

CITIZENS BANK OF ADA COMMERCIAL LOAN APPLICATION

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, street 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.

Legal Name:
Street Address:
Mailing Address:
Phone No.:
Tax ID No.:
Contact Name:
Year Established:
State:
Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit
Business Year End:
Nature of Business:
If individual, name and phone no. of employer:
If individual, date of birth:

Loan Request

Loan Amount Requested:
Purpose:
Terms:
Collateral Offered:
Collateral Owner (if different than borrower):
Value of Collateral:
Amount of other liens:
Insurance Co. / Agent:
Policy Dates:
New Loan Renew/Increase Existing Loan
Maturity:
Source:
Lien holder Name:
Phone No:
Type of Coverage:

If Checked, additional Guarantors/Co-Makers information is attached to this application.

Financial Information

Tax Return filed through what date:
Are any returns being contested or audited:
Accountant or Accounting firm:
Name(s) and Title(s) of persons authorized to borrow money on behalf of the business:

Financial Statement on borrower(s) submitted with application
Financial Statement on guarantor(s) submitted with application
Tax Return on borrower submitted with application
Tax Return on guarantor(s) submitted with application
Date:
Date:
Date:
Date:

Were your gross annual revenues in the past fiscal year \$1,000,000.00 or less?
Yes No
If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact: Citizens Bank of Ada P.O. Box 1468 Ada, OK 74820 within 60 days from the date that you were notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

Co-Borrower

Check the appropriate box that describes your relationship to the loan application.

Name: \_\_\_\_\_ Tax ID No.: \_\_\_\_\_
Street Address: \_\_\_\_\_
Mailing Address: \_\_\_\_\_
Additional Information: Home #: \_\_\_\_\_ Work #: \_\_\_\_\_
Cell #: \_\_\_\_\_ E-Mail: \_\_\_\_\_
Date of Birth: \_\_\_\_\_ Relationship: Comaker/Coborrower Guarantor

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Notices

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 Credit Protection Act, the federal agency that administers compliance with this law concerning this credit is: **FDIC Consumer Response Center, 1100 Walnut Street, Box # 11 Kansas City, MO 46106**

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

**Appraisal Notice:** If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. We may order an appraisal to determine the property's value and charge you for this appraisal. We will 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.

By signing below, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

**Joint Credit--** We intend to apply for joint credit.

By: \_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Individual/Guarantor)

By: \_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Individual/Guarantor)

By: \_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Individual/Guarantor)

By: \_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Individual/Guarantor)

For Bank Use Only

Date application received: \_\_\_\_\_ In Person Telephone Mail  
Bank Employee (print): \_\_\_\_\_ Branch: \_\_\_\_\_

Customer Information Verified by: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_