

Thank you for your interest in doing business with Mainstreet Community Bank of Florida. We are glad that you have chosen Central Florida's best community bank as your partner and we are excited to review your request in hopes that we can help your business grow. Our bank is headquartered in Central Florida and we offer local decision making from a group of local bankers and directors who know our market and the needs of our local business men and women.

At the bottom of this letter we have provided a helpful checklist so you will know exactly what documentation we will need from you in order to process your loan request. We pride ourselves on keeping borrowing simple but there are certain documents we simply must receive in order to make an informed decision and offer you our quickest turnaround time and best terms possible. These items will get us started and should provide the bulk of what we need. Should we determine that we need additional information, we will notify you immediately. Please feel free to contact your lender with any questions you may have throughout the process.

Thank you, again, for your interest and we look forward to serving your needs.

Please Provide the Following Documents and Information

- ☐ A completed commercial loan application (included in this package).
- ☐ The last three years of business tax returns, as well as the most recent interim Balance Sheet and Income Statement (P&L). If you have borrowed with us before we will inform you of the most recent financials we have on file so that you will not have to provide them again.
- ☐ The last three years of personal tax returns for all guarantors. We generally require guaranties from all owners with at least 20% ownership.
- ☐ A current Personal Financial Statement for each guarantor. We have provided a blank form in this package and please let us know if you need more than one form. If you already have a statement prepared in another format, please sign the enclosed Certification and Attestation form and attach it to your statement.
- ☐ For real estate loans, please provide a copy of a purchase contract if you have it.
- ☐ For loans to purchase equipment or vehicles, please provide a buyers order or bill of sale.
- ☐ For working capital loans, please provide a current Accounts Receivable Aging report.
- ☐ Any other documentation that may be pertinent to your loan request.
- ☐ A copy of your driver's license.

COMMERCIAL LOAN APPLICATION

BUSINESS INFORMATION

Business Legal Name						
DBA Name (if applicable)						
Street Address						
Mailing Address (if different)						
Business Structure	<input type="checkbox"/> C-Corp	<input type="checkbox"/> S-Corp	<input type="checkbox"/> LLC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Non-profit	<input type="checkbox"/> Other

OWNERSHIP

Name		Name	
Title/Position		Title/Position	
Ownership %		Ownership %	
Name		Name	
Title/Position		Title/Position	
Ownership %		Ownership %	

LOAN REQUEST

Purpose:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Re-Finance	<input type="checkbox"/> Working Capital	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Construction
	<input type="checkbox"/> Other (please describe) _____				
Type of Collateral			Amount Requested	\$	
Collateral Address (if real estate)			For How Long		
			Desired Payment	\$	

Notice to applicants: If your application for business credit is denied, you have the right to a written statement of the specific reason for denial. To obtain a statement, please contact Mainstreet Community Bank of Florida, 204 S. Woodland Blvd., DeLand, FL 32720 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 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 the creditor is: FDIC Consumer Response Center, 1100 Walnut Street, Kansas City, Missouri 64106.

By signing below, I/we certify that I/we are duly authorized to initiate this credit application on behalf of the borrowing entity. I/we further certify that all information provided is complete, true, and correct to the best of my/our knowledge.

SIGNATURE OF AUTHORIZED INDIVIDUAL

DATE

SIGNATURE OF AUTHORIZED INDIVIDUAL

DATE



PERSONAL FINANCIAL STATEMENT

If this is an application for **joint credit**, Applicant and Co-Applicant each agree that **we intend to apply for joint credit** (sign below).

Applicant: _____ Co-Applicant: _____

APPLICANT

NAME – FIRST, MIDDLE INITIAL, LAST	SOCIAL SECURITY NUMBER	DATE OF BIRTH
ADDRESS – NUMBER, STREET, CITY, STATE, ZIP		HOME PHONE
EMPLOYER	TYPE OF BUSINESS	YEARS THERE
BUSINESS ADDRESS	BUSINESS PHONE	POSITION/TITLE
NUMBER/AGES OF DEPENDENTS		

CO-APPLICANT

NAME – FIRST, MIDDLE INITIAL, LAST	SOCIAL SECURITY NUMBER	DATE OF BIRTH
ADDRESS – NUMBER, STREET, CITY, STATE, ZIP		HOME PHONE
EMPLOYER	TYPE OF BUSINESS	YEARS THERE
BUSINESS ADDRESS	BUSINESS PHONE	POSITION/TITLE
NUMBER/AGES OF DEPENDENTS NOT LISTED ABOVE		

INCOME

ANNUAL INCOME	APPLICANT	CO-APPLICANT	TOTAL
Salary (Gross Annual Income)			
Bonus and Commissions			
Dividends and Interest			
Net Rental Income			
Other Income *			
TOTAL			

ANNUAL FIXED AND VARIABLE EXPENSES

Primary Mortgage Payment (Principal & Interest)			
Other Mortgage and Installment Loan Payments			
Credit Card Payments			
Property Taxes			
Other			
TOTAL			

* Alimony, child support or separate maintenance payments need not be disclosed if the applicant does not want it to be considered in determining creditworthiness. If disclosed, payments received under: ☐ court order ☐ written agreement ☐ oral understanding.

