

COMMERCIAL LENDING COMPLIANCE DISCLOSURE STATEMENT

☐ Individual [□ Joint
Information about you	ir 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. All part	ies whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.
If you intend to apply	for joint credit, please initial here:
11.7	(Applicant) (Co-Applicant)
APPLICANT	
NAME(S):	
METHOD:	Mail DE Mail DE Face to Face DE Telembone DE Other
METHOD:	Mail E-Mail Face to Face Telephone Other (Please Specify)
	(Tease specify)
REVENUES	
Applicant's gross an	nnual revenues in the previous fiscal year of \$1,000,000 or Less?

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. If you answered "Yes" to the above and 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 your Commercial Loan Officer within 60 days from the date you are notified of the Bank's decision. The Bank will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 (provided the Applicant(s) 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(s) 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: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

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. What this means for you: When you open an account/loan, the Bank will ask for your name, address, date of birth, and other information that will allow us to identify you. The Bank may also ask to see your driver's license, passport, government issued ID or other identifying documents.

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. You can pay for an additional appraisal for your own use at your own cost.

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. If the collateral is in a SFHA, the Bank must require flood insurance for the life-of-the-loan and be provided with satisfactory

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. Coverage limits for contents were also raised to \$100,000 for residential and \$500,000 for non-residential. The Bank will require flood insurance on each property structure and contents (if pledged) where the structure is found to be within a SFHA. The flood coverage amount will need to be equal to the lesser of (a) the loan amount, (b) the maximum coverage available, or (c) Insurable Replacement Value of the structure and/or contents.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES OF THE HOME MORTAGE DISCLOSURE ACT ("HMDA"). <u>ONLY COMPLETE IF PROPOSED CREDIT HMDA REPORTABLE</u>.

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:

		Applicant #1		Applicant #2			
		I do not wish to furnish this information.		I do not wish to furnish this informati	on.		
Ethnicity:		Hispanic or Latino Not Hispanic or Latino		Hispanic or Latino Not Hispanic or Latino			
Race:		(Check all that apply) American Indian or Alaska Native Native Hawaiian or Other Pacific Islander Asian White Black or African American		(Check all that apply) American Indian or Alaska Native Native Hawaiian or Other Pacific Isla Asian White Black or African American	nder		
Sex:		Female Male		Female Male			
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:							
		Applicant #1		Applicant #2			
	Not	ed 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	Emp	loyee Print Name of Ban	k Em	ployee	Date		
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 - Prii	nt Na	me	Sign	nature	Date		
Applicant #2 - Prii	nt Na	me	Sign	nature .	Date		