



TRIAD BANK^{NA}

COMMERCIAL LOAN

Dear Customer:

Thank you for choosing Triad Bank, N.A. for your business needs. Enclosed you will find a Business Loan Application. Please return this completed, signed, and dated application along with the following items, (if you have an active loan/account with Triad and have the following on file, only provide documentation pertaining to new/current information):

1. A completed **Application** on each principal of the Business and one on each Guarantor of the loan. (You may duplicate the attached application as needed).
2. Copy of **Business Financial Statements** for the last 2 years and Current Financial Statement on all Principals of the Business and Guarantors of the Loan.
3. Copy of **Business Tax Returns** for the last 2 years and Tax Returns for the last 2 years on all Principals of the Business and Guarantors of the Loan. If taxes have not been filed then a copy of the extension.
4. Copy of **Operating Agreement** or letter identifying officers and authority
5. Copy of **Company's Insurance Declaration**
Please show agent name &/or address with phone number
6. Copy of State **Certificate of Incorporation Registration**
7. Copy of (all that are applicable):
Articles of Incorporation
Articles of Organization
Minutes of Organization
Corporate Resolution for Borrowing
(The above are filed with the Secretary of State office)
8. For **Trust**, please provide a complete copy of Trust documents.

Include name, social security number, address, and phone number for each borrower and guarantor(s). Items used to secure your (collateral) requested loan, please provide proper documentation of ownership and insurance.

If you have any questions concerning your application, please contact your loan officer by calling (918) 254-1444.

Thank you for your business,

Triad Bank, N.A.

Loan Department/Commercial

rsvd112006

TRIAD CENTER – 7666 EAST 61ST STREET – P. O. BOX 35567 TULSA, OKLAHOMA 74153 918/254-1444
SOUTHERN HILLS - 5951 SOUTH LEWIS, TULSA, OKLAHOMA 74105 918/749-1000



TRIAD BANK™

COMMERCIAL FINANCIAL & LEGAL DOCUMENTATION REQUIREMENTS

Company	Financial Documentation	Legal Documentation
Sole Proprietorship	Most recent two years signed & filed Personal tax returns (1040 & all Schedules) Signed YTD Profit & Loss & Balance Sheet	Copy of Trade Name Certificate Tax Identification Form (SS4 Form) – if applicable
General Partnership	Most recent two years signed & filed Corporate and Personal tax returns (1040 & all Schedules) Signed YTD Profit & Loss & Balance Sheet	General Partnership Agreement Partnership Resolution (who is authorized to conduct business) Tax Identification Form (SS4 Form)
Limited Partnership / Limited Liability Partnership	If less than 25% ownership (see K-1), borrower is not considered self-employed. Most recent two years signed & filed Corporate and Personal tax returns (1040 & all Schedules)	Certificate of Limited Partnership from Secretary of State Limited Partnership Agreement (who is authorized to conduct business) Tax Identification Form (SS4 Form)
Corporation	Most recent two years signed & filed Corporate and Personal tax returns (1040 & all Schedules) Signed YTD Profit & Loss & Balance Sheet	Certificate of Incorporation from Secretary of State Corporate Resolution Corporate By-Laws Tax Identification Form (SS4 Form)
S-Corporation	Most recent two years signed & filed Corporate and Personal tax returns (1040 & all Schedules) Signed YTD Profit & Loss & Balance Sheet	Certificate of Incorporation from Secretary of State Corporate Resolution Corporate By-Laws Tax Identification Form (SS4 Form)
Limited Liability Company	Most recent two years signed & filed Corporate and Personal tax returns (1040 & all Schedules) Signed YTD Profit & Loss & Balance Sheet	Articles of Organization Certificate from Secretary of State Articles of Organization authorization Operating Agreement Tax Identification Form (SS4 Form)
Irrevocable Trust	Most recent two years signed & filed Personal tax returns (1040 & all Schedules)	Trust Instrument Certificate or Memorandum of Trust Tax Identification Form (if applicable)

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"/> Refinance/Consolidation <input type="checkbox"/> Renewal/Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	<input type="checkbox"/> Joint application (Identify other applicants) Loan Number(s), Balance, and Lender's Name:
To:	<i>For Internal Use Only</i>
	Date Received _____ By _____ Action Taken: <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Rejected Date Reviewed _____ 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 Current Tradename(s) Other Tradenames Used in Last 10 Years		
Local Address	Principal Executive Office Address	
Phone No:	Phone No:	
Fax No:	Fax No:	
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 Plans & Specifications <input type="checkbox"/> Project Budget dated _____ <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/Closed 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 \$ _____ Liens on collateral (List any collateral with liens on it, the amount of underlying debt, the names and addresses of collateral's lienholders)	Description of current property insurance on non-purchase money collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
<input type="checkbox"/> Non-Applicant owners of collateral. Attach a separate list with name(s), address(es), and phone number(s) of any other owner(s) of the collateral.	

4. LOAN GUARANTY. The requested loan will be guaranteed. (Complete this section if checked)

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 \$ _____ Liens on collateral (List any collateral with liens on it, the amount of underlying debt, and the names and addresses of collateral's lienholders):	Description of current property insurance on existing collateral Type: _____ Deductible: _____ Coverage: _____ Term: _____
<input type="checkbox"/> Non-Guarantor owners of collateral. If checked, attach a separate list with the name(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) _____

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:

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 and have a credit reporting agency prepare a consumer credit report on them.

Applicant Name _____

By X _____ for Applicant Title _____ Date _____

By X _____ for Applicant Title _____ Date _____

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