

COMMERCIAL LOAN APPLICATION - SUMMARY

IMPORTANT APPLICATION 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 policy and federal law.

Applicant's Name and Address Date: Telephone #: Taxpayer I.D. #: Nature of Business:	Creditor's Name and Address FARMERS <i>state bank</i> 307 MAIN PO BOX 330 WESTMORELAND, KS 66549 8685 E HWY 24 MANHATTAN, KS 66502
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General Information

Legal Relationship: Corporation Partnership Sole-Proprietorship Other
 Authorization Resolution Dated: Submitted w/ Statement On File w/ Creditor To be Provided
 Income Tax Return Filed Through What Date: _____ Are Any Returns Being Contested or Audited: Yes No
 Name and Address of Accounting Firm or Accountant: _____

Names and Date of Birth of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant: _____

Loan Request

Amount Requested \$ _____ Secured Unsecured Initial Request Additional Advance
 Use of Proceeds (Purpose of Loan): _____ Terms: _____

Financial Summary

Financial Statement Submitted w/ this Summary Current Financial Statement on File w/ Creditor

Assets	Liabilities
Current Assets	Current Liabilities
Account Receivables	Long Term Liabilities
Gross Inventory	Other Liabilities
Fixed Assets	Total Liabilities
Other	Net Worth (Total Assets minus Total Liabilities)
Total Assets	Total Liabilities and Net Worth

Profit and Loss

From	To
Net Sales	
Gross Profit	
Net Operating Profit	
Net Profit/Loss	

Credit Denial Notice:	Equal Credit Opportunity 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 Farmers State Bank 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.	The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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: FDIC.

NOTICE - JOINT CREDIT: WE INTENDED TO APPLY FOR JOINT CREDIT. (initials) _____

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 10147, and may result in a fine or imprisonment or both. 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. By Signing below, the undersigned agree(s) to all terms and conditions of this Application.

By: (printed name) _____	Date: _____
Signature: _____	
By: (printed name) _____	Date: _____
Signature: _____	