

SMALL BUSINESS LOAN APPLICATION

Please complete all sections. Incomplete applications will not be processed.

Thank you for your interest in First National Bank's Small Business Lending Program. This application is used to evaluate your eligibility for loans up to \$500,000 under our standard commercial lending guidelines. All information provided is subject to verification and will be handled in accordance with federal privacy regulations (GLBA). Please allow 10-15 business days for processing after submission of a complete application.

Section 1: Primary Applicant Information

Provide the legal name of the primary applicant exactly as it appears on your government-issued identification. If applying as a business entity, also complete the business information section.

First Name	Middle Name	Last Name *
Suffix	Social Security Number *	Date of Birth (MM/DD/YYYY) *
Email Address *		
Primary Phone *	Alternate Phone	
Government ID Type *		
ID Number *	Issuing State	Expiration Date *

Section 2: Current Residential Address

Street Address Line 1 *		
Street Address Line 2		
City *	State *	ZIP Code *
Residence Type		
Years at Current Address	Monthly Rent/Mortgage (\$)	

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Section 3-4: Co-Applicant & Employment History

Section 3: Co-Applicant Information (if applicable)

If there is a co-applicant (spouse, business partner, or guarantor), please provide their information below. A co-applicant's income and credit history will be considered in the evaluation. Co-applicants must also sign the authorization on Page 10.

Yes, there is a co-applicant for this loan

Co-Applicant First Name	Middle	Co-Applicant Last Name
SSN	Date of Birth	Phone Number
Email Address		
Relationship to Primary Applicant		

Section 4: Employment Information — Primary Applicant

List your current and previous employment for the past 5 years. Self-employment should be listed with your business name as employer. If retired, state 'Retired' and provide pension or retirement income details in the financial section.

Current Employment

Employer Name	Job Title *	Years Employed *	Months
Employer Address			
Employer Phone	Annual Salary/Income (\$) *		
Employment Type *			

Previous Employment (if less than 2 years at current)

Previous Employer Name	Job Title	Years There
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Section 5: Business Information

Section 5: Business Details

Provide complete information about the business for which you are seeking financing. If the business is not yet established, indicate 'Startup' for the business type and provide projected financial data where actual figures are requested. New businesses must also submit a comprehensive business plan (see Page 9 checklist).

Legal Business Name

DBA / Trade Name (if different)

Federal EIN (Tax ID) *

Business Entity Type *

Industry / NAICS Code *

Date Established *

State of Incorporation

Number of Employees

Business Street Address *

City *

State *

ZIP Code *

Business Phone *

Fax

Website

Business Ownership

List all individuals or entities with 20% or more ownership. The total must equal 100%. Each owner with 20%+ ownership must complete a personal financial statement.

Owner 1 Name	Title	% Owned	SSN
Owner 2 Name	Title	% Owned	SSN
Owner 3 Name	Title	% Owned	SSN

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Section 6: Loan Request Details

Section 6: Loan Request

Specify the loan amount, purpose, and terms you are requesting. Final terms are subject to credit approval and may differ from your request. Interest rates are determined based on creditworthiness, collateral, and prevailing market conditions. Current base rate: Prime + 1.5% (variable) or 7.25% (fixed, subject to change).

Purpose of Loan *

- Working Capital / Operating Expenses
- Equipment Purchase
- Real Estate Purchase or Improvement
- Business Acquisition
- Debt Refinancing
- Startup Costs
- Inventory Purchase
- Other (specify below)

If Other, please specify:

Preferred Loan Term

- Short-term (up to 1 year)
- Medium-term (1-5 years)
- Long-term (5-10 years)
- Line of Credit (revolving)

Interest Rate Preference

- Fixed Rate
- Variable Rate
- No Preference

Date Funds Needed By

MM/DD/YYYY

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Section 7: Financial Information

Section 7A: Personal Financial Summary

Provide your current personal financial information. All figures should be as of today's date. Jointly held assets should show the full value. This information will be verified against your credit report and tax returns.

Assets

Checking Accounts (\$)

Savings / Money Market (\$)

Stocks / Bonds / Mutual Funds (\$)

Retirement Accounts (401k, IRA) (\$)

Real Estate (market value) (\$)

Vehicles (market value) (\$)

Other Assets (\$)

TOTAL ASSETS (\$)

Liabilities

Mortgage Balance (\$)

Auto Loans (\$)

Credit Card Balances (\$)

Student Loans (\$)

Other Liabilities (\$)

TOTAL LIABILITIES (\$)

NET WORTH (Assets - Liabilities) (\$)

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Section 7B: Business Financial Summary

Section 7B: Business Financial Summary

Provide key financial metrics for your business. If you are a startup, provide projected figures clearly marked as estimates. Attach your most recent balance sheet, income statement, and cash flow statement. If the business has been operating for more than one year, provide 2 years of financial statements and tax returns.

