

COMMERCIAL LOAN APPLICATION ADDENDUM

Customer: _____

Amount: _____

Term: _____

Rate: _____

Collateral: _____

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

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

First National Bank

Attention:

P O Box 1111 Anytown, ST 11111

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

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 (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 **Comptroller of the Currency, - Customer Assistance Unit, 1301 McKinney Street, Suite 3450, Houston, TX 77010**

Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

First National Bank, Loan Administration Department, P O Box 1111, Anytown, ST 11111. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

RENEWALS: Existing and new loan secured by residential structure, complete info. below:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower

Ethnicity:

- I do not wish to furnish this information.
 Hispanic or Latino Not Hispanic or Latino
 American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black or African American
 Asian White
 Female Male

Sex:

Co-Borrower

Ethnicity:

- I do not wish to furnish this information.
 Hispanic or Latino Not Hispanic or Latino
 American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black or African American
 Asian White
 Female Male

Sex:

Photocopy to applicants

Phone or Mail Application? Yes No