



## CREDIT APPLICATION CHECKLIST

(Agricultural, Business, Consumer Non-Real Estate purpose)

Thank you for your interest in obtaining financing from First Community Bank (FCB).

For Agricultural, Business, or Consumer Non-Real Estate purpose loan requests you may proceed by completing the following FCB Credit Application. If you are interested in a consumer purpose real estate secured loan, STOP, you must complete FCB's Consumer Real Estate Application, available for download at [www.fcbweb.net](http://www.fcbweb.net).

To ensure a timely and efficient review of your application request, we ask that you carefully follow the application instructions below and prepare to provide additional supporting documentation required at the time of application.

**All Applicants** (includes Agricultural, Business and Consumer Non-Real Estate purpose loan requests) - Complete the following sections of the FCB Credit Application:

- **Type of Application** – Check only one of the three types provided. If you are applying for joint credit, you must indicate this intent by selecting Joint Credit and providing Applicant and Joint Applicant initials.
- **Type of Request** – Fully complete this section. You must state the loan purpose (*agricultural, business, consumer*), the security for the credit requested (*unsecured or secured*) and how the proceeds are to be used. If the description for use of proceeds is not available, describe the use of loan proceeds under 'Other'. The description provided must be detailed or specific. A general description like "personal" or "business" is not an acceptable stated use of loan proceeds. If a general description is provided, you will be asked to provide more detail on the specific use of loan proceeds.
- **Applicant Information** – This section must be completed fully. Be prepared to provide additional supporting documentation to assist FCB in verifying your identity.
- **Asset and Debt Information, Employment Information, Other Income, and Other Obligations** – These sections must be completed. Be prepared to provide additional supporting documentation (*e.g. paystubs, W-2's, bank statements, etc.*) to assist FCB in verifying information provided in these sections.
- **Property Information (if secured)** – If your loan request will be secured, this section must be completed fully. You must state the Property Type, Property Description, Property Location and Address, the Primary Use of the Property and the Property's Owner(s) and Addresses.
- **Additional Disclosure Forms** – Please review, read and sign where appropriate the additional disclosures/forms provided with the application.

**Consumer Loan Requests** – Be prepared to provide the following additional information for all consumer non real estate secured loan requests:

- Paystubs for the past 30 days for each borrower showing year to date information
- Copy of past two years tax returns
- Appropriate legal documentation supporting additional income you will be using to qualify for the credit request (e.g. award/benefits letter, 3 month's direct deposit history, divorce decree, etc.)
- You may be required to complete a Personal Financial Statement

**Agricultural & Business Loan Requests** – Be prepared to provide the following additional information for all agricultural and business purpose loan requests:

- Copy of past three years tax returns
- Copy of current Financial Statements (Balance Sheet, Income Statement, Cash Flow Statement)
- Organizational documents for Corporations, Limited Liability Companies, Partnerships, Trusts, and Sole Proprietors (e.g. Articles of Incorporation, Corporate Bylaws, Certificate of Incorporation, Certificate of Organization, Partnership Agreement, Assumed Name Certificates, Resolution of Authority, etc.)
- Guarantors will also need to provide documentation to support income and may be asked to complete a Personal Financial Statement

**All Purchase Money or Secured Loan Requests** – Be prepared to provide the following additional information for all purchase money loan requests or any loan request to be secured by collateral:

- Copy of Purchase Agreement, Sales Contract, Invoice, Bill of Sale, etc.
- Lease Contracts & Rent Roll
- Inventory Listing, Equipment Listing, Aging Reports
- For Development/Construction loan requests: Development or Construction Plans, Project Cost Breakdown, Construction Contract, etc.
- Insurance documentation showing adequate insurance coverage for certain collateral

**FIRST COMMUNITY BANK MAY REQUIRE ADDITIONAL INFORMATION OR DOCUMENTATION THAT MAY NOT BE LISTED ABOVE. YOUR COOPERATION IN PROVIDING ALL INFORMATION REQUESTED WILL ENSURE THAT YOUR LOAN REQUEST IS REVIEWED IN A TIMELY MANNER.**



# Credit Application

**Important Information to Applicant(s).** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. **What this means for you.** When you apply for a loan or 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 instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. **Read each instruction carefully before completing this form.**

**Creditor**

("You" means Applicant, *et al*; and "We" means Creditor)

For Creditor Use		
Account No.	Class No.	Date Received

### 1. Type of Application

Check only one of the three types:

- Individual Credit** - You are relying solely on your income or assets.
- Individual Credit** - You are relying on your income or assets as well as income or assets from other sources.
- Joint Credit** - By initialing below, you intend to apply for "joint credit".
- Applicant \_\_\_\_\_ Joint Applicant \_\_\_\_\_

### 2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
<b>Credit Type</b> <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	<b>Loan Purpose</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Security for Credit</b> <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	<b>Proceeds of Credit to Be Used for</b> <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other (describe):		

