



\*000000001010026313%0600%02012024% BAB1523\*

## LOAN CHECKLIST

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$25,300.00	02-01-2024	02-06-2029	1010026313	999	BAB1523	***	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

**Borrower:** BAGS FABRICATION LLC  
BRUCE FULLER  
59 COUNTRY CREEK DR  
SAINT PETERS, MO 63376-0000

**Lender:** MIDLAND STATES BANK  
EFFINGHAM MAIN  
1201 Network Centre Drive  
EFFINGHAM, IL 62401  
(217) 342-2141

## DESCRIPTION

\_\_\_\_ Loan Type: This is a Fixed Rate (10.250%) Nondisclosable Loan to an Individual and a Limited Liability Company for \$25,300.00 due on February 6, 2029.

\_\_\_\_ Transaction Number: 24261.

\_\_\_\_ Collateral: This transaction is unsecured.

\_\_\_\_ Officer: ESB\MMuller

\_\_\_\_ Processor: ESB\CQSVCS Service Account, CreditQuest

\_\_\_\_ Standard Product: SBB JHA Unsecured Installment.

\_\_\_\_ Standard Policy: Standard Commercial Policy.

\_\_\_\_ Branch Number and Name: 101 -- EFFINGHAM MAIN.

\_\_\_\_ General Lending Policy for this transaction is governed by Illinois law.

\_\_\_\_ LASER PRO has identified this as an Illinois "General Usury Statute" transaction.

## LOAN DOCUMENTS

\_\_\_\_ Loan Checklist  
\_\_\_\_ Amortization Schedule  
\_\_\_\_ Customer Information Profile: BRUCE FULLER  
\_\_\_\_ Certification of Beneficial Owner(s) - BAGS FABRICATION LLC  
\_\_\_\_ Security Privacy Notification - Security Privacy Notification  
\_\_\_\_ ERRORS AND OMISSIONS AFFIRMATION - ERRORS AND OMISSIONS AFFIRMATION  
\_\_\_\_ Boarding Data Sheet: Transaction 24261  
\_\_\_\_ W-9 Request for Taxpayer ID Number and Certification: : BRUCE FULLER

\_\_\_\_ Loan Request Summary  
\_\_\_\_ LLC Resolution: BAGS FABRICATION LLC  
\_\_\_\_ Customer Information Profile: BAGS FABRICATION LLC  
\_\_\_\_ Promissory Note  
\_\_\_\_ Privacy Policy 2021 - Customer Copy - Privacy Policy 2021 - Customer Copy  
\_\_\_\_ Privacy Policy 2021 - Bank Copy - Privacy Policy 2021 - Bank Copy  
\_\_\_\_ Disbursement Request and Authorization  
\_\_\_\_ CreditQuest Data Transfer Summary  
\_\_\_\_ W-9 Request for Taxpayer ID Number and Certification:

This list of documents may not include all the documents needed for this transaction. Applications, verifications, and other specialized documents may be needed.

## LENDER STANDARD PRODUCT COMMENTS

Use this loan type to process an unsecured note, set up on installment payments.

## ENTRY OMISSION WARNINGS TO LENDER

In processing this loan, any omission warnings in this "Entry Omissions" section should be reviewed as provided below.

## ADVISORY WARNINGS TO LENDER

\_\_\_\_ **PRIVACY FCRA.** You have not created a privacy policy in General System Setup (GSS). Federal law may require that you deliver a privacy policy. The GSS privacy policy setup includes the requirements of Title V of the Gramm-Leach-Bliley Act, its implementing regulations and the Fair Credit Reporting Act (FCRA). If you share information with affiliates and want to provide the sharing information disclosure and opt out required by the FCRA as part of the application or loan transaction, then you must enter a privacy policy in GSS. Consult your legal counsel or compliance officer with questions about complying with the privacy regulations and the FCRA. **3BLEAS9906S**

\_\_\_\_ **CQ NO LOAN AGREEMENT.** This transaction includes financial statement requirements data received from CreditQuest, which print in the Loan Agreement. However, you have not added a Loan Agreement to this transaction. To do so, go to the Loan Documents window. **3CLEAS0701S**

\_\_\_\_ **365/360.** A 365/360 interest calculation method has been selected for this loan. This calculation method results in a higher effective interest rate than the numeric interest rate stated in the loan documents. LaserPro offers the option of making the chosen 365/360 interest

calculation method more conspicuous by including a line for the borrower to initial the "Interest Calculation Method" paragraph. This option has not been chosen for this loan. Additionally, LaserPro offers the option to add the following statement in the "Interest Calculation Method" paragraph: "This calculation method results in a higher effective interest rate than the numeric interest rate stated in this Note." Including this language alerts your customers to the effect of the 365/360 interest calculation method. This option has also not been chosen for this loan. Consult your legal counsel if you have questions. **3BLEAS0160S**

**NO BENEFICIAL OWNER – CONTROL.** You have not entered beneficial owner information for an individual, such as an executive officer or other similar individual, with significant responsibility for managing one or more borrowing legal entities: BAGS FABRICATION LLC. FinCEN customer due diligence rules require covered institutions to collect information regarding beneficial owners of legal entity customers (corporations, LLCs, partnerships, or similar entities), unless otherwise exempt, and to verify the identities of such individuals at the time of account opening as part of the institution's anti-money laundering (AML) program. **3BLEAS0266S**

**MISSING NATURAL PERSON OPENING ACCOUNT.** You have not identified the name and title of the natural person opening the account on behalf of BAGS FABRICATION LLC and certifying as to beneficial ownership. **3BLEAS0268S**

**NO PRIVACY FORM.** Beginning with v.5.59/6.12, Old Form based privacy policies were removed from GSS. The Assigned Policy in GSS is an Old Form based policy. Therefore, no privacy notice has printed in the transaction. Set up and assign a Model Form based privacy policy in GSS to produce a privacy notice in this transaction. **3BLEAS0202S**

In processing this loan, any warnings in this "Advisory Warnings" section should be reviewed as provided below.

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### CRITICAL WARNINGS TO LENDER

In processing this loan, any warnings in this "Critical Warnings" section should be reviewed as provided below.

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### CHECKLIST WARNINGS

In processing this loan, all warnings appearing above should be reviewed. To generate correct closing documents, it is important to visit and make appropriate selections on all applicable details windows, such as collateral details windows. All closing documents should be reviewed by your compliance officer or legal counsel as specified in the LaserPro Setup Guide. If you have questions about why LaserPro has generated any warning, visit the Finastra Customer Success Community at <https://support.finastra.com> to log into our online self-service Case Management system. If you have legal questions about these warnings or this loan or what action to take, you should seek the advice of your compliance officer or legal counsel.