



GREAT SOUTHERN BANK COMMERCIAL LOAN APPLICATION

APPLICANT INFORMATION

Applicant Name(s) (exact legal name)		DBA (if applicable)	
TIN/SSN		DOB (if individual)	
Applicant Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Individual <input type="checkbox"/> Trust <input type="checkbox"/> Non-Profit			
Description of Business or Service			
Year Business Established		Years Current Ownership	
Business Contact Name	Business Phone	Business Fax	E-mail Address

BUSINESS LOCATION (cannot be a P.O. Box)

Street Address		
City	State	ZIP Code

BUSINESS MAILING ADDRESS (if different from above):

Street Address		
City	State	ZIP Code

LOAN REQUEST / PURPOSE / COLLATERAL

Requested Loan Amount: \$

Intended Use of Loan Proceeds:

Collateral Offered:

Collateral Owner (if different than primary applicant):

Est. Value of Collateral:

Priority of Lien:

OWNERSHIP/MANAGEMENT INFORMATION

List all owners and executive managers of the applicant

Name	SSN	DOB	Title/Position	Percent Ownership

JOINT INTENT CONFIRMATION

(Complete the following only if the applicant is a natural person.)

Regulation B and the Equal Credit Opportunity Act require that a lender obtain evidence of each loan applicant’s intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

We intend to apply for joint credit. _____ (initials) I do not intend to apply for joint credit. _____ (initials)
_____ (initials)

APPLICANT SIGNATURE(S)

ACKNOWLEDGEMENT: EACH SIGNER ACKNOWLEDGES THAT GREAT SOUTHERN BANK MAY RELY ON THE STATEMENTS AND INFORMATION SET FORTH IN THIS APPLICATION AND THAT SUCH STATEMENTS AND INFORMATION MAY BE INCORPORATED BY REFERENCE IN ANY AGREEMENT ANY OF THE UNDERSIGNED MAY ENTER INTO WITH GREAT SOUTHERN BANK. EACH SIGNER AGREES THAT THE USUAL CREDIT INQUIRIES MAY BE MADE TO VERIFY STATEMENTS. EACH OF THE UNDERSIGNED HEREBY AGREES TO NOTIFY GREAT SOUTHERN BANK PROMPTLY OF ANY CHANGE IN ANY SUCH STATEMENT OR INFORMATION. EACH SIGNER HAS READ AND UNDERSTOOD THE TERMS OF THIS APPLICATION, INCLUDING ANY ADDENDUM, AND REPRESENT AND WARRANTS THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.

Signature of Applicants

X _____
Authorized Signature Print Name Title Date

X _____
Authorized Signature Print Name Title Date

X _____
Authorized Signature Print Name Title Date

X _____
Authorized Signature Print Name Title Date

GUARANTOR SIGNATURE(S)

By signing below, the undersigned acknowledges that (a) the undersigned is voluntarily agreeing to personally guaranty the debt owing by Applicant to Great Southern Bank in accordance with the terms of a written guaranty agreement, (b) has agreed to guaranty the debt owing by Applicant solely at the request of Applicant and (c) the Bank did not require the guaranty be provided by the undersigned or any specific person or entity (unless the undersigned is an owner or officer of Applicant).

Signature of Guarantors

X _____
Authorized Signature Print Name Date

X _____
Authorized Signature Print Name Date

X _____
Authorized Signature Print Name Date

X _____
Authorized Signature Print Name Date

X _____
Authorized Signature Print Name Date

X _____
Authorized Signature Print Name Date

REGULATION B NOTICE

Were the gross annual revenues of the Applicant in the previous fiscal year \$1 million or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact: Great Southern Bank, Attention: Loan Administration, PO Box 1370, Springfield, MO 65801 within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice attached describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY ACT 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 concerning this creditor is: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106 – Toll-free: (800)209-7459**

APPRAISAL REPORT DELIVERY NOTICE

If the collateral which will secure this loan is a first lien on a 1-4 family residence, Great Southern Bank ("GSB") may order an appraisal from an appraiser approved by GSB to determine the property's value and charge you for this appraisal. Promptly upon completion, and GSB acceptance, of the appraisal, we will provide you with a copy, even if the loan does not close. In the event that you choose to purchase your own appraisal at your own cost, GSB cannot consider this appraisal during the loan approval process. You will not be required to pay an additional amount in order to receive a copy of the appraisal report.

