



Sturgis Bank & Trust Company

The financial heart of our communities for over a century.

COMMERCIAL LOAN APPLICATION

NAME _____ DATE _____

ADDRESS _____ TELEPHONE _____

CITY, STATE, ZIP _____ TAX ID _____

LEGAL RELATIONSHIP: CORP ____ PARTNERSHIP ____ DBA ____ OTHER _____

PERSONS AUTHORIZED TO BORROW MONEY ON BEHALF OF THE APPLICANT:

LOAN REQUEST

AMOUNT OF REQUEST(S) _____

PURPOSE OF LOAN(S) _____

EQUAL CREDIT OPPORTUNITY NOTICE

Were your gross revenues \$1,000,000 or less in your previous fiscal year? YES ____ NO ____

If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reason(s) for the denial. To obtain the statement please contact: Sturgis Bank & Trust Co., 113-125 E. Chicago Rd. Sturgis, MI 49091 within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice below describes additional protections extended to you.

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:

FEDERAL DEPOSIT INSURANCE CORPORATION

2345 GRAND BOULEVARD

SUITE 100

KANSAS CITY, MO 64108

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below or the period they are stated to represent. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicants(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of Statements submitted. Creditor is further authorized to answer any question about Creditor's credit experience with Applicant(s). Applicant(s) are aware that knowing or willful false statements regarding the value of property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

By signing below, each applicant declares that he/she has read the statement above and acknowledges receipt of a copy of this form for his/her records.

By _____

Signature

Date

By _____

Signature

Date

By _____

Signature

Date

By _____

Signature

Date