**Applicant**

### 3. Applicant Information

**Joint Applicant or Other Party**

<b>Full Name (First, Middle, Last)</b>			<b>Full Name (First, Middle, Last)</b>		
<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>	<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>
<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>	<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>
<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell	<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell
<b>Email Address:</b>			<b>Email Address:</b>		
<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Dependents</b> No.: Ages:			<b>Dependents</b> No.: Ages:		
<b>Nearest Relative (not living with you)</b> Name: Address: Telephone: <input type="checkbox"/> Cell			<b>Nearest Relative (not living with you)</b> Name: Address: Telephone: <input type="checkbox"/> Cell		
<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		



**4. Asset and Debt Information**

*If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.*

**Assets Owned**

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <i>(Enter "0" if none)</i>	Asset Owner's Name
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	
<b>Total Assets</b>		\$	\$	

**Outstanding Debts** *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due <i>(Yes/No)</i>
Landlord	<input type="checkbox"/> Rent Payment			\$		
	<input type="checkbox"/> Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
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		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	\$		
<b>Total Debts</b>		\$	\$	\$		

Credit References - Name	Original Amount Borrowed	Date Paid in Full
	\$	
	\$	
	\$	



<i>Applicant</i>	<b>5. Employment Information</b>	<i>Joint Applicant or Other Party</i>
<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:

<i>Applicant</i>	<b>6. Other Income</b>	<i>Joint Applicant or Other Party</i>
<b>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding		<b>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding
<b>Other Income:</b> \$ _____ per Month Source:		<b>Other Income:</b> \$ _____ per Month Source:
<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No		<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No

<i>Applicant</i>	<b>7. Other Obligations</b>	<i>Joint Applicant or Other Party</i>
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:	Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:	Have you been declared bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:

<b>8. Property Information (if secured)</b>		
<b>Property Type</b> <input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Deposit Account <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Motor Vehicle <input type="checkbox"/>	<b>Property Description</b>  <input type="checkbox"/> Residential Dwelling	<b>Property Location and Address</b>
<b>Primary Use of Property</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Property Owner(s) Names &amp; Addresses</b>	



<b>Applicant</b>	<b>9. Marital Status</b>	<b>Joint Applicant or Other Party</b>
<p><b>Leave blank, unless:</b>            (1) the credit will be secured, or            (2) you reside in a community property state, or            (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>	<p><b>Leave blank, unless:</b>            (1) the credit will be secured, or            (2) you reside in a community property state, or            (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>	

**10. Additional Information or Explanations**

**11. Notices**

**California Residents.** Each applicant, if married, may apply for a separate account.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.  
 Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.  
 For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

**12. Certifications, Authorizations and Signatures**

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

**Electronic Signature.** If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature (if applicable)	Date
		Joint Applicant, or Other Party, Signature (if applicable)	Date

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

**Mortgage Loan Originator Information**

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier: Albert Muniz (892184); Aaron Urbina (1425330)
- ◆ Mortgage Loan Origination Company Name and Identifier: First Community Bank (654350)

<b>For Creditor Use</b>					
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)



## PRIVACY FORM

### FACTS

#### WHAT DOES FIRST COMMUNITY 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 Account Balances
- Payment History and Credit History
- Checking Account History and Wire Transfer Instructions

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 First Community Bank chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does First Community Bank Share?	Can you limit this sharing?
<b>For our every day business purposes --</b> such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 956-399-3331 or go to [www.fcbweb.net](http://www.fcbweb.net)

## What we do

<p><b>How does First Community Bank protect my personal information?</b></p>	<p>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.</p>
<p><b>How does First Community Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for financing or open an account</li> <li>■ Make a wire transfer or apply for a loan</li> <li>■ Give us your contact information</li> </ul> <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes--information about your credit worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Community Bank has no affiliates</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Community Bank does not share with nonaffiliates so they can market with you</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> <li>■ <i>First Community Bank doesn't jointly market</i></li> </ul>



## BUSINESS PURPOSE STATEMENT

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**Do not sign until you have read and agree with the statements provided below.**

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As Applicant, I represent and warrant to First Community Bank:

- That the proceeds of the loan or other extension of credit being applied for will be used primarily for agricultural, business or commercial purposes;
- That the proceeds of the loan being applied for will not be used for or applied towards the purchase or maintenance of real estate occupied or to be occupied by the Applicant as the Applicant's primary or secondary residence;
- That the proceeds of the loan being applied for will not be used for personal, family, or household use purposes.

I understand that as an agricultural, business or commercial purpose loan, my application is not subject to any of the provisions of Regulation X (Real Estate Settlement Procedures Act) or Regulation Z (Truth in Lending Act).

