



FNB QUICK LOAN PROGRAM

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| Loan Amount Requested | | Loan Purpose | | | |
| | | | | | |
| Collateral | | Value | | Loan to Value: | |
| | | | | | |
| Applicant is a/an (please check one): | | Borrowing intent should be evidenced when each individual is applying with the applicant for shared joint credit (e.g. individual is a co-borrower with business or two individuals borrowing together). The intent is not completed for guarantors. Please check one: | | | |
| <input type="checkbox"/> | Partnership | <input type="checkbox"/> | Individual Credit: Relying solely on my income | | |
| <input type="checkbox"/> | Limited Liability Company | <input type="checkbox"/> | Individual Credit: Relying solely on my income & other sources. | | |
| <input type="checkbox"/> | Corporation | | | | |
| <input type="checkbox"/> | Non-profit | <input type="checkbox"/> | Joint Credit: We intend to apply for joint Credit. Initials _____ | | |
| <input type="checkbox"/> | Sole Proprietor or Individual | | | | |
| Applicant Information | | | | | |
| Legal Name of Applicant | | SSN/EIN/TIN# | DOB | Phone Number | |
| | | | | | |
| Street Address: | | | | US Citizen (yes/no) | |
| Mailing Address: | | | | | |
| If applicant is not a sole proprietor or individual, complete the following section. If so, skip to co-applicant info. | | | | | |
| Owners & Percentage of Ownership | | Which one individual has significant management responsibility? | | | |
| | | Name: | | DOB: | |
| | | SSN/TIN: | | US Citizen (yes/no): | |
| | | Address: | | | |
| | | Title: | | | |
| Complete the following for anyone owning more than 20% of entity. If more than two, attach an additional application. | | | | | |
| Legal Name of Owner (Guarantor) | | SSN/EIN/TIN# | DOB | Phone Number | |
| | | | | | |
| Street Address: | | | | US Citizen (yes/no) | |
| Mailing Address: | | | | | |
| Legal Name of Owner (Guarantor) | | SSN/EIN/TIN# | DOB | Phone Number | |
| | | | | | |
| Street Address: | | | | US Citizen (yes/no) | |
| Mailing Address: | | | | | |
| Co-Applicant Information | | | | | |
| Legal Name of Co-Applicant | | SSN/EIN/TIN# | DOB | Phone Number | |
| | | | | | |
| Street Address: | | | | US Citizen (yes/no) | |
| Mailing Address: | | | | | |
| Business Information Needed - If borrower is a start-up, then please provide a separate financial projection. | | | | | |
| Income (Borrower Only) | Annual | Debt (Borrower Only) | Monthly | Annual | Business Information |
| W2 | | Mortgage | | | Age of Business |
| Real Estate | | Business Debt | | | Current Annual Sales |
| Business | | Personal Debt | | | # of Part Time Employees |
| Other | | Other | | | # of Full Time Employees |
| Estimated # of new jobs in next 12 months: | | | | Estimated annual wage of new jobs: | |
| | | | | | |
| Business Signers & Titles: | | | | | |
| Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some cases, we may use outside sources to confirm the information. When you open an account or apply for a new loan on or after May 11, 2018, you will be required to provide information about your beneficial owners. A beneficial owner is: (a) each individual who owns 25% or more of the company and/or (b) one individual who has significant managerial responsibility for the company. You will be required to provide the name(s), address(es), date(s) of birth and other identifying information for each beneficial owner. The information you provide will be kept confidential and secure. I/We authorize First National Bank, Cortez (Lender) to obtain a consumer report, and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Lender to retain all information and reports for the Lender's files. I/We certify that all statements made in this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing the Lender's loan decision violates Federal Criminal laws and may subject the violator to fines, imprisonment or both. 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 (providing the applicant has the legal capacity to enter into a binding contract), because all or part of the applicant's income is derived from any public assistance program or because the applicant, in good faith, has exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the Bank is: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050. | | | | | |
| ACKNOWLEDGEMENT: By signing this application, I/we acknowledge receipt of a copy of all the notices for my/our records. | | | | | |

Signature/Date

Signature/Date



1981 Blake Street
Denver, Colorado 80202
800.877.chfa (2432)

colorado credit reserve borrower notice & waiver

This notice is provided to borrowers who may receive a loan from a lender under the Colorado Credit Reserve Program of the Colorado Housing and Finance Authority (the "Authority").

The purpose of this program is to assist lenders to make loans to borrowers that might otherwise not qualify for a bank loan. The program utilizes a special loss reserve (the "CCR Account") to assist the lender in covering losses from a portfolio of loans that a lender makes under the program. The borrower pays a premium charge to the CCR Account, which is matched by a payment from the Authority.

It is important to emphasize that the loan is a private transaction between the lender and the borrower. While the program may assist a lender in being able to take more risk than normal, the lender is still bearing the risk of the loan. The Authority is not a party to the loan and plays no role at all in the lender's decision regarding whether or not to make the loan, or in setting the interest rate, fees, duration, or any other terms or conditions of the loan. The lender's rights and remedies are delineated in the loan contract and in applicable law. The Authority plays no role in any decision by the lender with respect to enforcing the lender's rights under the loan contract.

While the program is intended to assist the lender in providing the borrower with access to bank financing, it is likely to be more expensive for the borrower than would be the case with a conventional loan because the borrower is required to make a payment to the CCR Account.

The borrower acknowledges receipt of this Borrower Notice and Waiver and hereby represents and warrants that it has no, and has not been promised or told by anyone that it has any, legal, beneficial, or equitable interest in the aforementioned non-refundable premium charges or any other funds credited to the CCR Account, and hereby waives any right, claim, or interest to any and all such funds paid or credited to the CCR Account from time to time.

Is this business greater than 50% minority owned?

Yes No

Is this business greater than 50% woman owned?

Yes No

authorization

Print Name of Borrower

Signature

Date