

Commercial Loan Application

BORROWERS/GUARANTORS PERSONAL INFORMATION:

□ 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. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

| Name: | | | Name: | | | |
|---------------------------|---|-------------------------------------|------------------------|--------------------------------|-------------|---------------------------|
| SS#: | | DOB: | SS#: | | | DOB: |
| Address: | | □ Own □Rent Years | Address: | | | □ Own □Rent Years |
| Home Phone: | Cell Phon | e: | Home Phone: | | Cell Phor | ne: |
| E-Mail: | | | E-Mail: | | | |
| Employer Name: | | | Employer Name: | | | |
| Employer Address: | | | Employer Address | : | | |
| Title: | Business | Phone: | Title: | | Business | Phone: |
| □ Self Employed | _Years on this job _ | Years in Profession | □ Self Employed | Years on th | is job | Years in Profession |
| Accountant Name: | Telephone | 2: | Accountant Name: | | Telephon | e: |
| Attorney Name: | Telephone | 2: | Attorney Name: | | Telephon | e: |
| BORROWER: Entity Type: | □ C-Corporation □ Trust | □ S-Corporation □ LLC | □ Partnership □ LLP | □ Sole Proprie □ Non-Profit | etorship | □ Individuals □ Other: |
| Type of Business: | ManufacturerBuilder/Remode | □ Retailer ler □ Other (Specify) | □ Service | | Distributor | |
| Borrowing Entity's Name: | | | | | | |
| Address | | | City | | State | Zip |
| | | | | | Fiscal Year | End |
| Phone Number | | Annual Revenue | s \$ | | # of Emplo | oyees |
| Total Assets \$ | | | | | | |
| Total Liabilities \$ | | | | | | |
| Net Worth \$ | | | | | | |
| | | | | | | |

| LOAN REQUEST | : | | | |
|--|--------------------------------------|--------------------------------|------------------------|---|
| Please check one: | Commercial Real Estate Mo | rtgage 🛛 Construction Loan | Term Loan | |
| | □ Line of Credit | □ SBA Loan | Business DDA Overdraft | |
| | □ Other: | | | |
| Complete for Commerce | ial Real Estate Mortgage or Constru | ction Loan Request: | | |
| Amount Requested: \$ | | Term/Amortization Requested: | | |
| | | Torner Amorazation requested. | | |
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| Acquisition of Subj | ect Property (Attach copy of Purchas | e and Sale Agreement) | | |
| Purchase Price: \$ | | Cash Down Payment: \$ | | |
| Refinance; Title hel | d in the name of: | | | |
| 1 st Mortgage Balance: | \$ M | faturity Date: | Lienholder: | |
| 2 nd Mortgage Balance: | \$ N | faturity Date: | Lienholder: | |
| Property Address: | | | | |
| Property Value: \$ | | | | |
| Type of Property: Indu | ıstrial 🗖 Raw Land 🗖 Mixed U | se 🗆 Commercial 🗖 Multi-Family | # of Units | |
| Complete for Comment | i I Tama SDA an Line of Cushie De | | | |
| Complete for Commerci | ial Term, SBA, or Line of Credit Red | <u>[uests</u> : | | |
| Amount Requested: \$ | | Term/Amortization Requested: | | - |
| Loan Purpose: | | | | |
| Collateral Description: | | | | |
| Collateral Value: \$ | | | | |

GENERAL LOAN CONDITIONS:

The submission of this loan application does not constitute an agreement by Great Plains Bank ("GPB") to issue a commitment or grant a loan. If GPB decides to grant a loan to the applicant, GPB will issue a commitment incorporating, as applicable, the terms and conditions. Applicant agrees that GPB may itself become a Lender for the project specified in the application or may participate with other Lenders. The applicant understands that this application is not a loan commitment nor does GPB promise or guarantee that loan(s) or investment(s) for the project described herein can be obtained on any terms. By signing below, you authorize the Bank to make or have made any credit, employment or investigation inquiry that the Bank determines appropriate for the extension of credit, periodic evaluation of your account or the collection of amounts owed to the Bank. The Bank may furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report. This application is submitted with the understanding that none of GPB's officers, directors or agents shall be personally liable hereunder for any action taken with respect hereto. The applicant hereby agrees that in the event of a dispute with respect to this application or any commitment issued hereto, it shall look solely to GPB for performance of any obligations hereunder or under a commitment issued pursuant hereto or for any other claim.

IF THIS IS AN APPLICATION FOR JOINT CREDIT, EACH AGREES THAT HE/SHE INTENDS TO APPLY FOR JOINT CREDIT.

| Borrower: | Date: |
|---|------------------|
| Co- Borrower: | Date: |
| Great Plains Bank Toll Free Phone: (888) 449-2265 | www.gpbankok.com |

Member FDIC

Commercial Loan Application Checklist

Thank you for considering Great Plains Bank for your commercial financing needs. In order for us to review and analyze your loan request, we will need the following documents provided as the Bank considers an application complete when enough information has been received to complete a credit analysis to obtain approval. Please provide as many of these items as you can with your Commercial Loan Application and Personal Financial Statement. If you have any questions, please feel free to contact your Loan Officer or visit us at www.gpbankok.com.

