

# Fast Track Credit Application

		CR	EDIT INFOR	MATIO	DN					
TYPE OF CREDIT REQUESTED (Check only o	AMOUNT REQUESTED				PROPOSED USE OF LOAN FUNDS					
□ 1st Line – Business Line of Credit Existing line increase? □Yes □No		\$								
Business Visa Card	\$									
☐ Term Loan (How many years?)		\$								
Other (Please state)		\$								
Describe Collateral (if applicable):						Va	lue \$			
	ABOUT T	HE APPLI	CANT (Comple	ete this	section	for all busines	ss services)			
Applicant (List exact business legal name, if							e (if any) 🛛 C	ardholde	r Name (Visa)	
If Applicant is not a business entity; what type of requesting?	credit are you		INDIVIDUAL (Please initial)							
Business Street Address (Not P.O. Box)		City				State			Zip	
Mailing Address (If different from above)		City				State			Zip	
Federal Tax ID		Business Pl	hone			Business Fax			I	
Describe Product/Service										
	orporation Corporation		Limited Liability Company     Limited Partner     General Partnership     Sole Proprietor			, , , ,				
Management Time In Business:	yrs	Year Busi	ness Started:				ears Under Cu		wnership:	
Business Web Address:							Num	ber of E	mployees:	
Gross Annual Sales for Most Recent Year:			Net pro	ofit from	most rece		Approximate	e Net Wo		
(as reported for tax purposes) \$	Account #	(Year:	) \$	t Puoino	(Ye	ear:) as Balance	of Business Account #	\$		
Current Business Checking Balance \$	Account #		\$	t busine	ss saving	js balance	Account #			
Financial Institution Name	•	Reference I	Name				Phone			
	BU	SINESSI	ABILITIES (Atta	ach add	itional liab	nilities)				
FINANCIAL INSTITUTION	CURRENT E		MONTHLY				COLL	ATERAL		
\$			\$							
\$		\$								
\$			\$							
		T	RADE REFER	ENCE	S					
BUSINESS NAME			CONTACT PERSON			PHONE NUMBER				
AGREEMENT										
By signing this Application, the undersigned, on behalf of the Applicant, request the indicated services or credit products from First Federal Savings Bank (referred hereafter as the "Bank"). All persons signing below or on a separate Addendum (together referred to as the "Signers") are authorized to sign on behalf of the Applicant. Resolutions, if any, needed for such authorization have been adopted and will be provided to the Bank upon request. All Signers know that this Application may be approved or denied. The Bank is authorized to (1) obtain credit records and other credit and employment information about the Signers and the Applicant (now and in the future), including from state and federal tax authorities, for deciding whether to approve the requested credit and or later account review, and (2) furnish information about the Applicant and the Guarantors to credit bureaus, other Signers and other persons who claim to be authorized by the Applicant or the Guarantors, as the case may be, to receive such information. The Applicant and the Signers guarantee that all information about is correct and agree to notify the Bank if any information changes. All loans shall be used for business purposes only. In the event that the Applicant is applying for a Business Visa Card, the Applicant agrees to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the Applicant if this Application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the Applicant's use.										
Appraisal Disclosure (1-4 Family Dwellings): 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.										
Signature Printed Name			Title			e			Date	
Signature	ignature Printed Name			Title			Date			
Signature Printed Name			Title						Date	
Signature Printed Name			Title C			Date				

	OWNER	AND/OR GUAR	RANTOR INFORMA	TION			
Complete for each principal owne	r with 20% or more o	wnership in B	usiness. Make add	litional copies if	necessar	у.	
Owner/Guarantor Name:		Ownership %	6: 	D	Date of Birth:		
Authorized Officer	ident Secretary	Treasure	r Sole Proprieto	r 🗌 Member	□ P	artner	Other
Street Address	City		State	Zip	Phone		
Inc	dividual Adjusted	Nr (as roport	ed for tax purposes)	Do you 🛛 own [		ur homo?	Mo. Pmt. Amt.
·	Account #		Financial Institution N	,	- Tent you	ui nome:	φ
Personal Checking Account Balance \$ If business owner (including sole proprietorship)		erty state (such as Az			ng:		
Married	🗆 Se	parated			I		
Assets	Amount		Liabilit	ies	Amount		
Cash in Bank			Taxes Payable				
Securities (Mutual Funds, Stocks & Bonds) Complete Schedule B (page 3)			Revolving Credit/Credit C	Cards			
Other Current:			Notes and Contracts Pay Complete Schedule C (pa				
Total Current:			Real Estate Contracts Pa Complete Schedule A (p	ayable:			
Vehicles: Complete Schedule D (page 3)			Other Liabilities (detail)				
Real Estate: Complete Schedule A (page 3)							
Machinery & Equip.: Complete Schedule D (page 3)							
Retirement Accounts or Unlisted Securities Complete Schedule B (page 3)							
Other Assets (detail):			TOTAL LIABILITIES		\$		
TOTAL ASSETS	\$		NET WORTH		\$		
	BUS	INESS BACKGI	ROUND QUESTION	IS			
Have you and/or the Applicant ever declared bankruptcy? Yes 🗌 No 🗋 Do you and/or the Applicant owe any taxes that are past due? Yes 📄 No 📄							
Are you and/or the Applicant party to any claim of Are there any state or federal tax liens filed again		es 🔲 No 🗖	Is Applicant a party to a c Does this business have	ions	Yes 🔲	No 🗖	
Applicant?		es 🗌 No 🗌	pending?	10115	Yes 🗖	No 🗖	
Have you and/or Applicant ever defaulted on a lo	oan? Y	es 🗌 No 🔲					
		STATEMENT C	OF GUARANTEE				

