

BUSINESS LOAN APPLICATION

OFFICER NAME:	BRANCH:	PHONE #:
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PRODUCT

AMOUNT REQUESTED \$ _____ LINE OF CREDIT TERM LOAN _____ YEARS

BUSINESS INFORMATION

BUSINESS LEGAL NAME: _____

DOING BUSINESS AS (DBA) NAME, IF ANY:	PRIMARY CONTACT:
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TAX I.D. #:	TELEPHONE #:	EMAIL:
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STREET ADDRESS (NO P.O. BOXES):	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	CITY:	STATE:	ZIP:
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MAILING ADDRESS:	CITY:	STATE:	ZIP:
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C CORPORATION
 S CORPORATION
 LIMITED LIABILITY COMPANY (LLC)
 BUSINESS INDIVIDUAL
 NON-PROFIT
 SOLE PROPRIETOR
 LIMITED PARTNERSHIP
 GENERAL PARTNERSHIP
 LLP
 OTHER _____

DATE BUSINESS ESTABLISHED: MONTH _____ YEAR _____
 STATE OF INCORPORATION: _____
 CURRENT NUMBER OF EMPLOYEES: _____

NUMBER OF EMPLOYEES AFTER FINANCING: _____

NATURE OF BUSINESS: _____

MANUFACTURING
 WHOLESALE
 RETAIL
 SERVICE
 AGRICULTURAL
 CONSTRUCTION
 OTHER _____

AFFILIATED COMPANIES: _____

PURPOSE

<p>CREDIT REQUEST</p> <p><input type="checkbox"/> APPLICANT ONLY</p> <p><input type="checkbox"/> JOINT WITH CO-APPLICANT(S)</p> <p>WE INTEND TO APPLY FOR JOINT CREDIT:</p> <p>APPLICANT _____ <i>Initial</i></p> <p>CO-APPLICANT _____ <i>Initial</i></p>	<p>DESCRIPTION OF LENDING NEEDS (Please be specific, describing purpose of loan):</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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COLLATERAL

SELECT ALL THAT APPLY: THE FOLLOWING COLLATERAL IS BEING OFFERED AS SECURITY FOR THE LOAN.

COLLATERAL	CURRENT VALUE	CURRENT LIEN(S)	DESCRIBE COLLATERAL <small>(If real estate also provide address)</small>	OWNER NAME(S)
<input type="checkbox"/> CD <input type="checkbox"/> SAVINGS	\$ _____			
MARKETABLE SECURITIES	\$ _____			
EQUIPMENT <input type="checkbox"/> NEW <input type="checkbox"/> USED	\$ _____			
VEHICLE <input type="checkbox"/> NEW <input type="checkbox"/> USED	\$ _____			
REAL ESTATE <input type="checkbox"/> RESIDENTIAL <input type="checkbox"/> COMMERCIAL	\$ _____			

BUSINESS OBLIGATIONS/DEPOSIT RELATIONSHIPS

INCLUDE ALL BUSINESS LOANS (INCLUDING EXISTING ACCOUNTS WITH SURETY BANK). DO NOT INCLUDE RENT ON OFFICE SPACE OR OTHER FACILITIES. (ATTACH ADDITIONAL SHEETS IF NECESSARY.) *INDICATE IN THE FIRST COLUMN WHICH OBLIGATIONS ARE BEING REFINANCED IN THIS APPLICATION.

BUSINESS OBLIGATIONS

*	Creditor	Loan Type	Current Balance	Monthly Payment	Collateral
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

BUSINESS DEPOSIT RELATIONSHIPS

Deposit Type	Bank Name	Current Balance
<input type="checkbox"/> CHK <input type="checkbox"/> SAV		\$
<input type="checkbox"/> CHK <input type="checkbox"/> SAV		\$
<input type="checkbox"/> CHK <input type="checkbox"/> SAV		\$
<input type="checkbox"/> CHK <input type="checkbox"/> SAV		\$

BUSINESS FINANCIALS

GROSS SALES/REVENUE/20. _____ \$ _____ BUSINESS NET INCOME / (NET LOSS)/20. _____ \$ _____

DECLARATIONS

PLEASE PROVIDE DETAILS ON AN ADDITIONAL PAGE TO ANY QUESTIONS WITH A YES RESPONSE

- YES NO Is the applicant party to any lawsuit or subject to outstanding judgements?
- YES NO Is the applicant party to taxes or credit obligations past due? Amount: \$ _____ Payable to: _____
- YES NO Has the applicant ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?
- YES NO Is the applicant presently under indictment or probation or parole, or ever been charged or convicted for any criminal offense other than a minor motor vehicle violation?
- YES NO Is the applicant a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or a business entity formed by or for the benefit of any public official? If yes, name, relationship and position of Official: _____
- YES NO Is the applicant, or an owner of the applicant, an employee of Surety Bank or one of its affiliates? If yes, employee name: _____
- YES NO Is the applicant engaged in Internet Gambling? If yes, what type of Internet Gambling does the applicant participate in? _____

REPRESENTATION

The undersigned certifies that I intend to apply for credit in the manner indicated in this application and to certify that everything stated in this application and on any attachment is true and correct. The Lender may keep this application whether or not it is approved. I certify that the credit being applied for will be used for business purposes. My signature also certifies that the information on this application and all supporting documents is true, that my intent is to apply for business purpose credit in which the use of the proceeds will not be used to secure a home residence or for home improvements, and that I am aware that this application is not a commitment to lend. I understand I may be required to submit additional information to process this request for credit. My signature authorizes and requests Lender to share the information provided on this application, together with the results of this investigation of the credit and financial condition of the company and each applicant with Surety Bank ("Lender") in order to allow Lender to offer the credit product best suited to the company and each of the owner/guarantor financing needs.

NAME OF BUSINESS (PLEASE PRINT) _____

NAME OF PRIMARY OWNER/GUARANTOR (PLEASE PRINT) _____

NAME OF SECONDARY OWNER/GUARANTOR (PLEASE PRINT) _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and 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: Loan Department Surety Bank, 990 N. Woodland Blvd., DeLand, Florida 32720, (386) 734-1647 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY 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 (providing the applicant has the capacity to enter into a binding contract), because all or a 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 concerning this creditor is: FDIC Consumer Response Center, 1100 Walnut Street, Box #11 Kansas City, Missouri 64106

APPRAISALS & VALUATIONS NOTICE. 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 for your own use at your own cost.