

Address Information:

Name: **FILL OUT**

Street: **FILL OUT**

City/State: **FILL OUT**

Zip Code: **FILL OUT**

RE: Loan Proposal

Dear **FILL OUT**:

***M&T Bank is pleased to present the following proposal. This proposal is for discussion purposes only and should not be construed as a lending commitment on the part of nCino Demo Org. A commitment can only be made after completion of our underwriting process, management approval, and completion of documentation acceptable to counsel.***

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| --- | --- |
| **Relationship:** | **FILL OUT** |
| **Loan Amount:** | **FILL OUT** |
| **Purpose:** | **FILL OUT** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **FEE:** | |  |  | | --- | --- | | Fee Type | Amount | | **LIST FEES** |  | |

***This proposal is for discussion purposes only and is subject to nCino Demo Org underwriting and approval.*** The nCino Demo Org is not to be legally obligated to make any loan except upon the terms and subject to any loan documents actually signed and delivered by the Borrower to the nCino Demo Org. This letter is not intended to be all-inclusive but serves as a basis for working towards a mutually acceptable agreement.

Please countersign and return the enclosed copy of this letter along with the good faith deposit to indicate your interest in further pursuing the transaction outlined above. Unless extended in writing by the Bank, this proposal shall expire and be of no further force and effect unless it is accepted by you as described in the previous sentence within 5 days of the date of this letter.

Please review the information provided and call me at **FILL OUT** if you have any questions or require additional information. We appreciate the opportunity to present this proposal to you and look forward to assisting you with your financial needs.

Sincerely,

**FILL OUT**

**ACKNOWLEDGEMENT AND ACCEPTANCE**

Acknowledged and accepted this day of 2014. The proceeds of this loan, if any, will be used for business purposes exclusively.

By: Its: