

Business Credit Application

Loan Officer: _____

Section 1 - Credit Request Information

<input type="checkbox"/> Term Loan Term: _____ Amount Requested \$ _____	<input type="checkbox"/> Commercial Line of Credit Amount Requested \$ _____	<input type="checkbox"/> Commercial Real Estate Loan Amount Requested \$ _____
<input type="checkbox"/> Letter of Credit Amount Requested \$ _____	Automatic Payments from First National Bank & Trust? <input type="radio"/> Yes <input type="radio"/> No	Account Number: _____

Complete the following for all products:

Use of funds? _____ Agriculture Purpose: Yes No

What is your collateral? _____ Insurance Co. _____

Estimated collateral value? _____ Loans against collateral? _____

Source of Repayment: _____

Section 2 - Company/Sole Proprietor Information

Company Legal Name		Telephone	Fax	E-Mail Address	
Street Address (No P.O. Boxes)			City	State	Zip
Billing Address (if different)			City	State	Zip
Federal Tax ID# (Required)	Gross Annual Sales/Revenue (Required)	Description of Business (Required)		Years in Business	Years as Owner
Business Structure: <input type="radio"/> LLC <input type="radio"/> Limited Liability Partnership <input type="radio"/> Unincorporated Association <input type="radio"/> Sole Proprietorship <input type="radio"/> General Partnership <input type="radio"/> Limited Partnership <input type="radio"/> S. Corp <input type="radio"/> C. Corp				Non Profit Organization <input type="radio"/> Yes <input type="radio"/> No	
State of Organization Filing	State Org. ID Number (not required for sole proprietors)	Facilities are <input type="radio"/> Owned <input type="radio"/> Leased		Facilities Monthly Payment	

Section 3 - Company Owners 20% or More and Other Guarantors (Use Additional Applications if Needed)

Provide personal financial information in this section if not submitting a Personal Financial Statement.

1. Name		Title	% Bus. Ownd	Home Telephone	Social Security #	Date of Birth
Home Address (if mailing address is different please list)				City	State	Zip U.S. Citizen <input type="radio"/> Yes <input type="radio"/> No
Annual Income	Personal Assets	Cash & Investments	Personal Liabilities	If Homeowner: Market Value	Mortgage Balance	Mortgage/Rent Payment
2. Name		Title	% Bus. Ownd	Home Telephone	Social Security #	Date of Birth
Home Address (if mailing address is different please list)				City	State	Zip U.S. Citizen <input type="radio"/> Yes <input type="radio"/> No
Annual Income	Personal Assets	Cash & Investments	Personal Liabilities	If Homeowner: Market Value	Mortgage Balance	Mortgage/Rent Payment

Outstanding Business Loans, Including Those with First National Bank & Trust (Use Additional Sheets if Needed)

Lender	Type of Loan	Current Balance	Monthly Payment	Secured By

Deposit Relationship other than First National Bank & Trust (Use Additional Sheets if Needed)

Institution	Type of Account	Current Balance

Other Information:

Any unsettled lawsuits, judgments, or disputes? <input type="radio"/> Yes <input type="radio"/> No	Bankruptcy ever filed by business? <input type="radio"/> Yes <input type="radio"/> No	Any outstanding tax obligations? <input type="radio"/> Yes <input type="radio"/> No
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Section 4 - Company and Other Guarantor Signatures - (Initial Credit Request Acknowledgement & Sign Both Places Below)

IMPORTANT: CREDIT REQUEST ACKNOWLEDGEMENT
 I intend to apply for individual credit: _____ We intend to apply for joint credit: Applicant _____ Co-Applicant _____

IMPORTANT: RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL ACKNOWLEDGMENT
 I/We have received the Disclosure of Right to Request Specific Reasons for Credit Denial. Applicant _____ Co-Applicant _____

The undersigned herewith requests credit as described above and authorize First National Bank & Trust to obtain necessary information, including, but not limited to, personal credit reports, financial statements and other financial information on me (us) personally to determine credit worthiness.

