FIELDS IN RED ARE REQUIRED

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GREAT SOUTHERN BANK

COMMERCIAL LOAN APPLICATION

APPLICANT INFORMATION

Applicant Name(s) (exact legal name)		DBA (if applicable)	
TIN/SSN			DOB (if individual)
Applicant Type: ☐ Sole Proprietorship ☐ Corporation ☐ Partnership ☐ LLC ☐ Individual ☐ Trust ☐ Non-Profit			
Description of Business or Service			
Business Contact Name	Business Phone	Business Fax	Email 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: *1st Lien*

OWNERSHIP/MANAGEMENT INFORMATION

List all owners and executive managers of the applicant

Name	SSN	DOB	Title/Position	Percent Ownership
			Total Ownership	*0.00*

JOINT INTENT CONFIRMATION

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

X_____
Authorized Signature **Print Name** **Date**

SMALL BUSINESS LENDING FUND DISCLOSURE

Great Southern Bank participates in the U. S. Department of Treasury's Small Business Lending Fund (SBLF) and is required to comply with all aspects of the SBLF, including the requirement that borrowers make certain affirming statements. Please go to http://www.treasury.gov/resource-center/sb-programs/Pages/FAQs-SBLF.aspx for further information.

Photocopy to applicants

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 NOTICE

If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:
Great Southern Bank, Attn: Loan Administration, P.O. Box 1370, Springfield, MO 65801. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

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 following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

APPLICANT:

☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male

CO-APPLICANT:

☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male

Photocopy to applicants

(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_____
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X_____
Authorized Signature **Print Name** **Date**

X_____
Authorized Signature **Print Name** **Date**

Photocopy to applicants