



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)

TRIAD BANK, N.A.
COMMERCIAL REAL ESTATE ACKNOWLEDGMENT

BORROWER(S):

COLLATERAL ADDRESS:

Thank you for looking to Triad Bank, N.A. for your financial needs. The following are disclosures required by Triad Bank, N.A. and its Successors and/or Assigns regarding your real estate purchase or refinance.

PRIVATE MORTGAGE INSURANCE AUTHORIZATION

I hereby acknowledge my understanding that the terms and conditions of the mortgage for which I am applying may/may not require Private Mortgage Insurance. It is further understood that the purpose of this policy is to reduce the exposure of loss which could be experienced by Triad Bank, N.A., its successors or assigns in the event of a default and/or foreclosure. I further understand that Private Mortgage Insurance provides no benefit to me, the borrower, other than fulfilling a requirement of the terms and conditions of my mortgage application. I further agree that Triad Bank, N.A. mayor may not make application for and purchase the appropriate coverage of my application for private mortgage insurance.

I further understand that I am responsible for the payment of the 1st years annual premium due at the time of closing and that I will pay 1/12th of the annual renewal premium in addition to my regular monthly payment to be escrowed by Triad Bank, N.A. for payment of the annual renewal premium as it is due. I further understand and agree that to the extent permitted by applicable state law, Triad Bank, N.A. will not pay any interest or other benefits of any kind in connection with such escrowed funds.

FLOOD INSURANCE DISCLOSURE AUTHORIZATION

With regard to the above mentioned property, the Department of Housing and Urban Development, Federal Insurance Administration has determined the following:

If a property is located within an area of special flood hazards or information is not currently available as to whether the location of the above mentioned property is in a special flood hazard area, but it is determined later that it is, special flood insurance is required and the lender, its successors or assigns is authorized at anytime during the mortgage term, at its discretion, to apply for renewal of Special Flood Insurance covering the mortgage executed by the undersigned. Triad Bank, N.A., its successors or assigns will pay the premium due by reason thereof and require repayment by the undersigned of such amounts as are advanced by said mortgage.

HAZARD INSURANCE REQUIREMENT

Triad Bank, N.A. requires that you obtain a Hazard Insurance Policy in an amount no less than that of the mortgage amount; however, we urge you to consider insuring your property for its replacement cost. As your insurance is a condition, you must provide the original policy and a paid receipt for one year's premium at the time of closing. We cannot accept a binder.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

PURCHASE OF INSURANCE OR AN ANNUITY FROM US IS NOT REQUIRED. PURCHASE OF INSURANCE OR AN ANNUITY FROM OTHERS IS NOT PROHIBITED. In no way will our decision to extend credit to you be based or conditioned upon whether or not you purchase an insurance product or annuity from us or any affiliate of ours; nor will we prohibit you or ask you not to obtain an insurance product or annuity from an unaffiliated entity.

PATRIOT ACT INFORMATION DISCLOSURE

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.

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you would like a copy of the appraisal report, contact Triad Bank, N.A., P.O. Box 35567, Tulsa, OK 74153.

NOTICE OF TITLE PROTECTION

This notice is delivered pursuant to Title 46, Oklahoma Statutes 1991, Sec.19-21.

In connection with the loan for which you have applied, we will require a lawyer's title opinion, title certificate, title insurance policy or other written title protection document assuring us as to the state of title to the property. Please be advised that:

1. The title protection document will not provide protection to you. It will only protect our interest.
2. You should seek independent, competent advice as to whether you should obtain any additional title protection document.

If you decide to obtain additional title protection, you must do so in a timely manner in order to avoid undue delay of the closing under the terms of the contract of sale.

The borrowers hereby acknowledge receipt of the above notices:

Title	Date: _____
Title	Date: _____
Loan Officer	Date: _____

EARLY ARM APPLICATION DISCLOSURE STATEMENT

TRIAD BANK, N.A.
7666 E. 61ST STREET, SUITE 150
P.O. BOX 35567
TULSA, OK 74153

ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: 5/15/30 ARM 2/6 WITH DISCOUNT

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with TRIAD BANK, N.A. (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your interest rate will be determined by means of an index that may change from time to time.

The Index. The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the Weekly average yield on United States Treasury Securities. Information about this Index is available Federal Reserve Bulletin 3.64. If the Index is no longer available, we will choose a new index that is based upon comparable information.

