

COMMERCIAL LOAN APPLICATION

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT: *Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. 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. In some cases, we may use outside sources to confirm the information. The information you provide will be kept confidential and secure.*

BORROWING INTENT: <i>Check One</i> Borrowing intent should be evidenced when an individual is applying <u>with</u> the applicant for shared or joint credit (e.g. individual is co-borrower with a business or two individuals are borrowing together). This intent is <u>not</u> completed for guarantors.	<input type="checkbox"/> Individual Credit: Relying <u>solely</u> on my income <input type="checkbox"/> Individual Credit: Relying on my income <u>and</u> income from other sources <input type="checkbox"/> Joint Credit: We intend to apply for joint credit. (Initials) _____
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BORROWING ENTITY INFORMATION

Type of Entity: <i>Check One</i>	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> LLC	<input type="checkbox"/> Individual <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Non-Profit	<input type="checkbox"/> Website <input type="checkbox"/> Email <input type="checkbox"/> Fax
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Legal Name:			
Tax Identification Number:		Year Established:	
Street Address: <i>No P.O. Boxes</i>		Mailing Address:	
City, State, ZIP		City, State, ZIP	

Check here if your street and mailing addresses are the same.

Telephone Number:	(____) _____	Primary Business Contact Name:	
Email Address:			
Description of Business:			

ADDITIONAL BORROWER INFORMATION

Co-Borrower Name #1	Name:	Address:	
	SSN::	DOB:	Telephone:
Co-Borrower Name #2	Name:	Address:	
	SSN::	DOB:	Telephone:
Co-Borrower Name #3	Name:	Address:	
	SSN::	DOB:	Telephone:

BUSINESS ID INFORMATION

ID TYPE	ISSUE STATE	ISSUE DATE	ID NUMBER
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Certificate of Good Standing <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Trust Instrument <input type="checkbox"/> Government-Issued Business License <input type="checkbox"/> Other			

Do you cash checks?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If you cash checks, do you cash more than \$1,000 per person per day?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you sell money orders?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you transmit money (e.g. wire transfers, Western Union, virtual currency, etc.)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you exchange currency and/or bullion?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you primarily transact business in cash?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you engage in internet gambling?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you own or operate ATMs?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Are you a marijuana related business or do you transact with a marijuana related business?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

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CONTROL DESIGNATION <i>(e.g. CEO, CFO, COO, Managing Member, General Partner, President, Vice President, Treasurer, etc.)</i>			
Beneficial Owner Name(s)	% Ownership	CONTROL DESIGNATION <i>(e.g. CEO, CFO, COO, Managing Member, General Partner, President, Vice President, Treasurer, etc.)</i>	ID Number & Expiration Date
GUARANTOR INFORMATION			
Guarantor Name #1	Name:		Address:
	SSN::	DOB:	Telephone:
Guarantor Name #2	Name:		Address:
	SSN::	DOB:	Telephone:
Guarantor Name #3	Name:		Address:
	SSN::	DOB:	Telephone:
GROSS ANNUAL REVENUES <i>(In Previous Fiscal Year)</i>			
<input type="checkbox"/> Over \$1 Million		<input type="checkbox"/> Under \$1 Million	
LOAN REQUEST			
Purpose:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Improvement	<input type="checkbox"/> Development
	<input type="checkbox"/> Purchase/Rehab	<input type="checkbox"/> Const/Perm	<input type="checkbox"/> Equipment
	<input type="checkbox"/> Refinance (Cash-Out)	<input type="checkbox"/> Spec Const.	<input type="checkbox"/> Line of Credit
	<input type="checkbox"/> Refinance (No Cash Out)		<input type="checkbox"/> Other: _____
Amount Requested:		Term:	
COLLATERAL			
Collateral Description:			
Collateral Address: <i>If applicable</i>			
Lien Position:		Total Existing Liens:	
Lienholder(s):			
Sales Price: <i>(Purchase)</i>		Estimated Value:	
Occupancy:	<input type="checkbox"/> Principal residence	Construction Method:	<input type="checkbox"/> Site-Built
	<input type="checkbox"/> Secondary residence		<input type="checkbox"/> Manufactured Home
	<input type="checkbox"/> Investment property		
Insurance Agent:			
State:			
County:			
Census Tract:			

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BENEFICIAL OWNERSHIP INFORMATION

NOTICES & DISCLOSURES

Credit Authorization: I/We authorize the Bank (Lender) to obtain a consumer report(s), and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. 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.

Beneficial Ownership: I/We certify, to the best of my/our knowledge that the beneficial ownership provided here in is complete and correct.

For Loans Secured by a 1st Lien on a Dwelling: We may order an appraisal to determine the property's value and charge you for this appraisal. We will provide you copies of your appraisal promptly upon completion or at least three (3) days prior to closing. You may waive this 3-day timeframe by checking this box: . If you waive this timing requirement, we will provide copies of your appraisal to you at closing. 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.

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 The Bank of Landisburg, P.O. Box 179, Landisburg, PA 17040 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 the Bank is: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

SIGNATURE(S)

<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border-bottom: 1px solid black;"><i>Signature</i></td> <td style="width: 25%; text-align: center; border-bottom: 1px solid black;">Printed Name</td> <td style="width: 25%; text-align: center; border-bottom: 1px solid black;">Date</td> </tr> </table>	<i>Signature</i>	Printed Name	Date
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COMPLETE THIS SECTION **ONLY IF** LOAN IS FOR THE **PURCHASE, REFINANCE or IMPROVEMENT** of a **1-4 FAMILY OR MULTIFAMILY DWELLING**:

The following information is required by The Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither 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. However if you choose not to furnish this information and you have made this application in person, under Federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. Based upon your choice, please complete the information below.

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 need 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 this 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.

BORROWER	CO-BORROWER
<input type="checkbox"/> Not applicable; Not a natural person	<input type="checkbox"/> Not applicable; Not a natural person <input type="checkbox"/> No Co-Borrower
Ethnicity – check one or more	Ethnicity – check one or more
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin; Example: Argentinean, Columbian, Spaniard, etc.</i> _____	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin; Example: Argentinean, Columbian, Spaniard, etc.</i> _____
<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information.
Race – check one or more	Race – check one or more
<input type="checkbox"/> American Indian/Alaskan Native: Enter name of enrolled or principal tribe _____	<input type="checkbox"/> American Indian/Alaskan Native: Enter name of enrolled or principal tribe _____
<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race</i> Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc _____	<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race</i> Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc _____
<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race: Example: Fijian, Tongan, etc</i> _____	<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race: Example; Fijian, Tongan, etc</i> _____

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<input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information.		
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to furnish this information.	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to furnish this information.
BANK USE			
Legal Entity Identifier			
Universal Loan Identifier			
<u>Application Date</u>			
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?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Was the Race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
The Demographic Information was provided through:	<input type="checkbox"/> Face-to-Face Interview <i>(includes Electronic Media w/ Video Component)</i> <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet		