



COMMERCIAL LOAN APPLICATION

APPLICANT INFORMATION

Applicant Name(s) (exact legal name)		DBA (if applicable)	
TIN/SSN		DOB (if individual)	
Applicant Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Individual <input type="checkbox"/> Trust <input type="checkbox"/> Non-Profit			
Description of Business or Service			Year Established
Business Contact Name	Business Phone	Business Fax	Email Address

BUSINESS LOCATION (cannot be a P.O. Box)

Street Address:		
City:	State:	Zip Code

BUSINESS MAILING ADDRESS (if different from above)

Street Address: same		
City:	State:	Zip Code:

LOAN REQUEST / PURPOSE / COLLATERAL

Requested Loan Amount: \$	Terms in months:
Intended Use of Loan Proceeds:	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash out Refinance <input type="checkbox"/> Home Improvement <input type="checkbox"/> Const/Perm. Equipment Line of Credit Other _____
Collateral Offered:	
Collateral Owner (if different than primary applicant):	
Est. Value of Collateral: \$	Priority of Lien: <input type="checkbox"/> 1 st Lien <input type="checkbox"/> Jr Lien

DECLARATIONS

Are you currently involved in lawsuit? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever filed bankruptcy? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are there any outstanding judgments against Applicant? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you directly or indirectly been obligation on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a co-maker or endorser on a note? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are any of the assets pledged as collateral held under a trust agreement of any type, held in an estate, or any other name or capacity? <input type="checkbox"/> YES <input type="checkbox"/> NO, If yes, attach details.

OWNERSHIP / MANAGEMENT INFORMATION

List all owners and executive managers of the applicant.

Name	SSN/EIN	DOB	Title/Position	Percent Ownership
			Total Ownership	%

EQUAL CREDIT OPPORTUNITY ACT NOTICE

Were Applicant's gross revenues \$1,000,000 or less during the last fiscal year? YES NO If Yes and Midwest Regional Bank denies your application for credit, you have a right to a written statement of the specific reason(s) for the denial. To obtain this written statement, please send your written request to: Midwest Regional Bank, Compliance Officer, 363 Festus Centre Drive, Festus, MO 63028, within 60 days from the date you are notified of the denial. Midwest Regional Bank will send you a written statement of the reason(s) for the denial within 30 days of receiving your written request.

The Federal **Equal Credit Opportunity Act** prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin's, sex marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or 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: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106 - Toll-Free: 1-877-275-3342.**

APPRAISAL REPORT DELIVERY NOTICE

If the collateral which will secure this loan is a first lien on a 1-4 family residence, Midwest Regional Bank may order an appraisal from an appraiser approved by Midwest Regional Bank to determine the property's value and charge you for this appraisal. Promptly upon completion and Midwest Regional Bank acceptance of the appraisal, we will provide you with a copy, even if the loan does not close. You will not be required to pay an additional amount in order to receive a copy of the appraisal report. In the event that you choose to purchase your own appraisal at your own cost, Midwest Regional Bank cannot consider this appraisal during the loan approval process.

Any appraisal report used in connection with this loan application was prepared solely for Midwest Regional Bank use in evaluating a request for an extension of credit. The appraisal should not be relied upon by any other person or entity. Midwest Regional Bank makes no express or implied representation or warranty of any kind and expressly disclaims any liability to any person or entity with respects to the property valuation.

If the loan does not close for any reason, Midwest Regional Bank reserves the right to retain the portion of the fee earned by the appraiser for payment. Any unearned fee shall be refunded to you.

REGULATION V NOTICE

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you should disagree with something that is reported on your credit report you should notify our bank. To do so Contact:

Midwest Regional Bank Phone: 636-937-5351
363 Festus Centre Drive Fax: 636-933-9621
Festus, Missouri 63028

E-SIGN ACT DISCLOSURE

This disclosure entails your rights and the specifications needed to receive your loan disclosures and/or documents (i.e. appraisals) in the form of an electronic record, for your initial loan transaction and any additional loan transactions with Midwest Regional Bank.

At any time, you have the right to have your loan records provided to you in paper form. A paper copy can be mailed to you free of charge by contacting the loan department at (636)937-5351.

You agree to electronic delivery and it will continue until you notify the bank at (636)937-5351 that you wish to withdraw your consent.

You may print a hard copy of your loan disclosures or you may save them to your computer to keep for your records.

