

# COMMERCIAL LOAN APPLICATION

## USA PATRIOT ACT NOTICE: 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 (for this law a loan is considered an account).

**What that means for you:** When you open an account, we will ask for your name, 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. Additional identifying information or documents will be requested from entities (such as a corporation, partnership, trust, or other entity).

CREDIT REQUESTED				
Amount Requested	Term of Credit Requested	Loan Type		
Purpose of Credit Request				
APPLICANT INFORMATION:				
Name of Applicant (Business Name or Last Name if Individual)		Applicant First Name (If individual)		SSN/TIN#
Assumed Business Names (If Any)			DBA Name	
<b>Check Appropriate Box</b> <input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status unless you reside in a community property state or are relying on property located in such a state as a basis for repayment of the credit requested.  <input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets you are relying. Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.  <input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.				<b>Marital Status (If Individual Borrower)</b> <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Street Address	City	ST	Zip Code	Phone Number
Mailing Address	City	ST	Zip Code	
Principal Office Address (if not listed above)	City	ST	Zip Code	
State of Organization	Applicant is: <input type="checkbox"/> An Individual <input type="checkbox"/> A Proprietorship <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> An Association <input type="checkbox"/> A Trust <input type="checkbox"/> A Gov't Entity <input type="checkbox"/> A LLC			
SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT				
Description				Value
				\$
				\$
				\$
				\$

**APPLICANT SIGNATURES**

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

**APPLICANT:**

X \_\_\_\_\_ Date  
Authorized Signer

**RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

**Farmers & Merchants Bank  
Lake Oconee Branch  
Attn: \_\_\_\_\_  
1011 Lake Oconee Parkway  
P O Box 4450  
Eatonton, GA 31024**

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**EQUAL CREDIT OPPORTUNITY ACT 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 (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. The Federal agency that administers compliance with this law concerning this creditor is:

**FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106  
Toll-free: (877) 275-3342**

**AUTHORIZATION TO FILE UCC FINANCING STATEMENT**

By signing this application you authorize lender to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.

**FOR LENDER'S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Commitment No.	Loan No.

Decision and Comments:  Approved  Denied  Incomplete  Counteroffer  Conditional Approval  Withdrawal  Other: \_\_\_\_\_