

FIRST FEDERAL BANK & TRUST

Business Loan Application

671 Illinois St., Sheridan, WY 82801
1575 Shiloh Rd. Suite H, Billings MT 59106

Phone: (307)672-0464 customerservice@efirstfederal.com
Phone: (406)652-3381 Fax: (307)672-0605

Applicant					
Entity or Individual Name		DOB:		Doing Business (if different)	
Physical Address		City	State	Zip	Contact Person
Mailing Address (if different)		Primary Phone #	Primary Email		Business TIN# / SSN#

Business Organized as: C-Corp S-Corp Sole-Prop LLP LLC Other

Type of Business: Manufacturer Service Retail Rental Wholesale Other

Business Start Date	# of Employees	Years at Current Location	Own	Lease	Monthly Payment

Co-Applicant / Owner / Guarantor					
Entity or Individual Name		DOB:		Doing Business (if different)	
Physical Address		City	State	Zip	Contact Person
Mailing Address (if different)		Primary Phone #	Primary Email		Business TIN# / SSN#

Business Organized as: C-Corp S-Corp Sole-Prop LLP LLC Other

Type of Business: Manufacturer Service Retail Rental Wholesale Other

Business Start Date	# of Employees	Years at Current Location	Own	<input type="checkbox"/>	Lease	Monthly Payment

CREDIT REQUEST SUMMARY		
Loan Amount	Collateral Securing the Loan	Loan Purpose
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This notice applies if your loan will be secured by a first lien on a dwelling. We may order an appraisal to determine the value of the collateral and charge you for this appraisal. We will provide you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You have the right to receive a copy of the appraisal three (3) business days prior to loan closing. You may waive this right by check the box below:

Applicant(s) waive(s) the right to receive a copy of the appraisal three (3) business days before loan closing. You will still be provided a copy of any appraisal at or before closing, or not later than 30 days after the creditor determines consummation of the request will not occur or the account not be opened.

I (We) for ourselves and as owner(s) / officer(s) / partner(s) of the applicant certify to First Federal Bank & Trust that all of the statements made (in this application and in other documents submitted with therein) are true and correct. I (We) agree to notify First Federal Bank & Trust promptly of any changes. I (We) understand that this application and attachments will remain property of First Federal Bank & Trust, even if the loan is declined. I (We) for ourselves and as owner(s) / officer(s) / partner(s) of the applicant authorize First Federal Bank & Trust to obtain any information First Federal Bank & Trust requires relating to my/our creditworthiness from any source, including a credit reporting agency, any time during the term of the loan or while and balance is outstanding. I (We) for ourselves and as owner(s) / officer(s) / partner(s) of the applicant certify that the proceeds of this loan, if approved, will be for business use only.

Date signed below marks the date of the loan inquiry by the parties identified here in.

Applicant/Officer of Entity Signature Date Co-Applicant/Officer of Entity Signature Date

Co-Applicant /Officer of Entity Signature Date Co-Applicant/Officer of Entity Signature Date

Joint Intent – We intend to apply for Joint Credit: (Initials)

Equal Credit Opportunity Act (ECOA) 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 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 reason for the denial.

Demographic Information Disclosure (only complete if applicant is a natural person - DO NOT complete for guarantors)

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race". If you do not wish to provide some or all of this information, select the applicable check box.

Demographic Information

Applicant:	Co-Applicant:
<p>Ethnicity: Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latin: _____ Not Hispanic or Latino I do not wish to furnish this information</p>	<p>Ethnicity: Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latin: _____ Not Hispanic or Latino I do not wish to furnish this information</p>
<p>Race: American Indian or Alaska Native Enter name of enrolled or principal tribe: _____ Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian: _____ Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Asian: _____ White I do not wish to furnish this information</p>	<p>Race: American Indian or Alaska Native Enter name of enrolled or principal tribe: _____ Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian: _____ Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Asian: _____ White I do not wish to furnish this information</p>
<p>Sex: Male Female I do not wish to furnish this information</p>	<p>Sex: Male Female I do not wish to furnish this information</p>
<p>To Be Completed by Loan Officer: This information was provided through: Face-to-face interview <u>If by Face-to-Face Interview:</u> Was the above information collected on the basis of visual observation or surname: Ethnicity of the Borrower: No Yes Race of the Borrower: No Yes Sex of the Borrower: No Yes *No – indicates applicant provided information. *Yes – indicates applicant did not provide, and lender completed. Telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet</p>	<p>To Be Completed by Loan Officer: This information was provided through: Face-to-face interview <u>If by Face-to-Face Interview:</u> Was the above information collected on the basis of visual observation or surname: Ethnicity of the Borrower: No Yes Race of the Borrower: No Yes Sex of the Borrower: No Yes *No – indicates applicant provided information. *Yes – indicates applicant did not provide, and lender completed. Telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet</p>