check all that apply)	(Check all that apply)
	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

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**TO BE COMPLETED BY THE COMMERCIAL LOAN OFFICER**

Complete this section **ONLY** if Applicant(s) elects not to provide the above information and the attached Application is taken in person:

	<u>Applicant #1</u>	<u>Applicant #2</u>
Noted Ethnicity:		
Noted Race:		
Noted Sex:		

I, the Commercial Loan Officer, hereby certify that I have noted the above information based on visual observation and that the Method of the attached Application is as indicated.

Signature of Bank Employee	Print Name of Bank Employee	Date
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The undersigned Applicant(s) applied for the loan indicated in the attached Application and that all statements made in the Application are true and are made for the purpose of obtaining the loan indicated. The Bank is authorized to make all inquiries it deems necessary to determine the credit worthiness of the Applicant(s), Officers, and Stockholders. The original of the Application includes this Compliance Disclosure Statement will be retained by the Bank, even if the loan is not granted. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the Provisions of Title 18, United States Code, Section 1014.

Signed under the Pains and Penalties of Perjury:

Applicant #1 - Print Name	Signature	Date
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Applicant #2 - Print Name	Signature	Date
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