REAL ESTATE PURCHASE OR REFINANCE:

- Completed Commercial Loan Application (sign and return)
 - Completed Personal Financial Statement (sign and return)
- 3-years of Personal Tax Returns (signed with all statements attached)
- 3-years of Federal Tax Returns for Business/Realty Trust (signed with all statements attached)
- Most recent Bank and/or Brokerage statements for all current deposit and investment accounts
- List of property owned to include current value, existing mortgage, mortgage holder, and account number
- For rental properties include rental income and operating expenses for the property
- Current rent roll including a list of tenants, paid rents, term tenant has resided in property, expenses paid by tenant and/or term of lease. For residential dwellings, include the number of bedrooms or square footage for commercial as well as business name and type.
- For refinance copy of the deed and mortgage bill to be paid off
- For purchase copy of the signed P&S Agreement
- For Trust Owned Property copy of the trust documents and schedule of beneficiaries
- For Limited Liability Company Copy of agreement, Consent of Members and authority
- For Limited or General Partnership Copy of agreement, Partnership Borrowing Certification, Certificate of Authorized Signers (if separate), Evidence of Good Standing
- Please provide a check for the Appraisal, the amount of which will be disclosed by the Loan Officer

CONSTRUCTION LOANS TO INCLUDE THE FOLLOWING:

- Construction plans, specs, and budget
- Construction Contract
- Building permits & approvals
- Sales projections for units or rents of units

BUSINESS LOANS TO INCLUDE THE FOLLOWING

- Operating Agreement, Partnership Agreement or Trust Agreement (as applicable)
- Articles of Organization and Federal Tax Identification Number
- Minutes from Meeting and Evidence of signor authority
- Certificate from Secretary of State and active Certificate of Good Standing Status
- Current cumulative business financial statements
- 3 years historical tax returns
- Current photo ID's for all Owners/Members/Guarantors
- Other:





Greater. Together.

Great Plains Bank Schedule of Business Debt

| Business Name | Collateral | Loan Maturity | Mortgage Lender(s) & Acct No's | Original Loan Amount | Current Loan Balance | Annual P&I Payment |
|---------------|------------|---------------|--------------------------------|-------------------------|-------------------------|-----------------------|
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Prepared By: _____ Date: _____



Great Plains National Bank Schedule of Real Estate Owned

| | Schedule of Real Estate Owned | | | | | | | | | | |
|-------|-------------------------------|------------------|-----------------|-----------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------|-----------|--------------------------|
| Owner | Ownership % | Property Address | No. of Units | Mortgage Lender(s) & Acct No's | Original Loan Amount | Current Loan Balance | Present Market Value | Annual Rental Income | Expenses | NOI | Annual P&I Payment |
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Prepared By: _____ Date: _____



Greater. Together.

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| Investment Property Income and Expense Statement | | | | | |
|--|----|--|--|--|--|
| Property Address: | | | | | |
| Property Owner: | | | | | |
| Property Type: Period For: | | | | | |
| Gross Potential Income: | | | | | |
| Rent | | | | | |
| CAM | | | | | |
| Other Income (ex. Laundry) | | | | | |
| Effective Gross Income: | \$ | | | | |
| Annual Operating Expenses: | | | | | |
| Insurance: | | | | | |
| Legal Fees: | | | | | |
| Management Fees: | | | | | |
| Repairs: | | | | | |
| Taxes: | | | | | |
| Water/Sewer: | | | | | |
| Utilites: | | | | | |
| Other: | | | | | |
| Total Operating Expenses: | \$ | | | | |
| Net Operating Income (NOI): | \$ | | | | |
| Signature: | | | | | |
| Date: | | | | | |

Rent Roll

Property Address:

| Tenant Name | Unit Number | Square Footage | Montly Rent | Lease Terms |
|----------------|----------------|-------------------|----------------|----------------|
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Total Rent: <u>\$</u>_____

| Name(s) / Address(es) of Applicant(s) ("you", "your") | Name / Address of Lender (Creditor) ("we", "us", "our") |
|---|---|
| | |
| | |
| | |

IMPORTANT NOTICE

DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS

CREDIT APPLICATION DISCLOSURE

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us,

Your choice of another insurance provider will not affect our credit decision or credit terms in any way.

INSURANCE / ANNUITY PRODUCTS DISCLOSURE

It is important to us that you understand that insurance or annuity products that you purchase from us are different from other investments that you may purchase from us. Please consider the following factors when making such a purchase, any insurance product or annuity that you may agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- does not have a guarantee by us of performance by the insurer issuing the policy; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States or this state (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and

- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal; and
- early withdrawals from an annuity may be subject to surrender charges, taxation as ordinary income, and an additional nondeductible excise tax. You are encouraged to consult with a tax advisor familiar with your individual situation and needs in order to determine the federal, state, local and other tax consequences associated with annuities.

| Applicant's Signature | Date | Applicant's Signature | Date |
|---|------|--|----------------|
| Applicant's Signature | Date | Applicant's Signature | Date |
| LENDER CERTIFICATION. The under above disclosures to the Applicant(s) on | 0 , | that on behalf of Lender he/she orally | v provided the |
| Ву: | | Date: | |