**GUARANTEE:** As a material inducement for First Federal Savings Bank (referred hereafter as the "Bank") to make loan(s), line(s) of credit, or other forms of credit available to the Applicant pursuant to this Application, and for other value received, the undersigned unconditionally guarantees any and all obligations arising under any loan(s), line(s) of credit, or other form of credit granted or extended by the Bank to the Applicant, as well as any extensions, increases, modifications, or renewals of such loan(s), line(s) of credit, or other credit (collectively "Loans"). The undersigned waives: (I) presentment, demand, protest, notice of protest, notice of dishonor, and notice of nonpayment, (ii) the right to require Bank to proceed against Applicant or any other guarantor liable on, or in connection with, the Loans; and (iii) the right to require Bank to pursue any security property or remedy in connection with the Loans, or to notify the undersigned of any additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition, and any defense arising by reason of any defense of the Applicant or another guarantor (other than full payment of the Loan).

Bank may, without affecting the undersigned's liability hereunder, and without prior notice or consent: (a) extend, modify, compromise, accelerate, renew, increase, or otherwise change the terms of the Loans, including without limitation the interest rate, amount and time for repayment; (b) proceed against one or more of the undersigned without proceeding against the Applicant or another guarantor; (c) obtain credit reports and provide credit information to others (including, without limitation, companies affiliated with Bank), regarding the undersigned from time to time, and (d) release or substitute any party liable directly or indirectly on the Loans or this Guarantee.

The undersigned agrees to pay Bank's costs and attorney's fees in enforcing this Guarantee. This Guarantee shall benefit the Bank and its successors and assigns. Any indebtedness of the Applicant now or hereafter held by the undersigned is hereby subordinated to the indebtedness of the Applicant to Bank. The undersigned acknowledges and agrees that should any other person(s) or entity(ies) also guarantee all or any part of the Loans, the undersigned shall be jointly and severally liable to the Bank hereunder with any and all such other person(s) or entity(ies).

THE UNDERSIGNED	HAS READ AN	D AGREES TO	THE TERMS SE	FORTH ABOVE.

Signature

		Owner/Gu	arantor F	inancial S	tatement Sch	edules		
				REAL ESTATE				
Schedule A (Please attach a separate exhib	it if space is insufficie	nt.)						
*Show amount of delinquent taxes on each prope	rty under mortgages. If	due in installments, show amount a	nd whether payment	t includes interest an	d at what rate. For invest	ment property, list per	cent of ownership.	
Type of Property	Date	Title In	Rental	Original	Market	* M	ortgages	
and Location	Acquired	Name Of	Income Per Month	Cost	Value	Present Balance	Payment Terms	Holder of Lien
			Per Monun			balance	Terms	
			-	-			-	
							-	
			TOTAL	\$	\$	\$	\$	
			SECURITIES (M	utual Funds, Stoc	ks and Bonds)			
Schedule B (Please attach statement(s) or s	eparate exhibit if spa		4 14 TEDI 1	1 70 112			4 37 3	
Number Of Shares Listed		Description Rate M	aturity, if Piedge	a, 10 whom		Mar	ket Value	Book Value If No MV
LASTER								
						*		
					TOTAL	\$		
Retirement/Unlisted								
					TOTAL		_	\$
Schedule C (Please attach a separate exhib	it if space is insufficie		CTS AND ACCO	OUNTS PAYABLI	E (not listed in Schedul	e A above)		
Scheune C (1 lease attach a separate exilib	it it space is insufficie	Date	Bal	ance	Payment		D	escription of Collateral
Due To (Name)		Incurred	Original	Present	Terms	Due Date		If Any
		TOTAL	\$	\$				
MACHINERY & EQUIPMENT					AUTOMOBILES AN	D TRUCKS		
Schedule D	L	· · · · ·		1		-	I	
Machinery/Equipment	Value	Lienholder			Vehi	cles	Value	Lienholder
				-			-	
					l			
					ļ			
					1			
					1			
					+			
					<u> </u>			
				1	1			1
1								
TOTAL								