Any appraisal report used in connection with this loan application was prepared solely for Great Southern Bank's use in evaluating a request for an extension of credit. The appraisal should not be relied upon by any other person or entity. GSB makes no express or implied representation or warranty of any kind and expressly disclaims any liability to any person or entity with respect to the property valuation.

If the loan does not close for any reason, Great Southern Bank reserves the right to retain the portion of the fee earned by the appraiser for payment. Any unearned fee shall be refunded to you.

ILLEGAL ACTIVITY/FORFEITURE NOTICE AND CERTIFICATION

Will you or any other person in occupancy of or involved with the operation or use of the real property which will secure this loan ("Property") be involved with illegal activities or activities relating to controlled substances at the Property (including, without limitation, any growing, distributing, processing, storing, or dispensing of medical or recreational marijuana, so long as marijuana remains prohibited under federal law)?

Yes No

The following instances will result in a denial of this Loan Application: (a) If any portion of the collateral which will secure this loan ("Collateral") has been or will be purchased, improved, equipped, or furnished with proceeds of any illegal activity (an activity will be deemed illegal if prohibited under local, state, or federal law). (b) If Borrower or any other person in occupancy of or involved with the operation or use of the real property which secures this Loan ("Real Property Collateral") is involved with illegal activities or activities relating to controlled substances at the Real Property Collateral (including, without limitation, any growing, distributing, processing, storing, or dispensing of medical or recreational marijuana, so long as marijuana remains prohibited under federal law). (c) If Borrower or any other person in occupancy of or involved with the operation or use of the Real Property Collateral has committed or does commit any act or omission affording the federal government or any state or local government the right of forfeiture as against the Collateral or any part thereof or any monies paid in performance of Borrower's obligations.

HOME MORTGAGE DISCLOSURE ACT NOTICE

Information for Government Monitoring Purposes

(Complete the following only if the applicant is a natural person and the loan request is to be secured by, and for the purpose of, purchasing, refinancing or improving a residential structure—regardless of the number of units.)

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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 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. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

Race: *Check one or more*

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print race:* _____

For example: Hmong, Laotian, Thai, Pakastani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Print race:* _____

For example: Figian, Tongan, and so on.

- White
- I do not wish to provide this information

To be completed by Great Southern Bank associates (for all applications taken in person):

- Was the ethnicity of the Applicant collected on the basis of visual observation or surname? No Yes
- Was the sex of the Applicant collected on the basis of visual observation or surname? No Yes
- Was the race of the Applicant collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail E-mail or Internet

(additional signature page if necessary)

ADDITIONAL APPLICANT SIGNATURE(S)

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Signature of Applicants

X _____	_____	_____	_____
Authorized Signature	Print Name	Title	Date
X _____	_____	_____	_____
Authorized Signature	Print Name	Title	Date
X _____	_____	_____	_____
Authorized Signature	Print Name	Title	Date
X _____	_____	_____	_____
Authorized Signature	Print Name	Title	Date

ADDITIONAL GUARANTOR SIGNATURE(S)

By signing below, each Guarantor acknowledges that (i) Guarantor is voluntarily agreeing to personally guaranty the full amount of the loan (unless limited by written agreement with the Bank); (ii) Guarantor is liable for the full amount of the loan (unless limited by written agreement with the Bank); (iii) Bank can collect the loan from the Guarantor without first trying to collect from Borrower or anyone else; (iv) if Guarantor does not have an ownership interest in Borrower, Guarantor has offered the guaranty solely at the request of Borrower and the Bank did not require that the guaranty be provided by a specific person or entity.

Signature of Guarantors

X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date
X _____	_____	_____
Authorized Signature	Print Name	Date

PLEASE COMPLETE A PERSONAL FINANCIAL STATEMENT ON THE FOLLOWING PAGES FOR EACH INDIVIDUAL BORROWER AND/OR GUARANTOR(S)

PERSONAL FINANCIAL STATEMENT

Submitted to: **GREAT SOUTHERN BANK**

Please select one: **Individual Financial Statement**

Joint Party Financial Statement

Section 1 - Individual Information (Type or Print)			Section 2 - Other Party Information (Type or Print)		
Name			Name		
Address			Address		
City, State, Zip			City, State, Zip		
Social Security #			Social Security #		
Date of Birth			Date of Birth		
Position or occupation			Position or occupation		
Business name			Business name		
Business address			Business address		
City, State, Zip			City, State, Zip		
Length at home address	years	months	Length at home address	years	months
Length of employment	years	months	Length of employment	years	months
Residential phone		Preferred <input type="checkbox"/>	Residential phone		Preferred <input type="checkbox"/>
Business phone		Preferred <input type="checkbox"/>	Business phone		Preferred <input type="checkbox"/>
Mobile phone		Preferred <input type="checkbox"/>	Mobile phone		Preferred <input type="checkbox"/>
E-mail Address		Preferred <input type="checkbox"/>	E-mail Address		Preferred <input type="checkbox"/>

