



Thank you for your interest in applying for a commercial loan through Farmers State Bank. Please sign and return all the attached documents. In order to process your loan request, please provide the following:

If the applicant is a separate legal entity please provide:

- **Partnership** – Partnership name and percent of ownership and type of ownership (general or limited), registered articles of partnership, partnership agreement, and your official Tax ID number registration.
- **Corporation**- Corporation name and percent of ownership and type of corporation (C corp or S corp), registered Articles of Incorporation, Corporation By-laws, and your official Tax ID Number registration.
- **Limited Liability Company** - LLC name and percent of ownership. Registered Articles of Organization, Operating Agreement, and your official Tax ID Number registration.
- **Trust** – Notarized trust documents.

In addition please submit:

- Two years tax returns on the separate business entity.
- Two years tax returns for all owners of the entity.
- Two years of financial statements for the entity (Year-end balance sheet and Income statement).
- Year-to date financial statements for the entity (balance sheet and income statement).
- Current personal financial statement on all owners and all other applicants.
- If property used as collateral will be rented, please provide detailed rent rolls (unit address, renter, term of rent agreement, expiration date of rental agreement, amount of rent received, and whether the unit has utilities provided).
- If loan is for construction, please provide complete plans, specifications, cost estimates, list of subcontractors and time frame for construction phase.



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.



- If you are filling this application out in the bank, please provide us with your driver's license.
- If you are applying outside of the bank, please provide us a legible photocopy of your driver's license. When you come in the bank to sign the loan papers we may ask to review your identification again.

Farmers State Bank

Privacy Policy for Individuals

FACTS

WHAT DOES FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Farmers State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers State Bank Share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transaction and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

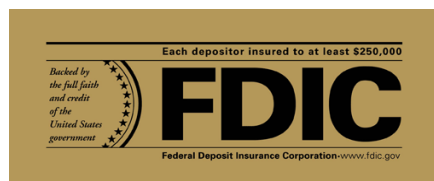
Call (816) 632-6641 or go to www.fscbank.com

Who we are	
Who is providing this notice?	Farmers State Bank

What we do	
How does Farmers State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Farmers State Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • FSC Bancshares
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	



COMMERCIAL LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

<input type="checkbox"/> New	<input type="checkbox"/> Joint Application (identify other applicants)
<input type="checkbox"/> Refinance/Consolidation <input type="checkbox"/> Renewal/Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	Loan Number(s), Balance, and Lender's Name:
To: Farmers State Bank	<i>For Internal Use Only</i>
	Date Received: _____ By _____
	Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected
	Date Received: _____ By _____
	Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected
	Date Notified: _____ By _____
	Notification Sent: <input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Letter

1. LOAN APPLICANT: Loan Applicant General Information:

Legal Name	Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984)
<input type="checkbox"/> Franchise, in full force and without defaults, with (Name of Franchiser)	
Name(s) of Affiliated Entities	Other Tradename(s) Used in Last 10 Years:
Current Tradename(s)	
Local Address	Principal Executive Office Address
Phone No.:	Phone No.:
Fax No.:	Fax No.:
Email Address:	
Tax Identification Number	Nature of Business NAICS Code
Principals' Names, Addresses, Position Titles, Social Security Numbers and Date of Birth - (for individuals only)	
Accountant Name, Address, and Phone Number	
Financial Statements. (check all that apply and attach statements to this application)	
Fiscal Year _____	Calendar Year _____
<input type="checkbox"/> Financial Statements covering _____ to _____	
<input type="checkbox"/> Accounts Receivable Schedule covering _____ to _____	
<input type="checkbox"/> Inventory Schedule covering _____ to _____	
<input type="checkbox"/> Income Tax/Informational Returns for tax years _____	
<input type="checkbox"/> Other (specify) _____	
Other Statements. (Check all that apply and attach statements to this application)	
<input type="checkbox"/> Business Plan dated _____	<input type="checkbox"/> Project Budget dated _____
<input type="checkbox"/> Project Plans & Specifications _____	
<input type="checkbox"/> Franchise agreement, FTC Franchiser Disclosure Statement	
<input type="checkbox"/> List of outstanding judgments or threatened lawsuits, arbitration, or other proceeding against loan applicant.	
<input type="checkbox"/> Other (Articles of Incorporation, Resolutions, etc.) _____	

2. LOAN REQUEST AND SOURCES OF REPAYMENT

Amount Requested _____	Loan Advances (Choose One)	Loan Payment (Choose One)
<input type="checkbox"/> Commercial Purpose Loan	<input type="checkbox"/> Single Advance/Close End	<input type="checkbox"/> Principal and Interest
<input type="checkbox"/> Agricultural Purpose Loan	<input type="checkbox"/> Revolving Draw Loan	<input type="checkbox"/> Principal, plus Interest
Use of Proceeds (Brief Description of Intended Use):	<input type="checkbox"/> Draw Loan	<input type="checkbox"/> Interest Only
	<input type="checkbox"/> Construction/Permanent Loan	<input type="checkbox"/> Single Payment
	<input type="checkbox"/> Revolving Draw Construction Loan	<input type="checkbox"/> Other (describe)
	<input type="checkbox"/> Draw Construction Loan	
Requested Payment Amount _____ <input type="checkbox"/> with Balloon _____		
Requested First Payment Date _____	Requested Loan Term _____	
Payment Frequency (if Installment) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Other (describe) _____		
Requested Interest Rate <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Index (if variable) _____		
List of Primary and secondary sources of repayment for this loan:		

3. LOAN SECURITY. The requested loan will be secured. (Complete this section if checked)

<input type="checkbox"/> All loan proceeds will be for purchase of collateral. Description of purchase money collateral: _____	<input type="checkbox"/> _____ of the proceeds will be for purchase of collateral. Appraised value of purchase money collateral _____
Brief description of non-purchase money collateral: _____ Appraised value _____	Description of current property insurance on non-purchase money collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
Liens on collateral (List any collateral with liens on it, the amount of underlying debt, the names and addresses of collateral's lien holders). <input type="checkbox"/> Non-Applicant owners of collateral. Attach a separate list of name(s), address(es), and phone numbers(s) of any other owner(s) of the collateral.	

4. LOAN GUARANTY. The requested loan will be guaranteed. (This section must be completed)

Legal Name _____	
Address _____ Phone No.: _____	<input type="checkbox"/> Guarantor or affiliate were declared bankrupt within the last 10 years. <input type="checkbox"/> There are outstanding judgments against Guarantor. (Attach Summary) <input type="checkbox"/> On a separate sheet, list each threatened or pending lawsuit, arbitration, or other proceeding and its amount claimed.
<input type="checkbox"/> Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender.	
<input type="checkbox"/> Security. Brief description of collateral to secure this guaranty _____ Appraised value of guaranty collateral. _____	Description of current property insurance on existing collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
Liens on collateral (List any collateral with liens on it, the amount of underlying debt, and the names and addresses of collateral's lienholders): <input type="checkbox"/> Non-Guarantor owner of collateral. If checked, attach a separate list with names(s), address(es), and phone number(s) of any other owner(s) of the collateral.	

NOTICE - JOINT CREDIT:

We intend to apply for joint credit. (Initials) _____

NOTICE - INDIVIDUAL CREDIT:

I intend to apply for individual credit. (Initials) _____

CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and 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 (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):

 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. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY 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 creditor is:

RIGHT TO RECEIVE COPY OF APPRAISAL. We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly 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.

SIGNATURES. By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history (past and present) and have a credit reporting agency prepare a consumer credit report on them. Also, I authorize creditor to verify earnings records, bank accounts, stock holdings, loan balances and payoffs, insurance, or other asset balances. It is understood that a photo copy of facsimile of this document also shall serve as an authorization to provide the information requested.

Applicant Name	Date
Applicant Name	Date
By X _____ for Applicant	Title _____ Date _____
By X _____ for Applicant	Title _____ Date _____

For Internal Use Only

If HMDA reportable, complete the HMDA Monitoring Worksheet

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino—*Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:* _____
For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Co-Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino—*Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:* _____
For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

GENERAL AUTHORIZATION

I hereby authorize **Farmers State Bank** to verify my past and present employment, earnings records, bank accounts, stock holdings, loan payoffs, and any other asset balances needed to process my loan application.

I further authorize **Farmers State Bank** to order a mortgage credit report and verify all other credit information, including past and present mortgage and landlord references. In addition, **Farmers State Bank** may receive and verify information from tax entities and hazard insurance carriers\agents. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing and servicing of my loan.

Signature of Applicant

Date

Social Security Number

Signature of Applicant

Date

Social Security Number

Farmers State Bank Financial Statement

(Customer please copy and distribute to all applicants)

Statement of: **Joint** **Individual** **Partnership** **Corporation**

Name: _____ Name: _____

Address: _____ Phone #: _____

ASSETS	
Current Assets	
Cash on hand and in banks	\$
Savings	\$
Accounts Receivable	\$
US Government Securities	\$
Marketable Securities	\$
Other Assets readily convertible to cash	\$
Cash value life insurance	\$
Other Current Assets	
Subtotal:	\$
Intermediate Assets	
Personal assets	\$
Total vehicle(s)	\$
Machinery/Equipment	\$
Not readily marketable securities	\$
Retirement Accounts	\$
Note(s) receivable	
Other I.T. assets	
Subtotal:	\$
Long Term Assets	
Real Estate	\$
Other Long Term Assets	
Subtotal:	\$
TOTAL ASSETS:	\$

