

## 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.

Borrower Information			Date		Loan Officer	
Borrower is a:	Corporation Non-Profit	Partnership Trust	Proprietorship Individual	LLC Gov't Entity	Association Other _____	
Legal Name			Tax ID #			
Address/Headquarters (Main Office) (No PO Boxes)						
Mailing Address (if different from above)						
Phone #		Fax #		Email Address:		
Gross Annual Revenue of the applicant applying for credit in its last full fiscal year:						
Nature of Business:				NAICs Code:		
Number of Employees:				Time in Business:		
If Individual:						
Marital Status:		Married	Unmarried	Separated	Date of Birth:	
Current Occupation:						
If Business Entity:						
State of Organization:						
Entity Ownership (25% or more)						
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Additional Borrower						
Borrower is a:	Corporation Non-Profit	Partnership Trust	Proprietorship Individual	LLC Gov't Entity	Association Other _____	
Legal Name			Tax ID #			
Address/Headquarters (Main Office) (No PO Boxes)						
Mailing Address (if different from above)						
Phone #		Fax #		Email Address:		
Gross Annual Revenue of the applicant applying for credit in its last full fiscal year:						
Nature of Business:				NAICs Code:		
Number of Employees:				Time in Business:		
If Individual:						
Marital Status:		Married	Unmarried	Separated	Date of Birth:	
Current Occupation:						
If Business Entity:						
State of Organization:						
Entity Ownership (25% or more)						
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		
Name of Officer: _____		Officer Title: _____		% of Ownership: _____ %		

<b>Guarantor</b>			
Legal Name		Tax ID #	
Address/Headquarters (Main Office)			
Phone #	Fax #	Email Address:	
If Individual:			
Marital Status:	Married	Unmarried	Separated
If Business Entity:			
Nature of Business:		State of Organization:	
Entity Ownership (25% or more)			
Name of Officer:		Officer Title:	% of Ownership: %
Name of Owner:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %

<b>Additional Guarantor</b>			
Legal Name		Tax ID #	
Address/Headquarters (Main Office)			
Phone #	Fax #	Email Address:	
If Individual:			
Marital Status:	Married	Unmarried	Separated
If Business Entity:			
Nature of Business:		State of Organization:	
Entity Ownership (25% or more)			
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %

<b>Additional Guarantor</b>			
Legal Name		Tax ID #	
Address/Headquarters (Main Office)			
Phone #	Fax #	Email Address:	
If Individual:			
Marital Status:	Married	Unmarried	Separated
If Business Entity:			
Nature of Business:		State of Organization:	
Entity Ownership (25% or more)			
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %

<b>Additional Guarantor</b>			
Legal Name		Tax ID #	
Address/Headquarters (Main Office)			
Phone #	Fax #	Email Address:	
If Individual:			
Marital Status:	Married	Unmarried	Separated
If Business Entity:			
Nature of Business:		State of Organization:	
Entity Ownership (25% or more)			
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %
Name of Officer:		Officer Title:	% of Ownership: %

## Loan Request

Indicate the credit purpose(s) by selecting up to three(3) options below:

- ☐ 1) Purchase, Construction/Improvement, or Refinance (or renewal) of Non-Owner-Occupied Real Property.
- ☐ 2) Purchase, Construction/Improvement, or Refinance (or renewal) of Owner-Owner-Occupied Real Property.
- ☐ 3) Purchase, Rehabilitation/Repair, or Refinance (or renewal) of Motor Vehicle(s) (including light and heavy trucks)
- ☐ 4) Purchase, Rehabilitation/Repair, or Refinance (or renewal) of Equipment
- ☐ 5) Working Capital (includes inventory or floor planning)
- ☐ 6) Business Start-Up
- ☐ 7) Business Expansion
- ☐ 8) Business Acquisition
- ☐ 9) Refinance (or renewal) Existing Debt (other than refinancings listed above)
- ☐ 10) Line Increase
- ☐ 11) Overdraft
- ☐ 12) Other:

<b>Credit Type:</b>	Term Loan	Line of Credit	Letter of Credit	Single Pay Note	Construction
	Renewal of Loan #		Change in Terms:		
	Other:				

Loan Amount Requested \$	Term Requested
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Address/Location where the proceeds of the credit request will be applied:

<b>Collateral Information</b>
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[illegible]

## Notices

**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.

**Credit Authorization:** I/We authorize Farmers and Merchants Bank & Trust (Lender) or its agents to verify the information obtained in this application and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I/We authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent to prohibited by applicable law. I/We agree to notify Lender, in writing, of any change that materially affects the accuracy of this application. I/We authorize Lender to retain all information and reports for Lender's files.

**True and Correct:** I/We certify that all statements made on this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing Bank's loan decision violates Federal criminal laws and may subject a violator to fine, imprisonment or both.

**Notice 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. This notice is intended to apply to a loan that will be secured by a 1-4 family dwelling. The term "dwelling" includes, but is not limited to, an individual condominium or cooperative unit, and a mobile or other manufactured home.

**Notice of Intent to Apply for Joint Credit:** Regulation B and the Equal Opportunity Act require that a Lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application request for credit incomplete.

Borrowers	Guarantors
Type of Credit applying For: Individual Credit - relying solely on my income Individual Credit - relying on my income as well as income from other sources Joint Line - we intend to apply for joint credit: □ (Initials) (Borrowers)	Type of Guaranty applying For: I am applying for individual guaranty. We are applying for joint guaranty: □ (Initials) (Guarantors)
_____	_____
_____	_____
_____	_____
_____	_____

**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 denial. To obtain the statement, please contact Farmers and Merchants Bank & Trust, 1644 Ludington St, Marinette, Wisconsin, 54143 within 60 days of 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 Protection Act. The federal agency that administers compliance with this law concerning Farmers and Merchants Bank & Trust is: National Center for Consumer and Depositor Assistance, 1100 Walnut St. Box #11, Kansas City, MO 64106.

Borrower Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title
Co-Borrower/Guarantor Signature	Date	Title

## Loan Origination Information (to be completed by the Loan Officer)

Select the Application method:

- In-Person
- Telephone
- Online
- Mail

Loan Officer Signature	Application Date
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