



COMMERCIAL LOAN APPLICATION

Thank you for considering National Bank of Southwest Florida for your commercial loan needs. This application along with other information you supply will provide us with the information needed to review your credit request. Our Officers are available to meet with you at your place of business to discuss your financing needs. When complete, please return this application together with any supporting documentation to: *National Bank of Southwest Florida*
 2120 Kings Highway
 Port Charlotte, FL 33980
 Phone: (941)258-3055

Section 1 LOAN REQUEST

Type of Loan:
 Commercial Mortgage Construction Loan Term Loan
 Equipment Loan Line of Credit

Amount: \$ _____ Term / Amortization Requested: _____

Purpose _____

Section 2 PERSON or ENTITY APPLYING for CREDIT

Name(s) of Individual(s) or Business: _____

Address: _____
Street City State Zip Code

E-mail: _____ Phone#: _____ Fax#: _____ Website: _____

Borrower Type:
 Limited Liability (LLC) 'S' Corporation 'C' Corporation Not-for-Profit
 Individual Partnership Trust Other _____

Borrower(s) EIN Number (social security number if individual) _____

Partners, Shareholders, etc.:

Name	Street Address	City	State	Zip Code	E-mail	Percent Owned
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Section 3 REAL ESTATE COLLATERAL

Purchase of Real Property Refinance of Real Property Construction Loan

Address: _____
Street City State Zip Code

Property Description:
 Apartment Residential Office Bldg Office/Professional Condo Mixed Use Retail
 Industrial Warehouse Self-Storage Shopping Center Land Other _____

Property Owners: _____

Date of Purchase: _____ Purchase Price: _____ Est. Market Value: _____

Lot Size: _____ Building Size: _____ Number of Units: _____

Lot # _____ Block # _____ Flood Zone: Y/N Annual Real Estate Taxes: \$ _____

Existing Borrowings Outstanding:

Amount Original / Balance	Rate	Payment	Taxes/Ins. Included in payment? (Yes / No)	Maturity Date	Lender Name or Institution

Section 4 OTHER COLLATERAL

Description: _____ **Description:** _____

Total \$ _____ **Valuation Date:** _____ **Total \$** _____ **Valuation Date:** _____

Section 5 FINANCIAL / INFORMATION CHECKLIST

- Personal Financials:** All principals, partners, sole-proprietors and guarantors must complete a current personal financial statement form. This form is attached and can be reproduced as necessary. Complete as indicated, using additional pages for detail. Individuals should be sure to date and sign each form and any additional pages.
- Personal Tax Returns:** All principals, partners, sole proprietors and guarantors must submit signed copies of their last two (2) years tax returns, including any supporting schedules.
- Business Financials:** 3 years. Each fiscal year-end statement should be signed and dated by the principal owners or Chief Financial Officer of the business entity. If no statements are available, submit only business tax returns.
- Business Tax Returns:** 3 years
- Rent Roll / Leases/ Expenses:** For an income-producing property, provide copies of current rent roll and copies of all current leases, as well as expense statements.
- Documentation:** Copy of Deed or Contract of Sale
- Business Ownership:** Provide copies of articles of incorporation, partnership agreement or any other legal operating agreement that will assist in certifying the name and address of the principals and the percentage of ownership.

ADDITIONAL DOCUMENTATION: Under certain circumstances, the following information may be required:

- Resumes and qualifications of company principals and guarantors
- Interim business statements, if fiscal statements are more than six (6) months old
- Aging documentation of accounts receivable and accounts payable
- Financial projections
- Current Jobs in Progress Report
- Financial projections
- Copy of Broker's Authorization if application is being made by a third party
- Current Leases

For Construction Loan Requests the following documentation will be required prior to final approval:

- Provide description of the specific project and overall development
- Present use of site; status of of existing construction project
- Preliminary building and site plans with construction specifications

- Approved final plans for project
- Projected cost breakdown, including direct building cost, land site preparation, paving, interest, taxes, professional fees (and other "soft costs"), brokerage fees, etc.
- Name and address of general contractor (if applicable)
- Name, address and telephone number of architect

DO NOT ORDER AN APPRAISAL. IT WILL BE ORDERED BY THE BANK AT THE APPLICANT'S EXPENSE.

DO NOT ORDER AN ENVIRONMENTAL STUDY. IT MAY NOT BE NECESSARY DEPENDING ON THE NATURE OF THE PROJECT.

Section 6 FINANCIAL QUESTIONS

- Yes No Are there any obligations not listed on the financial statements for which you or your business is an endorser, guarantor or co-maker? If yes, what is the total liability? _____
- Yes No Is your business a party to any claim or lawsuit? _____
- Yes No Have you or any of the principals or this business ever owned or operated a business which declared bankruptcy? _____
- Yes No Does your business owe taxes for years prior to the current year? _____

If you answered yes to any of the above questions, please provide the details below.

Section 7 CREDIT AUTHORIZATION

The undersigned certifies that I / we have full authorization to sign this application, affirming my / our intent to apply for credit and that all of the information contained herein is true and correct in all respects. The undersigned agrees that this Bank may obtain or share credit information regarding the business, its owners, principals or guarantors, in considering this request or extending credit because of this request. The undersigned grants permission to National Bank of Southwest Florida to supply any or all of the information and financial data given by us to any potential, present or future institutional loan participant in connection with this application. I / we agree to notify you immediately in writing of any changes affecting the information herein.

NAME(S) OF APPLICANT(S) or GUARANTOR(S) or AUTHORIZED SIGNER(S):

_____ Print Name	_____ Signature	_____ Date	_____ Title
_____ Print Name	_____ Signature	_____ Date	_____ Title
_____ Print Name	_____ Signature	_____ Date	_____ Title
_____ Print Name	_____ Signature	_____ Date	_____ Title

Right to Request Specific Reason for Denial:

We will give your credit request careful consideration. In the event your request is denied, you may request a written statement detailing the specific reasons for the denial. You may obtain the statement by contacting the Commercial Loan Department within 60 days from the date you were notified of our decision. We will send you a written statement within 30 days of receiving your request. The address and phone number of the Commercial Lending Department is: *National Bank of Southwest Florida, 2120 Kings Highway, Port Charlotte, FL 33980, Telephone (941)258-3055.*

ECOA Notice:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against 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 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 the bank is: *Customer Assistance Group, Comptroller of the Currency, 1301 McKinney Street, Suite 3450, Houston, Texas, 77010-9050.*

Right to Receive a Copy of Appraisal Report:

You have the right to a copy of the appraisal report used in connection with this application for credit provided that you have paid for the appraisal report. To obtain a copy, you must send National Bank of Southwest Florida a written request at 2120 Kings Highway, Port Charlotte, FL 33980. We must hear from you no later than 90 days if you would like a copy of the appraisal report.

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 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.

This application will be the Bank's property whether or not credit is granted and no information or financial data submitted will be returned to the applicant.

PLEASE RETAIN A COPY OF THIS PAGE. IT CONTAINS IMPORTANT DISCLOSURES.