Interest Rate. The interest rate is based on the Index value, plus a margin, rounded to the nearest 0.125%. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

Interest Rate Adjustments. Your interest rate under this ARM program can change ANNUALLY. Your interest rate cannot increase or decrease more than 2.000 percentage points at each adjustment. However, under no circumstances will your interest rate increase more than 6.000 percentage points or go below 5.000% (per annum) at any time during the term of your loan.

Initial Interest Rate Discount. Your initial interest rate will be discounted and will not be based on the Index used to make later adjustments. You should note, however, that because your initial rate will be discounted, your interest rate may increase on the first Change Date even if the Index remains the same or decreases. Ask us for the current interest rate discount under this ARM program.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your payment will be adjusted to fully amortize the loan by the end of the loan term.

Frequency of Payment Changes. Based on increases or decreases in the Index, payment amounts under this ARM program can change ANNUALLY.

Payment Example. Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 30-year loan with an initial interest rate of 7.000% (the initial interest rate in effect January 2010, which is not based on the index in effect for January 2010), the maximum amount that the interest rate can rise under this program is 6.000 percentage points to 13.000%, and the monthly payment can rise from an initial payment of \$66.53 to a maximum of \$109.15 in the seventh year.

Note: To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 X \$66.53 = \$399.18 monthly.)

Adjustment Notice. You will be notified at least annually if interest rate changes occur. When an interest rate change will also involve a change in your monthly payment, you will be notified in writing (at least 25 calendar days, but not more than 120 calendar days) before the payment at the new level is due. The notice will indicate the adjusted payment amount, interest rate, Index value, and the outstanding loan balance at that time.

APPLICANT ACKNOWLEDGMENT

The Applicant, having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was completed in full prior to its receipt. The Applicant also acknowledges receipt of the handbook entitled "Consumer Handbook on Adjustable Rate Mortgages."

X _____ Date
Applicant

X _____ Date
Applicant

EARLY ARM APPLICATION DISCLOSURE STATEMENT

TRIAD BANK, N.A.
7666 E. 61ST STREET, SUITE 150
P.O. BOX 35567
TULSA, OK 74153

ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: ARM MCP INTEREST ONLY ARM

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with TRIAD BANK, N.A. (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin. You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your interest rate will be determined by means of an index that may change from time to time.

The Index. The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the U.S. PRIME RATE. THE U.S. PRIME RATE IS THE BASE RATE ON CORPORATE LOANS POSTED BY AT LEAST 70% OF THE 10 LARGEST U.S. BANKS AS PUBLISHED IN THE WALL STREET JOURNAL. Information about this Index is available in the Wall Street Journal. If the Index is no longer available, we will choose a new index that is based upon comparable information.

Interest Rate. The interest rate is based on the Index value. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

Interest Rate Adjustments. Your interest rate under this ARM program can change DAILY. However, under no circumstances will your interest rate exceed 21.000% per annum or go below 5.000% per annum at any time during the term of your loan.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of interest will be based on the interest rate and loan balance. Your periodic payments will not fully amortize your loan, and you will be required to make a single payment of the periodic payment plus the remaining unpaid balance at the end of the loan term.

Frequency of Payment Changes. Based on increases or decreases in the Index, payment amounts under this ARM program can change DAILY.

Payment Example. Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 1-year loan with an initial interest rate of 5.000% (the index rate in effect January 2010, adjusted if necessary for any minimum and maximum rates for this loan as described above), the maximum amount that the interest rate can rise under this program is 16.000 percentage points to 21.000%, and the monthly payment can rise from an initial payment of \$42.47 to a maximum of \$10,161.10 in the first year.

Note: To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 X \$42.47 = \$254.82 monthly.)

Adjustment Notice. You will be notified at least annually if interest rate changes occur. When an interest rate change will also involve a change in your monthly payment, you will be notified in writing (at least 25 calendar days, but not more than 120 calendar days) before the payment at the new level is due. The notice will indicate the adjusted payment amount, interest rate, Index value, and the outstanding loan balance at that time.

APPLICANT ACKNOWLEDGMENT

The Applicant, having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was completed in full prior to its receipt. The Applicant also acknowledges receipt of the handbook entitled "Consumer Handbook on Adjustable Rate Mortgages."

X _____ Date
Applicant

X _____ Date
Applicant

EARLY ARM APPLICATION DISCLOSURE STATEMENT

TRIAD BANK, N.A.
7666 E. 61ST STREET, SUITE 150
P.O. BOX 35567
TULSA, OK 74153

ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: ARM MCP INSTALLMENT

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with TRIAD BANK, N.A. (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your interest rate will be determined by means of an index that may change from time to time.