BALANCE SHEET – Attach Additional Schedules as Needed

ASSETS	APPLICANT	CO-APPLICANT	JOINT	TOTAL
Cash and Short Term Investments (Schedule A)				
Marketable Securities (Schedule B)				
Securities Not Readily Marketable (Schedule B)				
Cash Value – Life Insurance (Schedule C)				
Notes and Accounts Receivable				
Real Estate Owned (Schedule D)				
Retirement Accounts (IRA/KEOGH/401k/Etc.)				
Automobiles				
Personal Property				
Business Interests (Schedule E)				
Other Assets				
TOTAL ASSETS				

LIABILITIES	APPLICANT	CO-APPLICANT	JOINT	TOTAL
Notes Payable to Banks – Secured				
Notes Payable to Banks – Unsecured				
Notes Payable to Others (i.e. retirement plan)				
Mortgages including Home Equity Loans (Schedule D)				
Outstanding Credit Card Balances				
Taxes and Interest Payable				
Policy Loan – Life Insurance (Schedule C)				
Other Liabilities				
TOTAL LIABILITIES				
NET WORTH (ASSETS MINUS LIABILITIES)				

Are all bad and doubtful assets excluded from this statement? _____ NO _____ YES

Are any of your assets pledged, loaned, or hypothecated? _____ NO _____ YES

If "YES", please give details:

If more than 20% of your total assets are held in a business, attach a current balance sheet and profit and loss statement of that business

SCHEDULE A – Accounts at Financial Institutions (Cash / Short Term Investments)

NAME OF INSTITUTION	SAVINGS	CHECKING	OTHER INVESTMENTS	TOTAL

SCHEDULE B – Securities (Stocks, Bonds, and Mutual Funds)

NO. OF SHARES	DESCRIPTION	RESTRICTED / PLEDGED	OWNER	L-Listed U- Unlisted NM – Non Mkt	COST	MARKET VALUE

SCHEDULE C – Insurance (Life and Disability)

AMOUNT	NAME OF COMPANY	BENEFICIARY	OWNER	LOANS	CASH VALUE

SCHEDULE D – Real Estate Owned (Including Principal Residence)

PROPERTY ADDRESS	TITLE IN NAME OF	% INT.	DATE ACQ.	COST	MARKET VALUE	PRINCIPAL BALANCE	MONTHLY PAYMENT	LENDER

SCHEDULE E – Business Interests (LLCs/Partnerships/Etc.)

NAME OF BUSINESS	TYPE OF INVESTMENT	LIMITED / GENERAL	AMOUNT INVESTED	% OF OWNERSHIP	FAIR MARKET VALUE OF BUSINESS INTEREST



CONTINGENT LIABILITIES

	NO	YES	AMOUNT
Are you contingently liable for any other debt (business, etc.)?			
Are you an endorser, co-maker, or guarantor on any notes?			
Do you have any outstanding letters of credit?			
Are you contingently liable for any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any of your tax obligations past due?			
Have you ever filed for bankruptcy? If so, when?			

IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE GIVE DETAILS.

Each of the undersigned hereby instructs, consents and authorizes Mainstreet Community Bank of FL, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan of other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the "Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify that everything stated on the first page and second page of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understands that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorize Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Mainstreet Community Bank of FL. Each of the undersigned authorize Lender to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

This Personal Financial Statement, including the consent to obtain consumer credit report contained above is executed by the undersigned on the date(s) listed below.

SIGNATURE OF THE APPLICANT SOCIAL SECURITY NO.

DATE SIGNED

SIGNATURE OF THE CO-APPLICANT SOCIAL SECURITY NO.

DATE SIGNED

FINANCIAL CONDITION AS OF



PERSONAL FINANCIAL STATEMENT ATTESTATION & CERTIFICATION

Thank you for providing Mainstreet Community Bank with your Personal Financial Statement. We generally ask that these statements be provided on our forms. However, we do not wish to cause any more work for you than is absolutely necessary. In lieu of completing a statement on our form, please complete this certification form that we may attach to your Personal Financial Statement. We greatly appreciate your assistance with updating your file held with the bank.

FINANCIAL CONDITION AS OF THIS DATE

CONTINGENT LIABILITIES

	NO	YES	AMOUNT
Are all bad and doubtful assets excluded from this statement?			
Are you contingently liable for any other debt (business, etc.)?			
Are you an endorser, co-maker, or guarantor on any notes?			
Do you have any outstanding letters of credit?			
Are you contingently liable for any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any of your tax obligations past due?			
Have you ever filed for bankruptcy? If so, when?			

IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE GIVE DETAILS.

Each of the undersigned hereby instructs, consents and authorizes Mainstreet Community Bank of Florida, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan of other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the "Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify that everything stated on the attached Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understands that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorize Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Mainstreet Community Bank of FL. Each of the undersigned authorize Lender to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

The attached Personal Financial Statement, including the consent to obtain consumer credit report contained above is executed by the undersigned on the date(s) listed below.

SIGNATURE OF THE APPLICANT

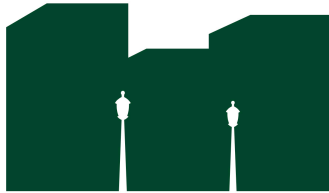
SOCIAL SECURITY NO.

DATE SIGNED

SIGNATURE OF THE CO-APPLICANT

SOCIAL SECURITY NO.

DATE SIGNED



MAINSTREET
COMMUNITY BANK
OF FLORIDA

Familiar Name, Familiar Faces, Familiar Bank.

STATEMENT OF JOINT INTENT

The attached loan application is made with the intent to apply jointly, regardless of ownership of the borrowing entity, position within the company, or the manner of title in which personal assets are held. We apply jointly of our own accord and have neither been asked by nor required by Mainstreet Community Bank to do so in order to request credit. We understand that each owner of the borrowing entity may be required to guaranty the subject loan and that any additional guaranties are voluntary and as a result of our wishes.

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

For Internal Use Only:

(to be used when applicants are not present at time of application)

I have verified that each applicant intends to apply for joint credit.

Lender Signature

Date