

### COMMERCIAL LOAN APPLICATION SUMMARY

	First State Bank of Middlebury P. O. Box 69 111 S. Main Street Middlebury, IN 46540-0069	Date: Telephone # Taxpayer ID # Nature of Business: NAICS Code
Applicant's Name and Address		

#### General Information

Legal Relationship	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Other
Authorization Resolution Needed	<input type="checkbox"/> Submitted with Statement	<input type="checkbox"/> On File with Creditor	<input type="checkbox"/> To Be Provided	
Income Tax Return Filed Through What Date:	Are Any Returns Being Contested or Audited:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Accountant or Accounting Firm:				
Names of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant:				

#### Loan Request

Amount Requested: \$	<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured
Purpose of Loan:	Terms:	

#### Financial Summary (See page 2 for explanation)

<input type="checkbox"/> Financial Statement submitted with this Summary		<input type="checkbox"/> Current Financial Statement on File with Creditor	
Assets		Liabilities	
Current Assets		Current Liabilities	
Account/Trade Receivables		Long Term Liabilities	
Inventory - Gross		Other Liabilities	
Fixed Assets		Total Liabilities	0
Other		Net Worth (Total Assets minus Total Liabilities)	0
Total Assets	0	Total Liabilities and Net Worth	0

#### Profit and Loss

From	To
Net Sales	
Gross Profit	
Net Operating Profit	
Net Profit/Loss	

#### Additional Information Requested


#### Equal Credit Opportunity Notice

<p>Were your gross revenues \$1,000,000 or less in your previous fiscal year?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you answered "Yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:</p> <p style="margin-left: 20px;">First State Bank of Middlebury Attn: Loan Review Officer P. O. Box 69 111 S. Main Street Middlebury, Indiana 46540-0069</p> <p>within 60 days from the date you are notified of creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.</p>	<p>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:</p> <p style="margin-left: 20px;">FDIC Consumer Response Center 1100Walnut Street, Box #11 Kansas City, MO 64106</p>
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This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purposes of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by 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 which 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. & 101, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

By signing below, the undersigned agree(s) to all the terms and conditions beginning on page 1 through the bottom of page 2 of this Application.

By: \_\_\_\_\_  
Signature Date

By: \_\_\_\_\_  
Signature Date

By: \_\_\_\_\_  
Signature Date

By: \_\_\_\_\_  
Signature Date

## Definitions

1. **Current Assets** - Cash marketable securities, accounts receivable - trade (net), inventory (net) and other current
2. **Account/Trade Receivables** - All current accounts and notes and deferred notes, less reserve for bad debts.
3. **Inventory-Gross** - Value of finished goods, work in progress and raw materials.
4. **Fixed Assets** - Net value of all land, buildings, machinery, equipment, fixtures, furniture, etc.
5. **Total Assets** - All current assets, receivables, inventory, fixed assets and amounts due from officers and employees, investments, deferral/prepaid expenses, cash surrender value of life insurance policies and others.
6. **Current Liabilities** - Bank notes payable, other trade notes payable, accounts payable-trade, other accounts payable, due to officers and employees, taxes-income other, accrued expenses, long term debt due within one year, other current liabilities.
7. **Long Term Liabilities** - Notes, bonds, and mortgages and other accounts coming due in one year or more.
8. **Total Liabilities** - All current, long term and other liabilities.
9. **Net Sales** - All sales less discounts, charge-backs and allowances.
10. **Gross Profit** - Net sales less the cost of goods sold.
11. **Net Operating Profit** - Gross profit less: expenses (selling, general and administrative, interest, depreciation), officer's compensation, provision for bad debt and other expenses.
12. **Net Profit or Loss** - Net operating profit, plus other income, less federal, state and local taxes.
13. **Gross Revenues** - Value of all sales and services provided prior to deducting discounts, charge-backs and allowances. This amount is requested to determine Applicant's rights and Creditor's obligations under the Equal Credit Opportunity Act. The term has no exact accounting definition and Creditor will rely on value provided by Applicant(s).

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for).

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information								
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated								
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino								
Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White								
Age & Sex _____ yrs. <input type="checkbox"/> Female <input type="checkbox"/> Male	Age & Sex _____ yrs. <input type="checkbox"/> Female <input type="checkbox"/> Male								
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 5px;">Interviewer's Name (print or type)</td> <td rowspan="3" style="padding: 5px; vertical-align: top;">                     Name and Address of Interviewer's Employer                       First State Bank of Middlebury                      P. O. Box 69 - 111 S. Main St.                      Middlebury, IN 46540-0069                 </td> </tr> <tr> <td style="padding: 5px;">Interviewer's Signature</td> <td style="padding: 5px;">Date</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Interviewer's Phone # ( incl. area code)</td> </tr> </table>		Interviewer's Name (print or type)		Name and Address of Interviewer's Employer  First State Bank of Middlebury P. O. Box 69 - 111 S. Main St. Middlebury, IN 46540-0069	Interviewer's Signature	Date	Interviewer's Phone # ( incl. area code)	
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