LEGACY BANK
BUSINESS CREDIT APPLICATION

I certify that this application is for:

- ☐ **individual credit** - without a co-borrower or guaranty of another person or entity*
- ☐ **joint credit** - with a person or entity who will also be contractually liable

Any future unwritten loan requests will be on the same application basis (either individual or joint) unless the bank is notified in writing prior to or at the time of the new application.

Please initial: **Applicant** ____________
Co-applicant ____________

* In the event Borrower(s) has previous credit with Lender whereby a Guarantor(s) was required, Borrower(s) is requesting the continuing Guaranty(ees) be considered for this loan application unless this box is checked: ☐

TELL US ABOUT YOUR BUSINESS

Application Name and Business Address:	Business Type: ☐ Corporation ☐ Proprietorship ☐ Partnership ☐ LLC
Social Security or Tax ID Number:	Email Address:
Brief Description of Business:	Ownership of Business:

Officers or Principals

Name:	Title:	Home Address:	Home and Cell Phone Number:

TELL US ABOUT YOUR LOAN NEED

Purpose of Loan:	Amount of Loan Requested:
Requested Payment Terms:	Sources of Funds to Repay Loan:
Description of Collateral Offered:	

TELL US ABOUT YOUR BANKING REFERENCES

Our Principal Financial Institution Is:	Other Financial Institutions Used:

Services Presently Used:
- ☐ Checking Account
- ☐ Savings Account
- ☐ Loan
- ☐ Safe Deposit
- ☐ Certificate of Deposit
- ☐ Other

Outstanding Debts of Applicant

Name and Address:	Date of Note:	Original Debt:	Interest Rate:	Balance Due:

Have you co-signed or are a guarantor on another debt? ☐ Yes ☐ No
If yes, please list:

Have you ever been convicted of a felony? ☐ Yes ☐ No
If yes, when:

TELL US ABOUT YOUR LOAN CO-APPLICANT (If Applicable)

Co-applicant Name and Address:	Social Security Number:
	Business Phone Number:

Outstanding Debts of Co-applicant

Name and Address:	Date of Note:	Original Debt:	Interest Rate:	Balance Due:

TELL US ABOUT YOUR LOAN GUARANTOR (If Applicable)

Guarantor Name and Address:	Social Security Number:
	Business Phone Number:

FINANCIAL STATEMENT OF APPLICANT

In order to expedite the application process, please include current financial statements (balance sheets or income statements) and tax returns for the past two years for every applicant, co-applicant, or guarantor. Additional information may also be required.

SIGNATURE

Everything I have stated in this application and the financial statement attached hereto is correct to the best of my knowledge. It is understood that you will retain this application whether or not it is approved. You are authorized to check my credit and business experience and to answer questions about your credit experience with me. The undersigned also acknowledges receipt of a copy of this application and the Notice of Right to Request Specific Reason(s) for Credit Denial.

Applicant's Signature	Title	Date

Co-applicant's Signature (Where Applicable)	Title	Date

NOTICE OF RIGHT TO REQUEST SPECIFIC REASON(S) FOR CREDIT DENIAL

If your Application for Business Credit should be denied, you have the right to a written statement of the specific reason(s) for such denial. To obtain the Statement of Reason(s), please contact the individual or office listed below within 60 days from the date you were notified of our decision. We will provide you with a written statement of reasons for denial within 30 days from the date of receipt of your request.

Legacy Bank
PO Box 21688
Oklahoma City, OK 73156

EQUAL CREDIT OPPORTUNITY ACT 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 law concerning this creditor is:

FDIC Consumer Response Center
1100 Walnut St, Box #11
Kansas City, MO 64106

LEGACY BANK®
Member FDIC

LOAN FEES AND COSTS

When processing your loan request, which includes a real estate mortgage as security on a proposed loan at Legacy Bank, certain costs will be incurred through the application, underwriting and documentation process.

The undersigned hereby requests and instructs Legacy Bank to do the following associated with this real estate mortgage transaction:

1. Order Appraisal(s)
2. Update Abstract(s) (preliminary & final)
3. Order Title Services which may include title commitments, title policies, title opinions or title reports.

Regardless of whether the contemplated loan transaction is closed, the undersigned agrees to pay all costs and fees as indicated above or reimburse Legacy Bank for any costs incurred related to said services.

Signature	Date
Signature	Date