LIABILITIES	
Current Liabilities	Amount Owed:
Bills payable	\$
Accounts payable	\$
Amount pledged to securities	\$
Credit cards	\$
Other Obligations	\$
Taxes due	\$
Cash Value insurance loans	\$
Subtotal:	\$
Intermediate Liabilities	
Total Vehicle debt	\$
Subtotal:	\$
Long Term Liabilities	
Real Estate debt	\$
Subtotal:	\$
Total Liabilities	\$
Net Worth	\$
TOTAL LIABILITIES & NET WORTH	\$
Prior Net Worth	\$

- Do you have any contingent liabilities? **YES --- NO**
- Do you have any leases in force? **YES --- NO**
- Are there any judgments of record against you? **YES --- NO**
- Have you been declared bankrupt in the past 14 yr.? **YES --- NO**
- Are you a party to a lawsuit? **YES --- NO**
- Are any of your taxes delinquent or under dispute? **YES --- NO**
- Are you obligated to pay other installments? **YES --- NO**
- Does anyone else own an int. in the property listed? **YES --- NO**
- Do you carry insurance on crops? **YES --- NO**
- Do you carry insurance on buildings? **YES --- NO**

If a Partnership or corporation, give details: Name partners or Officers, show addresses and percent of interest each owns:

For the purpose of securing credit from time to time, this statement is furnished and is certified to be true and correct. I (or WE) agree to notify Farmers State Bank promptly of any material change herein.

Signature

Signature

Date:

Farmers State Bank Financial Statement

Page 2

<i>Life Insurance</i>				
Company	Face Amount	Cash Value	Policy Loan	Beneficiary
	Total:	\$	\$	

<i>Securities Owned</i>						
Description/Shares Face Value - Bonds	Ownership	Cost	Market Value US Gov Sec	Market Value Mktable Sec	Mkt Value Not Mktable Sec.	Amount Pledged
		Total:	\$	\$	\$	

<i>Real Estate Owned</i>								
Description	Ownership	Date/Cost	Current Value	Loan Amount	Lender	Rate	Payment	Maturity
		Total:	\$	\$			\$	

<i>Vehicle(s)</i>								
Make & Model	Year	Mileage	Current Value	Loan Amount	Lender	Rate	Payment	Maturity
		Total:	\$	\$			\$	

<i>Credit Cards</i>						
Lender	Rate	Current Balance	Credit Limit	Collateral	Payment	Maturity
		Total Cards:	\$	\$	\$	

<i>Other Obligations</i>							
Lender	Credit Limit	Rate	Current Balance	Original Balance	Collateral	Payment	Maturity
		Total:	\$			\$	

<i>INCOME</i>		
Income Source	Monthly	Annual
Borrower	\$	\$
Co-Borrower	\$	\$
Bonus	\$	\$
Total earned income	\$	\$
Non-Earned income	\$	\$
Total Income	\$	\$
Total Loan Payments	\$	\$

<i>Ratios</i>	
Monthly Payment/Income	
Debt to Assets	

Certification of Beneficial Owners of Legal Entities

Financial Institution Name:		Financial Institution Location:	
Financial Institution Contact Person:	Contact Phone Number:	Customer Portfolio/Identifier:	

I. GENERAL INSTRUCTIONS

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (*i.e.*, the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of foreign persons) for the following individuals (*i.e.*, the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (*e.g.*, each natural person that owns 25 percent or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity customer (*e.g.*, a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (*e.g.*, the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (*i.e.*, one individual under section (ii) and four 25 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Certification of Beneficial Owner(s)

Persons opening an account on behalf of a legal entity must provide the following information:

Name of Natural Person opening account:	Title of Natural Person opening account:
Type of Legal Entity for which the account is being opened:	Legal Entity Identifier (Optional):
Name of legal entity for which the account is being opened:	
Physical address of legal entity for which the account is being opened:	

Provide the following information for each individual, if any, who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the legal entity listed above:

Name		Date of Birth	Address (residential or business street address)	For U.S. Persons: Social Security Number	For Foreign Persons: Passport number and country of issuance, or other similar identification number
First			Street		Number
Last			City State and Zip Code		Country of Issuance
First			Street		Number
Last			City State and Zip Code		Country of Issuance
First			Street		Number
Last			City State and Zip Code		Country of Issuance
First			Street		Number
Last			City State and Zip Code		Country of Issuance

If checked, Beneficial Owner listing requirement is not applicable.

Certification of Beneficial Owner(s)

Provide the following information for on individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under the ownership section above may also be listed in the section below).

Name		Date of Birth	Address (residential or business street address)	For U.S. Persons: Social Security Number	For Foreign Persons: Passport number and country of issuance, or other similar identification number
First			Street		Number
Last			City State and Zip Code		Country of Issuance

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____

Date: _____

Borrower Consent to the Use of Tax Return Information

Lender

Borrower

Date

Loan Number

Property Address:

Borrower Consent to the Use of Tax Return Information

Borrower understands, acknowledges, and agrees that the Lender and Other Loan Participants can obtain, use and share Borrower's tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower

Date
(Seal)

Date
(Seal)

Date
(Seal)

Date
(Seal)

Refer to the attached *Signature Addendum* for additional parties and signatures.