Remarks:



## COMMERCIAL LOAN INFORMATION CHECKLIST

Thank you for considering First Federal for your financial needs. The following is a checklist of information normally required for a commercial loan request. We have checked the information necessary for us to continue your loan application.

Please sign and date the front page of all financial information provided.

#### **BUSINESS FINANCIAL INFORMATION**

	3 years fiscal year-end business financial statements
	3 years business tax returns
	Schedule of debts with payment amount, interest rate, and maturity, if not included in financial statements
	Interim financial statement for current and prior year (within 90 days)
	Equipment listing including description, model, original cost, date acquired, and current market value
	Accounts receivable aging schedule (within 90 days)
	Accounts payable aging schedule (within 90 days)
	Financial projections and assumptions
	If involved in manufacturing or construction, provide a copy of current work-in-progress or contract completion information
BUS	SINESS MANAGEMENT, BACKGROUND AND HISTORY
	Resume of owners/managers and list of key people, including years with the business, qualifications and responsibilities

- Description of organization structure, ownership and history
- Identify any ownership or officer/member changes since last annual report
- Business plan, growth, expansion and strategy

## AFFILIATED BUSINESS FINANCIAL INFORMATION

- 3 years fiscal year-end financial statements
- 3 years business tax returns
- Interim financial statement for current and prior year

### **INDIVIDUAL FINANCIAL INFORMATION ON OWNERS OF THE BUSINESS**

- Personal financial statement
- 3 years individual tax returns, with copies of all schedules (including K-1's)

#### **OTHER APPLICABLE INFORMATION**

If there is a trust involved as owner, borrower or guarantor, provide a copy of the trust agreement and a
 financial statement on the trust.
If collateral involves real estate, provide copies of any appraisals, purchase documents, legal descriptions,
copies of escrow documents and information on environmental concerns.
If ownership is changing, provide a copy of the buy-sell agreement.
If there is construction involved, provide copies of plans and specs, bids, cost breakout and builder
contract.
Copy of lease on business location
Articles of Incorporation/organization and by-laws/operating agreement
Proof of Insurance

Thank you again for considering First Federal. If you have any questions, please do not hesitate to contact the Business Banking Department by phone at (208) 736-4427 or by fax at (208) 736-4437.

Jason Meyerhoeffer Executive Vice President Chief Lending Officer jmeyerhoeffer@bankfirstfed.com

Jim Thompson Vice President Senior Business Banking Officer jthompson@bankfirstfed.com

Ron Rasmussen Vice President Senior Business Banking Officer rrasmussen@bankfirstfed.com

Shane Jenkins Vice President Senior Business Banking Officer sjenkins@bankfirstfed.com

Kevin Welch Vice President Business Banking Officer kwelch@bankfirstfed.com

Kai Mathews Assistant Vice President Business Banking Officer kmathews@bankfirstfed.com

Shawn Broadbent Vice President Business Banking Officer jthompson@bankfirstfed.com

**Barret Peery** Business Development Officer bpeery@bankfirstfed.com

Julie Miller Business Banking Development Officer jmiller@bankfirstfed.com

Denise Smith Assistant Vice President Commercial Loan Operations Manager dsmith@bankfirstfed.com

Keleigh Godfrey Business Banking Services Specialist kgodfrey@bankfirstfed.com

Jaclyn Sporin Assistant Business Banker jsporin@bankfirstfed.com Stacie Hite Assistant Business Banker shite@bankfirstfed.com

**Tiffany Carder** Assistant Business Banker tcarder@bankfirstfed.com

Zarina Umarova Assistant Business Banker zumarova@bankfirstfed.com

Alyce Cardenas Commercial Loan Specialist - Servicing acardenas@bankfirstfed.com

Carol Nolen Commercial Loan Specialist - Servicing cnolen@bankfirstfed.com

DeNae Fisher Commercial Loan Specialist - Processing dfisher@bankfirstfed.com

Stephanie Erickson Commercial Loan Specialist - Processing serickson@bankfirstfed.com