Hardware and software requirements are monitor resolution of 1024x768 (or greater), Internet Access Operating System, Microsoft Windows Vista OR Microsoft Windows XP OR Microsoft Windows 7 OR Mac OS 10.5 or higher, Browser1, Microsoft Internet Explorer 8.0 or higher, Firefox 3.5 or higher, Safari 4.0 or higher, Opera 10.0 or higher, OR Google Chrome 8.0 or higher, and PDF Documents in Adobe Acrobat Reader version 5.0 or higher. With these requirements you should be able to access and retain your electronic record. Your loan disclosures will be sent in PDF Adobe Acrobat format. The bank will notify you of any hardware and/or software requirements and allow for withdrawal of your consent in response to these changes.

USA PATRIOT ACT NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR ESTABLISHING A NEW CUSTOMER RELATIONSHIP

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or legal entity that opens an account or establishes a customer relationship with Midwest Regional Bank ("Midwest" or the "Bank"). Federal law also requires all U.S. financial institutions to obtain, verify, and record information that identifies the beneficial owners of a legal entity that opens an account or establishes a customer relationship.

What this means for you: If you enter into a new customer relationship with Midwest, the Bank will ask for your name, address, date of birth (as applicable) and other identification information. In addition, if you enter into a new customer relationship with Midwest on behalf of a legal entity, we will ask for the names, addresses, dates of birth and other identification information of the beneficial owners of the legal entity.

This information will be used to verify your identity and, in the case of a legal entity customer, the identity of the beneficial owners. As appropriate, the Bank may, in its discretion, ask for additional documentation or information. If all required documentation or information is not provided, Midwest may be unable to open an account or establish a relationship with you.

JOINT INTENT CONFIRMATION

(Complete the following only if the applicant is a natural person.)

Regulation B and the Equal Credit Opportunity Act require that a lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

We intend to apply for joint credit. _____(initials) _____(initials)

I do not intend to apply for joint credit. _____(initials)

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Credit Authorization: I/We authorize the Bank (Lender) to obtain a consumer report, and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Lender to retain all information and reports for the Lender's files.

True and Correct: I/We certify that all statements made in this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing the Lender's loan decision violates Federal Criminal laws and may subject the violator to fine, imprisonment or both.

APPLICANT SIGNATURE(S)

Signature of Applicants:

X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date

GUARANTOR SIGNATURE(S)

By signing below, the undersigned acknowledges that (a) the undersigned is voluntarily agreeing to personally guaranty the debt owing by Applicant to Midwest Regional Bank in accordance with the terms of a written guaranty agreement, (b) has agreed to guaranty the debt owing by Applicant solely at the request of Applicant and (c) the Bank did not require the guaranty be provided by the undersigned or any specific person or entity (unless the undersigned is an owner or officer of Applicant).

Signature of Applicants:

X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date

Additional Signatures on page 6, if needed.

CHECK THIS BOX IF LOAN APPLICATION IS FROM AN ENTITY, OR FOR CREDIT NOT TO BE SECURED BY A RESIDENTIAL DWELLING. **IF CHECKED – DO NOT COMPLETE THE FOLLOWING DEMOGRAPHIC INFORMATION**

BORROWER

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Enter race:* _____
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – *Enter race:* _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Revised 08/2016 • **Effective 01/2018**

TO BE COMPLETED BY LOAN ORIGINATOR

Midwest Regional Bank Loan Officer to complete the following section for all commercial loan applications, including the types of loan excluded above

The application was provided:

Date: _____ Interviewer's Name (Print or Type) Interviewer's signatures: Officer NMLS # _____	Application taken by: <input type="checkbox"/> Phone <input type="checkbox"/> Email or Internet <input type="checkbox"/> Face to Face <input type="checkbox"/> Fax or Mail Interviewer's Telephone Number: _____	Interviewers Employer: Midwest Regional Bank NMLS # 403198 363 Festus Centre Drive Festus, MO 63028 636-937-5351/636-937-9621 fax
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The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

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Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
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Sex

- Female
- Male
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Race

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – Enter race: _____

Examples: Fijian, Tongan, etc.

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FOR ADDITIONAL SIGNATURES, IF NEEDED

Applicant Name(s) (exact legal name)

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notion or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

APPLICANT SIGNATURE(S)

Signature of Applicants:

X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date

GUARANTOR SIGNATURE(S)

By signing below, the undersigned acknowledges that (a) the undersigned is voluntarily agreeing to personally guaranty that debt owing by Applicant to Midwest Regional Bank in accordance with the terms of a written guaranty agreement, (b) has agreed to guaranty the debt owing by Applicant solely at the request of Applicant and (c) the Bank did not require the guaranty be provided by the undersigned or any specific person or entity (unless the undersigned is an owner or officer of Applicant).

Signature of Applicants:

X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date
X _____			
Authorized Signature	Print Name	Title	Date