

COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED

Amount Requested	Term of Credit Requested	Loan Type	Credit Request	<input type="checkbox"/> Applicant Only
Market Survey	Purpose of Credit Request	App #	<input type="checkbox"/> Joint With Co-Applicant(s)	
			We intend to apply for joint credit:	
			Applicant	Co-Applicant

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. (Do Not complete Marital Status question below if application is for individual unsecured credit)

APPLICANT INFORMATION:

Applicant is a:	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Cosigner	<input type="checkbox"/> Grantor	<input type="checkbox"/> Other
Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If individual)			SSN/TIN#	
Assumed Business Names (If Any)	Filing Dates	Filing Locations		DBA Name	

Check Appropriate Box

- If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets you are relying.
- If you are applying for joint credit with another applicant, complete all sections and attach joint application.

Marital Status (If Individual Borrower)

- Married
- Unmarried
- Separated

Street Address	City	ST	Zip Code	Phone Number		
Mailing Address	City	ST	Zip Code			
Principal Office Address (if not listed above)	City	ST	Zip Code			
State of Organization	Applicant is:	<input type="checkbox"/> An Individual	<input type="checkbox"/> A Proprietorship	<input type="checkbox"/> A Partnership	<input type="checkbox"/> A Corporation	<input type="checkbox"/> Non-Profit
		<input type="checkbox"/> An Association	<input type="checkbox"/> A Trust	<input type="checkbox"/> A Gov't Entity	<input type="checkbox"/> A LLC	

SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT

Description	Value	Total Liens	Ownership Status for This Applicant	Creditor Name
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

Use Additional Sheet if Necessary

SCHEDULE OF ASSETS

Use Additional Sheet if Necessary

SCHEDULE OF LIABILITIES

Use Additional Sheet if Necessary

SCHEDULE OF EXPENSES

Use Additional Sheets If Necessary

INCOME SCHEDULE

Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Use Additional Sheets If Necessary

FINANCIAL AND INCOME STATEMENT SUMMARY

Total Annual Income: \$ _____

Total Liabilities: \$ _____

Total Annual Expenses: \$ _____

Net Worth: \$

Net Annual Cash Flow: \$

RELATIONSHIP INFORMATION - APPLICANT'S HISTORY WITH LENDER

New Customer
 Existing Customer

Customer Since(MM-YYYY): _____
 Last Tax Return Date on File(YYYY): _____

Last Financial Statement Date(MM-DD-YYYY): _____
 Last Credit Report Date(MM-DD-YYYY): _____
 Last Credit Bureau: _____

Liabilities with Lender

Direct: \$ _____
 Contingent: \$ _____
 Total: \$ _____

Deposits with Lender

DDA Avg: \$ _____
 Other Avg: \$ _____
 Total Avg: \$ _____

Total Credit With Lender

New Credit: \$ _____
 Proposed Total: \$ _____

SIGNERS FOR THIS APPLICANT

Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Name	Title	Authorized	SSN #
Street Address	City	ST	Zip Code Phone Number
Use Additional Sheet If Necessary			

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/we certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Appraisal Notice: If applicable, 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.

APPLICANT:

By: _____	Date: _____	By: _____	Date: _____
By: _____	Date: _____	By: _____	Date: _____
By: _____	Date: _____	By: _____	Date: _____

Use Additional Sheet If Necessary

FOR LENDER'S USE ONLY

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Commitment No.	Loan No.

Decision and Comments: Approved Denied Incomplete Counteroffer Conditional Approval Withdrawal Other: _____

ELECTRONIC AND TELEPHONE COMMUNICATIONS CONSENT AGREEMENT

First Bank and Trust
Main Location
501 Main Street
Memphis, TX 79245

First Bank and Trust
Amarillo Location
6900 I-40 West, Suite 125
Amarillo, TX 79106

From time to time we may send you information and documents by email related to your account or in reference to other inquiries. If required by law and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this document does not provide ESIGN Act consumer consent. If you would like to receive email from us, please provide your preferred email address below. We will never request personal or sensitive information via email from you.

I would like to receive emails from First Bank and Trust at the following email address(es):

(e-mail address)

(e-mail address)

I authorize First Bank and Trust to deliver non-emergency voice calls and texts, which may include telemarketing messages, to the following phone number(s):

(telephone number)

(telephone number)

I understand and agree that such phone calls and texts may be delivered using an automatic telephone dialing system, which can include any phone that is not a rotary phone, or an artificial or prerecorded voice.

I understand and agree that I am not required to consent to be contacted as a condition to receiving any product or service.

I understand that I am not required to consent to the electronic delivery of information or documents and separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

APPLICANT(S):

X

Applicant

Date

X

Applicant

Date