The Index. The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the U.S. PRIME RATE. THE U.S. PRIME RATE IS THE BASE RATE ON CORPORATE LOANS POSTED BY AT LEAST 70% OF THE 10 LARGEST U.S. BANKS AS PUBLISHED IN THE WALL STREET JOURNAL. Information about this Index is available in the Wall Street Journal. If the Index is no longer available, we will choose a new index that is based upon comparable information.

Interest Rate. The interest rate is based on the Index value. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

Interest Rate Adjustments. Your interest rate under this ARM program can change DAILY. However, under no circumstances will your interest rate exceed 21.000% per annum or go below 5.00% per annum at any time during the term of your loan.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your periodic payments will be adjusted to fully amortize your loan, by the end of the loan term.

Frequency of Payment Changes. Based on increases or decreases in the Index, payment amounts under this ARM program can change DAILY.

Payment Example. Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 30-year loan with an initial interest rate of 5.00% (the index rate in effect January 2010, adjusted if necessary for any minimum and maximum rates for this loan as described above), the maximum amount that the interest rate can rise under this program is 16.000 percentage points to 21.000%, and the monthly payment can rise from an initial payment of \$53.68 to a maximum of \$172.83 in the second year.

Note: To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 X \$53.68 = \$322.08 monthly.)

Adjustment Notice. You will be notified at least annually if interest rate changes occur. When an interest rate change will also involve a change in your monthly payment, you will be notified in writing (at least 25 calendar days, but not more than 120 calendar days) before the payment at the new level is due. The notice will indicate the adjusted payment amount, interest rate, Index value, and the outstanding loan balance at that time.

APPLICANT ACKNOWLEDGMENT

The Applicant, having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was completed in full prior to its receipt. The Applicant also acknowledges receipt of the handbook entitled "Consumer Handbook on Adjustable Rate Mortgages."

X _____ Date
Applicant

X _____ Date
Applicant

EARLY ARM APPLICATION DISCLOSURE STATEMENT

TRIAD BANK, N.A.
7666 E. 61ST STREET, SUITE 150
P.O. BOX 35567
TULSA, OK 74153

ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: 5/15/30 ARM 2/6 WITHOUT DISCOUNT

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with TRIAD BANK, N.A. (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an Interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your interest rate will be determined by means of an index that may change from time to time.

The Index. The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the Weekly average yield on United States Treasury Securities. Information about this Index is available Federal Reserve Bulletin 3.64. If the Index is no longer available, we will choose a new index that is based upon comparable information.

Interest Rate. The interest rate is based on the Index value, plus a margin, rounded to the nearest 0.125%. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

Interest Rate Adjustments. Your interest rate under this ARM program can change ANNUALLY. Your interest rate cannot increase or decrease more than 2.000 percentage points at each adjustment. However, under no circumstances will your interest rate increase more than 6.000 percentage points or go below 5.000% (per annum) at any time during the term of your loan.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your payment will be adjusted to fully amortize the loan by the end of the loan term.

Frequency of Payment Changes. Based on increases or decreases in the Index, payment amounts under this ARM program can change ANNUALLY.

Payment Example. Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 30-year loan with an initial interest rate of 5.000% (the index rate in effect January 2010, plus a margin of 2.750%, rounded to the nearest 0.125%, adjusted if necessary for any minimum and maximum rates for this loan as described above), the maximum amount that the interest rate can rise under this program is 6.000 percentage points to 11.000%, and the monthly payment can rise from an initial payment of \$53.68 to a maximum of \$93.44 in the fourth year.

Note: To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 X \$79.08 = \$474.48 monthly.)

Adjustment Notice. You will be notified at least annually if interest rate changes occur. When an interest rate change will also involve a change in your monthly payment, you will be notified in writing (at least 25 calendar days, but not more than 120 calendar days) before the payment at the new level is due. The notice will indicate the adjusted payment amount, interest rate, Index value, and the outstanding loan balance at that time.

APPLICANT ACKNOWLEDGMENT

The Applicant, having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was completed in full prior to its receipt. The Applicant also acknowledges receipt of the handbook entitled "Consumer Handbook on Adjustable Rate Mortgages."

X _____ Date
Applicant

X _____ Date
Applicant

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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