I understand that First Community Bank is relying upon and accepts as true my representations of loan purpose in order to determine the application of appropriate federal regulatory disclosure requirements.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co- Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_





## BUSINESS PURPOSE STATEMENT

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---

As Applicant, I represent and warrant to First Community Bank:

- That the proceeds of the loan or other extension of credit being applied for will be used primarily for agricultural, business or commercial purposes;
- That the proceeds of the loan being applied for will not be used for or applied towards the purchase or maintenance of real estate occupied or to be occupied by the Applicant as the Applicant's primary or secondary residence;
- That the proceeds of the loan being applied for will not be used for personal, family, or household use purposes.

I understand that as an agricultural, business or commercial purpose loan, my application is not subject to any of the provisions of Regulation X (Real Estate Settlement Procedures Act) or Regulation Z (Truth in Lending Act).

I understand that First Community Bank is relying upon and accepts as true my representations of loan purpose in order to determine the application of appropriate federal regulatory disclosure requirements.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co- Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## CERTIFICATION AND AUTHORIZATION

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**Do not sign until you have read and agree with the Certification and Authorization to Release Information statements provided below.**

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### CERTIFICATION

#### **To First Community Bank:**

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan application or other documents, nor did I omit any important information.
2. I understand and agree that FCB may verify any information provided concerning the application, including, but without limitation, verifications from financial institutions of the information provided.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

#### **To Whom it May Concern:**

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). As part of the application process, FCB, any insurer of the loan and any collateral title insurer may verify information I may have provided either before or after the loan is closed.
2. I authorize you to provide to FCB, to any investor to whom FCB may sell the loan to, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income, bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. FCB, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to any request to release information in connection with the loan is appreciated.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co- Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## CERTIFICATION AND AUTHORIZATION

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**Do not sign until you have read and agree with the Certification and Authorization to Release Information statements provided below.**

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### CERTIFICATION

#### To First Community Bank:

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan application or other documents, nor did I omit any important information.
2. I understand and agree that FCB may verify any information provided concerning the application, including, but without limitation, verifications from financial institutions of the information provided.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

#### To Whom it May Concern:

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). As part of the application process, FCB, any insurer of the loan and any collateral title insurer may verify information I may have provided either before or after the loan is closed.
2. I authorize you to provide to FCB, to any investor to whom FCB may sell the loan to, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income, bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. FCB, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to any request to release information in connection with the loan is appreciated.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co- Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## INSURANCE DISCLOSURE FOR CREDIT APPLICATION

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**Do not sign this form until you carefully read it and understand its content.**

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### **PURPOSE**

You have submitted an application for a loan. In connection with your loan application, First Community Bank may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires First Community Bank to provide you with the following disclosures.

### **CREDIT DISCLOSURE**

First Community Bank, as a condition of granting you a loan, cannot:

1. Require that you purchase an insurance product or annuity from us or any of our affiliates; or
2. Require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from another company or agent that is not affiliated with us.

### **INSURANCE DISCLOSURE**

Any insurance product or annuity that you may agree to purchase from First Community Bank or its affiliates:

- Is not a deposit or other obligation of ours or our affiliates
- Is not guaranteed by us or our affiliates
- Is not an obligation of the insurance company only
- Is not insured by the Federal Deposit Insurance Corporation (FDIC), or any other federal agency
- If the insurance product or annuity involves investment risk, the risk includes the possible loss of value and principal

**BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THE INSURANCE DISCLOSURE STATEMENTS PROVIDED ABOVE.**

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## INSURANCE DISCLOSURE FOR CREDIT APPLICATION

**Do not sign this form until you carefully read it and understand its content.**

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**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## COVERED BORROWER IDENTIFICATION STATEMENT

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**WARNING: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.**

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Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, **First Community Bank** requires you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old or I am an individual for whom the member provided more than one half of my financial support for 180 days immediately preceding today's date.

—OR—

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

You agree to promptly notify the **First Community Bank** of your termination from military service.

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**Applicant's Signature**

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**Co-Applicant's Signature**

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**Print Name**

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**Print Name**

---

**Date**

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**Date**



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\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Co-Applicant's Signature**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**



## APPRAISAL NOTICE

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**This disclosure applies only to loan requests that will be secured by a 1<sup>st</sup> lien on a dwelling. This includes consumer and business purpose loan requests. The term "dwelling" means a residential structure that contains 1 to 4 units whether or not that structure is attached to real property. The term includes, but is not limited to, an individual condominium or cooperative unit, and a mobile or other manufactured home.**

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**Property Address:** \_\_\_\_\_  
\_\_\_\_\_

### **DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal report for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

**Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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### **WAIVER OF THREE BUSINESS DAY DELIVERY REQUIREMENT**

By signing below, I waive my right to receive a copy of an appraisal for the above reference property 3 business days prior to closing the loan. This waiver does not affect my right to receive a copy of the appraisal report under the Equal Credit Opportunity Act or other law.

**Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_





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Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_