Section 3 - Statement of Financial Condition as of			
Assets <i>(Do not include assets of doubtful value)</i>	In dollars <i>(omit cents)</i>	Liabilities	In dollars <i>(omit cents)</i>
Cash, Checking and Savings, CD's – (see Schedule A)		Notes payable to banks and others – (see Schedule H)	
U.S. Gov. and marketable securities – (see Schedule B)		Due to brokers	
Total Value of Retirement Accounts		Amounts payable to others-secured	
Non-marketable securities – (see Schedule C)		Amounts payable to others-unsecured	
Securities held by broker in margin accounts		Accounts and bills due	
Restricted, control or margin account stocks		Unpaid income tax	
Real estate owned – (see Schedule D)		Other unpaid taxes and interest	
Accounts, loans, and notes receivable		Real estate mortgages payable-(see Schedule D)	
Automobiles		Other debts (credit cards, etc. - itemized)	
Cash surrender value-life insurance – (see Schedule E)			
Vested interest in deferred compensation/profit-sharing			
Plans - (see Schedule F)		Total Liabilities	
Business ventures – (see Schedule G)			
Other assets/personal property itemize		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Section 4 – Annual Income For Year Ended:	Annual Expenditures	Contingent Liabilities	Estimated Amounts
Salary, bonus & commission _____	Mortgage/rental payments _____	Do you have any of the following: Yes No	
Dividends & interest _____	Real estate taxes & assessments _____	Contingent liabilities _____	
Real Estate Income _____	Taxes-federal, state, and local _____	(As endorser, co-maker or guarantor?) <input type="checkbox"/> <input type="checkbox"/>	
Other income _____	Insurance payments _____	On leases? On contracts? <input type="checkbox"/> <input type="checkbox"/>	
(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.)	Other contract payments _____	Involvement in pending legal actions? <input type="checkbox"/> <input type="checkbox"/>	
	(Car payments, charge cards, etc.)	Any estimated capital gains tax? <input type="checkbox"/> <input type="checkbox"/>	
	Alimony, child support, maintenance _____	Contested and/or unsatisfied income tax liens? <input type="checkbox"/> <input type="checkbox"/>	
	Other expenses _____	Have you ever -	
Comments	Comments	Declared bankruptcy? <input type="checkbox"/> <input type="checkbox"/>	
		Been audited by the IRS? <input type="checkbox"/> <input type="checkbox"/>	
		<i>If answered "yes" to any question(s) above, please describe below</i>	
Total Income:	Total Expenditures:	Total Liabilities:	

(COMPLETE SCHEDULES AND SIGN LAST PAGE)

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

Name of Financial Institution	Type of Account	Owner	If Pledged, to Whom?	Balance

SCHEDULE B - U.S. GOVERNMENT AND MARKETABLE SECURITIES (Assets not held in a Retirement Account)

Description	In Name Of	Registered, Pledged, or Held By Others?	Market Value	Exchanges Where Traded

SCHEDULE C - NON-MARKETABLE SECURITIES

Number of Shares	Description	In Name Of	Registered, Pledged, or Held By Others?	Market Value	Method of Valuation

SCHEDULE D - INVESTMENTS IN REAL ESTATE

Description/Location of Real Estate Investment	Date of Original Investment/Amount	% Owned by You	Market Value of Investment	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE F - VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT - SHARING PLANS

Percent Vested	Company Name	Account Number	Manner of Payout [Annuity, Lump Sum, etc.]	Distribution Date	Beneficiary	Amount

SCHEDULE G - BUSINESS VENTURES

List Name/Address of any Business Venture in which you are a Principal or Partner	Your Position/Title in Business	Line of Business	Years in Business	Your % of Ownership	Net Worth of Business	Present Net Value of Your Investment

SCHEDULE H - LOANS OWING BANK, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

Owing To	Date of Original Borrowing/Amount	Present Balance	Due	Monthly Payment	Date of Final Payment	Secured By

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Each of the undersigned represents warrants and certifies that none of the above assets are held in trust.

Date signed _____

Signature

Date signed _____

Signature