Revenue & Income (Most Recent Fiscal Year) Fiscal Year End (MM/YYYY)

Gross Revenue (\$)

Cost of Goods Sold (\$)

Gross Profit (\$)

Total Operating Expenses (\$)

Net Income (\$) *

Prior Year (for comparison) Prior Year Net Income (\$)

Prior Year Gross Revenue (\$)

Business Banking Information

Primary Business Bank

Account Number

Average Monthly Balance (\$)

I am an existing First National Bank customer
If yes, account number:

Outstanding Business Debts

List all existing business loans, lines of credit, and other obligations:			
Creditor 1	Balance (\$)	Monthly Pmt (\$)	Rate %
Creditor 2	Balance (\$)	Monthly Pmt (\$)	Rate %
Creditor 3	Balance (\$)	Monthly Pmt (\$)	Rate %

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Section 8: Collateral & Security

Section 8: Collateral Offered

Most small business loans require collateral to secure the obligation. Collateral may include real estate, equipment, inventory, accounts receivable, or other business or personal assets. The bank reserves the right to require additional collateral or a personal guarantee. Collateral will be appraised by a bank-approved appraiser at the applicant's expense.

Primary Collateral Type *

- Commercial Real Estate
- Residential Real Estate
- Equipment / Machinery
- Inventory
- Accounts Receivable
- Vehicles / Fleet
- Cash Savings / CD
- None / Unsecured Request

Description of Collateral *

Estimated Value (\$) *

Existing Liens (\$)

Location of Collateral (if physical asset)

Additional Collateral (if any)

Description

Estimated Value (\$)

Existing Liens (\$)

Personal Guarantee

A personal guarantee may be required from all owners with 20% or more ownership in the business. By checking below, you acknowledge willingness to provide a personal guarantee.

- Primary applicant agrees to provide personal guarantee
- Co-applicant agrees to provide personal guarantee
- Other guarantor (attach separate guarantee form)

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Section 9: Declarations

Section 9: Applicant Declarations

Answer the following questions for BOTH the primary applicant and co-applicant (if applicable). If you answer 'Yes' to any question, provide a written explanation on a separate sheet and attach it to this application. False statements may result in denial of the application and may constitute a federal crime.

Have you declared bankruptcy in the past 7 years?	Yes	No
Have you had property foreclosed upon in the past 7 years?	Yes	No
Are you currently party to any lawsuit or legal action?	Yes	No
Are there any outstanding tax liens against you or your business?	Yes	No
Are you currently delinquent on any federal debt (taxes, student loans, etc.)?	Yes	No
Have you been convicted of a felony in the past 10 years?	Yes	No
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No
Have you applied for other loans in the past 90 days?	Yes	No
Are you or your business a government entity or official?	Yes	No
Do you have any relationship with a First National Bank employee or director?	Yes	No

If you answered 'Yes' to any of the above, please explain:

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Section 10: Document Checklist & Additional Information

Section 10A: Required Documents Checklist

Please check each document you are submitting with this application. All checked items must be included for the application to be considered complete. Missing documents will delay processing. Copies are acceptable unless otherwise noted.

- Personal tax returns — most recent year
- Personal tax returns — prior year
- Business tax returns — most recent year
- Business tax returns — prior year
- Business financial statements (balance sheet & income statement)
- Business bank statements — last 6 months
- Personal bank statements — last 3 months
- Business plan (required for startups)
- Articles of Incorporation / Organization
- Business licenses and permits
- Commercial lease agreement (if applicable)
- Copy of government-issued photo ID
- Proof of business insurance
- Accounts receivable / payable aging report
- Collateral documentation (titles, deeds, appraisals)

Section 10B: Additional Information

Use the space below to provide any additional information that may help us evaluate your application, including business achievements, contracts in hand, growth projections, or any circumstances you would like to explain.

How did you hear about our lending program?

If referred, by whom?

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Section 11: Authorization & Signatures

Section 11: Certification & Authorization

By signing below, I/we certify that all information provided in this application is true, complete, and correct to the best of my/our knowledge. I/we understand that any intentional misrepresentation of information may result in civil liability and/or criminal penalties including fine and imprisonment under applicable federal and state laws (18 U.S.C. § 1014).

I/we authorize First National Bank and its agents to: (1) verify all information provided in this application through any means including credit bureaus, employers, and financial institutions; (2) obtain consumer credit reports in connection with this application and any update, renewal, or extension of credit; (3) share information about this application and account with affiliates and credit bureaus as permitted by law.

I/we further acknowledge that: (a) the bank is not obligated to approve this application; (b) approval is contingent upon satisfactory completion of the bank's underwriting process; (c) terms and conditions of any approved loan will be set forth in a separate loan agreement; (d) fees and costs associated with processing this application may apply and are described in the bank's fee schedule.

- I/We have read and agree to the terms and conditions above *
- I/We authorize credit report inquiries *
- I/We consent to electronic communications regarding this application

Primary Applicant Signature

Printed Name

Signature *

Sign here

Date Signed *

MM/DD/YYYY

Co-Applicant / Guarantor Signature

Printed Name

Signature

Sign here

Date Signed

MM/DD/YYYY

For Bank Use Only

This section is to be completed by the loan officer. Do not write below this line.

Loan Officer Name

Officer ID

Branch

Date Received

MM/DD/YYYY

Application Number

Initial Status

Officer Notes: