

SMALL BUSINESS LOAN APPLICATION

INFORMATION ABOUT YOUR BUSINESS (hereafter known as "Company")

| | | | | | | | | |
|----------|--|--|----------------------|----------------|-------------------------------------|-----------------------|--------------------------------------|----------------------|
| BUSINESS | TYPE OF BUSINESS: | | | | | State of Organization | Date Business Established: | |
| | Sole Proprietorship | | LLC | LLP | Partnership | | Non Profit | Current Owner Since: |
| | Corporation: | | S Corp | C Corp | Other | | Current Management Since: | |
| | Description of Business (Products / Services Provided) | | | | | | | |
| | Legal Business Name (applicant) | | | | | | Federal Tax Identification No. | |
| | Other Names Used by Company (dba) | | | | | | | |
| | Street Address (Local Offices)-Physical Address | | | City | County | State | Zip Code | |
| | Statement Mailing Address (if different from Street Address) | | | City | County | State | Zip Code | |
| | Business Telephone Number: | | Business Fax Number: | | Annual Gross Sales (last full year) | | # Employees | |
| | Website Address: | | | Email Address: | | | Account # to debit for loan payment: | |

PLEASE DESCRIBE YOUR LOAN REQUEST

PLEASE DESCRIBE YOUR SECOND REQUEST (Optional)

| | | | | | | | | | |
|-----------------------------|------------------------------|--|---|---------------------|------------------------------|---|---|--------------------|--|
| LOAN/LINE OF CREDIT REQUEST | Loan Amount: | | Loan | Line of Credit | Loan Amount: | | Loan | Line of Credit | |
| | Requested Terms | | | | Requested Terms: | | | | |
| | If Line of Credit: | | New Line | | Increase (Current Limit |) | | If Line of Credit: | |
| | PURPOSE: | | General Working Capital/Cash Flow Needs | | PURPOSE: | | General Working Capital/Cash Flow Needs | | |
| | Purchase/Refinance Equipment | | Purchase/Refinance Real Estate | | Purchase/Refinance Equipment | | Purchase/Refinance Real Estate | | |
| | Other | | Renewal | | Other | | Renew | | |
| | COLLATERAL: | | <u>CURRENT VALUE:</u> | | COLLATERAL: | | <u>CURRENT VALUE:</u> | | |
| | Equipment | | | | Equipment | | | | |
| Accounts Receivable | | | | Accounts Receivable | | | | | |
| Inventory | | | | Inventory | | | | | |
| Vehicles | | | | Vehicles | | | | | |
| Real Estate | | | | Real Estate | | | | | |
| Other | | | | Other | | | | | |

INFORMATION ABOUT OWNERS AND GUARANTORS – Please list primary owner first. All 20% or more owners must complete.

| OWNER/GUARANTOR #1 | | | | | | | | | | |
|--------------------------------------|-----|------|----------------------------|---------------|-------------------------------|--|-----|------------------------------|-------|--|
| Optional | Mr. | Mrs. | Ms. | Miss | | | | | | |
| Name | | | | Date of Birth | | Title | | Ownership % | | |
| Residence Address | | | | | | | Own | Rent | Other | |
| City | | | State | | Zip | Home Phone Number | | Social Security Number / TIN | | |
| Business Phone Number | | | Cell Phone Number | | | Primary Financial Institution | | | | |
| Driver's License # | | | State Issued | | Monthly Rent/Monthly Mortgage | | | | | |
| PERSONAL FINANCIAL SUMMARY – Owner 1 | | | | | | PERSONAL INCOME SUMMARY – from last Federal Tax Return | | | | |
| Cash, Savings, CD's, Stocks, Bonds | | | Vehicle Loans | | | Wages, Salaries, Tips, etc. | | | | |
| Retirement Accounts | | | Revolving Accounts | | | Business Income (Schedule C) | | | | |
| Value of House | | | Other Personal Loans | | | Schedule E Income | | | | |
| Other Real Estate Value | | | Home Mortgage | | | Other Income (Net)* | | | | |
| Value of Business | | | Other Real Estate Mortgage | | | Total from Tax Return | | | | |
| Other Assets | | | Other Personal Liabilities | | | | | | | |

**Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.*

| OWNER/GUARANTOR #2 | | | | | | | | | | |
|--------------------------------------|-----|------|----------------------------|---------------|-------------------------------|--|-----|------------------------------|-------|--|
| Optional | Mr. | Mrs. | Ms. | Miss | | | | | | |
| Name | | | | Date of Birth | | Title | | Ownership % | | |
| Residence Address | | | | | | | Own | Rent | Other | |
| City | | | State | | Zip | Home Phone Number | | Social Security Number / TIN | | |
| Business Phone Number | | | Cell Phone Number | | | Primary Financial Institution | | | | |
| Driver's License # | | | State Issued | | Monthly Rent/Monthly Mortgage | | | | | |
| PERSONAL FINANCIAL SUMMARY – Owner 2 | | | | | | PERSONAL INCOME SUMMARY – from last Federal Tax Return | | | | |
| Cash, Savings, CD's, Stocks, Bonds | | | Vehicle Loans | | | Wages, Salaries, Tips, etc. | | | | |
| Retirement Accounts | | | Revolving Accounts | | | Business Income (Schedule C) | | | | |
| Value of House | | | Other Personal Loans | | | Schedule E Income | | | | |
| Other Real Estate Value | | | Home Mortgage | | | Other Income (Net)* | | | | |
| Value of Business | | | Other Real Estate Mortgage | | | Total from Tax Return | | | | |
| Other Assets | | | Other Personal Liabilities | | | | | | | |

**Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.*

INFORMATION ABOUT OWNERS AND GUARANTORS – Continued. All 20% or more owners must complete.

| OWNER/GUARANTOR #3 | | | | | | | | | | |
|--------------------------------------|-----|--------------|-------------------|----------------------------|-------------------------------|-------------------------------|--|-------------|-------|--|
| Optional | Mr. | Mrs. | Ms. | Miss | | | | | | |
| Name | | | Date of Birth | | Title | | | Ownership % | | |
| Residence Address | | | | | | | Own | Rent | Other | |
| City | | State | | Zip | Home Phone Number | | Social Security Number / TIN | | | |
| Business Phone Number | | | Cell Phone Number | | | Primary Financial Institution | | | | |
| Driver's License # | | State Issued | | | Monthly Rent/Monthly Mortgage | | | | | |
| PERSONAL FINANCIAL SUMMARY – Owner 3 | | | | | | | PERSONAL INCOME SUMMARY – from last Federal Tax Return | | | |
| Cash, Savings, CD's, Stocks, Bonds | | | | Vehicle Loans | | | Wages, Salaries, Tips, etc. | | | |
| Retirement Accounts | | | | Revolving Accounts | | | Business Income (Schedule C) | | | |
| Value of House | | | | Other Personal Loans | | | Schedule E Income | | | |
| Other Real Estate Value | | | | Home Mortgage | | | Other Income (Net)* | | | |
| Value of Business | | | | Other Real Estate Mortgage | | | Total from Tax Return | | | |
| Other Assets | | | | Other Personal Liabilities | | | | | | |

**Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.*

| OWNER/GUARANTOR #4 | | | | | | | | | | |
|--------------------------------------|-----|--------------|-------------------|----------------------------|-------------------------------|-------------------------------|--|-------------|-------|--|
| Optional | Mr. | Mrs. | Ms. | Miss | | | | | | |
| Name | | | Date of Birth | | Title | | | Ownership % | | |
| Residence Address | | | | | | | Own | Rent | Other | |
| City | | State | | Zip | Home Phone Number | | Social Security Number / TIN | | | |
| Business Phone Number | | | Cell Phone Number | | | Primary Financial Institution | | | | |
| Driver's License # | | State Issued | | | Monthly Rent/Monthly Mortgage | | | | | |
| PERSONAL FINANCIAL SUMMARY – Owner 4 | | | | | | | PERSONAL INCOME SUMMARY – from last Federal Tax Return | | | |
| Cash, Savings, CD's, Stocks, Bonds | | | | Vehicle Loans | | | Wages, Salaries, Tips, etc. | | | |
| Retirement Accounts | | | | Revolving Accounts | | | Business Income (Schedule C) | | | |
| Value of House | | | | Other Personal Loans | | | Schedule E Income | | | |
| Other Real Estate Value | | | | Home Mortgage | | | Other Income (Net)* | | | |
| Value of Business | | | | Other Real Estate Mortgage | | | Total from Tax Return | | | |
| Other Assets | | | | Other Personal Liabilities | | | | | | |

**Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.*

| BANK REFERENCES | | | |
|--|------------------------|--|------------------|
| BUSINESS BANK REFERENCES – List the financial institutions where the business depository accounts are maintained. | | | |
| Account Type: | Financial Institution: | | Average Balance: |
| Checking Savings Other (specify): | | | |
| Checking Savings Other (specify): | | | |

| TELL US ABOUT YOUR BUSINESS DEBT – List all business installment debt, lines of credit, notes, mortgages and contracts/leases payable. | | | | | | | |
|---|--------------|-----------------|-----------------|---------------|---------------|-----------------|--------------------|
| Credit's Name | Type of Debt | Original Amount | Present Balance | Interest Rate | Maturity Date | Monthly Payment | Collateral Pledged |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Please list the total outstanding balance of all other business debt listed above

| BUSINESS DEBT | | | | | | |
|---|--|--|----------|----|----------|----|
| OTHER INFORMATION – Please answer the following questions for the business and owner(s) /guarantor(s): | | | | | | |
| If yes to any of the following questions, please explain. | | | Business | | Personal | |
| 1. | Have there been any bankruptcies or judgments? | | Yes | No | Yes | No |
| 2. | Is there pending litigation or any unsatisfied judgments? | | Yes | No | Yes | No |
| 3. | Are any taxes currently past due, including payroll & sales tax? | | Yes | No | Yes | No |
| 4. | Is any collateral offered to Arvest Bank currently pledged to other creditors? | | Yes | No | Yes | No |
| 5. | Is the business for sale or under any oral or written agreement that would change ownership? | | Yes | No | | |
| 6. | Has the business incurred a loss in the last three years? | | Yes | No | | |
| 7. | Is the business liable on any debts not shown on this application? | | Yes | No | | |

By signing below, the undersigned individual, who is either a principal of the credit applicant or a personal guarantor of its obligations, authorizes borrower and/or debtor and their affiliates, successors or its designee (and any assignee or potential assignee thereof) to obtain consumer credit reports relating to his/her individual credit history and/or creditworthiness. Such authorization shall extend to obtaining a credit profile in considering this application and subsequently for the purposes of update, renewal or extension of such credit or additional credit and for reviewing or collecting the resulting account. A Photostat or facsimile copy of this authorization shall be valid as the original. By signature below, I/we affirm my/our identity as the respective individual(s) identified in this application.

CREDIT RELEASE AUTHORIZATION

I hereby certify that the information contained in this credit application is true and accurate and I hereby authorize our banks, trade references, and financial institutions the right to release credit information. In states where permissible, I hereby authorize the filing and recording of UCC financing Statements showing the Secured Party's interest in the equipment and grant the Secured Party the right to execute Borrower's/debtors name thereto. A photostat copy of this authorization shall be as valid as the original.

SIGNATURE _____ Title _____ Date _____

Notice of Right to Receive a Copy of Appraisal

You have a right to receive a copy of the real estate appraisal report, if any, used in connection with your application for credit. If you would like to receive a copy, please write to us at this mailing address: 921 West Monroe Ave, P.O. Box 1640, Lowell, AR 72745. We must receive your request no later than 90 days after we notify you about action taken on your credit application or, if you withdraw your application, 90 days after that occurs. Please include the following information in your request: loan or application number (if known), date of application, name(s) of loan applicant(s), property address, and current mailing address.

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 is the Consumer Financial Protection Bureau P.O. Box 4503 Iowa City, IA 52244 Toll-Free (855) 411-CFPB (2372) TTY/TDD (855) 729-CFPB (2372) Fax (855) 237-2392. 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 Lender set forth above within 60 days from the date you are notified or our decision. We will send you a written statement of reasons for the denial within 30 days for receiving your request for the statement.

RIGHT TO RECEIVE AN ADVERSE ACTION LETTER

You have the right to receive an adverse action letter outlining your reasons for denial of your business loan request. We must hear from you no later than 60 days after we notify you about the action taken on your credit application or you withdraw your application. Please contact us at the following address including your name and mailing address.

Arvest Bank
921 West Monroe Ave
P.O. Box 1640
Lowell, AR 72745

FACTS**WHAT DOES ARVEST BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- transaction history and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Arvest Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Arvest Bank share? | Can you limit this sharing? |
|---|-------------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non-affiliates to market to you | No | We don't share |

To limit our sharing

- Call 1-866-910-2422 during office hours 8:00 am to 5:00 pm Monday-Friday
- Visit us online: www.arvest.com/privacy or
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-866-910-2422 or go to www.arvest.com/privacy

Mail-in Form

Leave Blank OR
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me.

Your Name

Address

City, State, Zip

Your Account #

Mail to:

Arvest Bank –
Privacy Officer
PO Box 1640
Lowell, Arkansas
72745

| What we do | |
|---|---|
| How does Arvest Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Arvest Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ show your government-issued ID or seek financial or tax advice ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account—unless you tell us otherwise. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Arvest Mortgage Company, Arvest Asset Management, Security Bank Card, Superior Finance Company, Arvest Trust Company, Central Mortgage Company, Waco Title</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Arvest Bank does not share with non-affiliates so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Arvest Bank doesn't jointly market to you.</i> |