

**Borrowing**

**Entity:** Name \_\_\_\_\_ Tax ID No. \_\_\_\_\_  
**(Applicant)** Address \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_  
City, State, Zip \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_  
E-Mail Address \_\_\_\_\_

**Guarantor (s):** Name \_\_\_\_\_ Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Home Phone No. ( ) \_\_\_\_\_ Home Phone No.( ) \_\_\_\_\_  
Business No. ( ) \_\_\_\_\_ Business No. ( ) \_\_\_\_\_  
Fax No. ( ) \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ E-Mail Address \_\_\_\_\_  
Soc. Sec. No. \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

**Loan Purpose:** Purchase \_\_\_\_\_ Construction \_\_\_\_\_ Construction/Perm \_\_\_\_\_  
Refinance \_\_\_\_\_ Land A & D \_\_\_\_\_ Other \_\_\_\_\_

**Terms:** Loan Amount \_\_\_\_\_ Term \_\_\_\_\_ Interest Rate \_\_\_\_\_  
Amortization Period \_\_\_\_\_ Monthly Payment \_\_\_\_\_  
Adjustment Period \_\_\_\_\_  
For Construction Only: Interest Only for \_\_\_\_\_ Months

**Fees:** Commitment Fee \_\_\_\_\_ Loan Discount \_\_\_\_\_

**Security  
Property:**

Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Folio No. \_\_\_\_\_  
No. of Units \_\_\_\_\_ Size of the Units \_\_\_\_\_  
Title Vested in \_\_\_\_\_

**Collateral:**

\_\_\_\_\_  
\_\_\_\_\_

**Construction**

**or Refinance:** Original Cost \$ \_\_\_\_\_ Year Acquired \_\_\_\_\_  
Balance Due \$ \_\_\_\_\_ Lender \_\_\_\_\_  
Cost of Improvements \$ \_\_\_\_\_ Address \_\_\_\_\_  
Appraised Value \$ \_\_\_\_\_  
Account No. \_\_\_\_\_  
Contractor \_\_\_\_\_ Phone No. (\_\_\_\_) \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_

Please Note: Final Plans and Specifications, building contract, and cost breakdown for any improvements to be constructed on subject property must be furnished to the 1st National Bank. If purchase, an executed purchase agreement must be supplied.

**Banking**

**References:** Financial Institution \_\_\_\_\_  
Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
  
Financial Institution \_\_\_\_\_  
Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_

**Credit**

**References:** Financial Institution \_\_\_\_\_  
Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
  
Financial Institution \_\_\_\_\_  
Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_  
Type of Account \_\_\_\_\_ Account No. \_\_\_\_\_

Have any Applicant or Guarantor...

- |  |         |        |
|--|---------|--------|
| 1. Have any outstanding judgments?                           | YES ___ | NO ___ |
| 2. Declared bankruptcy within the past 7 years?              | YES ___ | NO ___ |
| 3. Had property foreclosed upon or given deed in lieu of?    | YES ___ | NO ___ |
| 4. Been a co-maker or endorser on a note not yet satisfied?  | YES ___ | NO ___ |
| 5. Been a party in a lawsuit not yet resolved?               | YES ___ | NO ___ |
| 6. Borrowed any part of the down payment?                    | YES ___ | NO ___ |
| 7. Have other loans with 1st National Bank of South Florida? | YES ___ | NO ___ |

If a "YES" answer has been given to any of the foregoing questions, please explain on an attached sheet. If "YES" to #7, please give loan number(s) and name (s) to whom the loan(s) were made.

APPLICANT(S) AGREES TO THE FOLLOWING AS CONDITIONS OF THIS APPLICATION:

1. Furnish 1<sup>st</sup> National Bank of South Florida (Lender) with financial statements pertaining to the financial affairs of Applicant(s) and each Guarantor, satisfactory in form and substance to Lender.
2. Provide an itemized list of all leases and the complete rent roll on all existing and proposed construction, where applicable.
3. Applicant(s) further understand and agree that they will be responsible for any and all costs incurred by Lender in connection with any loan consummated pursuant to this application, including but not limited to title insurance charges, attorney's fees, engineer's reports, environmental reports, and recording costs.
4. Applicant understands that this application does not constitute a promise to lend. A promise to lend (Loan Commitment) will be made only in writing upon approval of our Loan Committee.
5. The applicant agrees to furnish Lender with the following documents signed and dated
  - Current (within 90 days) Personal Financial Statements on all Officers,
  - Current Corporate Financial Statement (Profit & loss statement and Balance Sheet)
  - Proforma for the business (if new business)
  - Interim Financial Statement (Profit & loss statement and Balance Sheet) for current year
  - Personal Tax Returns (most recent three years) for all officers,
  - Corporate Tax Returns (most recent three years)
  - Verification of Liquid Assets (VOD/Orig. Bank Statements – 3 mos.),
  - Corporate and/or Personal Resume (s),
  - Last three years income and expense statements for the property,
  - Articles of Incorporation/Partnership Agreement,
  - List of all present and past business entities, and

- Building Plans and Specs, if available.

---

This information, and the information provided on all accompanying financial statements, schedules, and attachments, 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 the 1<sup>st</sup> National Bank of South Florida (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 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 that 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.

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 (provided the applicant has the capacity to enter into a binding contract); because all or 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. You have a right to a written statement of the specific reasons of an adverse action within 30 days of your written request for the statement, if it is requested within 60 days of your being notified by the creditor of the action. You should request the statement from 1<sup>st</sup> National Bank, Manager, Commercial Lending Department, 1550 North Krome Avenue, Homestead, FL 33030-3233. The Federal agency that administers compliance with this law concerning this creditor is **Office of Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue, Suite #3450, Houston, TX 77010.**

By signing below, each Applicant declares that he/she has read and understands the statement above.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's Signature \_\_\_\_\_ Date \_\_\_\_\_