Company Authorized Signature	Title	Date
Company Authorized Signature	Title	Date
Guarantor / Owner / Individual Signature		
Guarantor / Owner / Individual Signature		

Important Information About Your Privacy

BECAUSE YOUR TRUST IS SO IMPORTANT

Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intentions of selling personal information about our customers to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect the information about our customers. We ask that you read it carefully.

BECAUSE YOUR TRUST IS SO IMPORTANT

We, our, and us, when used in this notice, mean First National Bank and Trust.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- Deposit account
- Loan account
- Credit card account
- Safe Deposit Box
- Retail installment contract we hold and service
- Self-directed Individual Retirement Account

All persons who use our trust department

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simple, an "other party."

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying customer information

INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

OUR OFFICE LOCATIONS

Main Office 4th & Main Street (606) 877-2200 www.fnblondonky.com	Plaza Branch Laurel Shopping Plaza (606) 877-2272	Edwards Branch 1308 South Main Street (606) 877-2278	Marketplace Branch Highway 192 By-Pass (606) 877-2286	South Laurel Branch 775 W. Cumberland Gap Pkwy. (606) 526-0004
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Cash Flow Detail

Name Of Borrower:						
Line 1	Business Income Was Calculated As Follows:	Source	Amount		Source	Amount
2	Net Income Per Fiscal Year End Statement					
3	Interest Expense					
4	Depreciation Expense					
5	PROJECTION					
6	Net Income					
7	Interest Expense					
8	Depreciation Expense					
9	Total Business Income					
10						
11	Principal Income Was Calculated As Follows:	Source	Principal 1	Principal 2	Principal 3	Principal 4
12	Wages Salaries Tips	1040, Line 7				
13	Taxable Interest	1040, Line 8a				
14	Tax Exempt Interest	1040, Line 8b				
15	Ordinary Dividends	1040, Line 9				
16	Alimony Received	1040, Line 11				
17	Business Income (Schedule C or C-EZ)	1040, Line 12				
18	Schedule C Depreciation	Sch C, Line 13				
19	Schedule C Mortgage Interest	Sch C, Line 16a				
20	Total Pensions and annuities (as applicable)	1040, Line 16a				
21	Social Security Benefits	1040, Line 20a				
22	Other Income (as applicable)	1040, Line 21				
23	Schedule E Income	1040, Line 17				
24	Schedule E Mortgage Interest (add-back)	Sch E, Line 12				
25	Schedule E Depreciation (add-back)	Sch E, Line 20				
26	Other Adjustments:					
27	Other Adjustments:					
28	Less: Alimony Paid	1040, Line 31a				
29	Total Personal Income Items					
30						
31	Business Debt Service Was Calculated As Follows:	Source	Annual D/S	Rate	Periods	Amount
32a						
32b						
32c						
32d						
32e						
32f						
32g	New Term Debt					
33	Interest Expense for the fiscal year					
34	Current Portion LTD paid in the fiscal year					
35	Interest Expense for the fiscal year					
36	Current Portion LTD paid in the fiscal year					
37	Total Business Debt Service					
38						
39	Personal Debt Service Was Calculated As Follows:	Source	Principal 1	Principal 2	Principal 3	Principal 4
40	Total Personal Debt Service from CB Report Page					
41						
42	Calculation of Combined Debt Service Coverage	Source				
43	Total Business Income	Line 9 Above				
44	Total Personal Income	Line 29 Above				
45	Total Income Items					
46						
47	Business Debt Service Was Calculated As Follows:	Source	Principal 1	Principal 2	Principal 3	Principal 4
48	Total Business Debt Service	Line 37 Above				
49	Total Personal Debt Service	Line 40 Above				
50	Total Debt Service Items					
51	Summary Ratios	Totals	Principal 1	Principal 2	Principal 3	Principal 4
52	Combined Debt Service Coverage (Line 45 / Line 50 Above)					
53	Business Debt Service Coverage (Line 9 / Line 37 Above)					
54	Personal Debt Service Coverage (Line 29 / Line 40 Above)					
54	Personal Debt to Income (Line 40 / Line 29 Above)					

I. Request

Loan Officer	FNB Unsecured	Loan Amount
Credit Analyst	FNB Secured	Total Exposure
Obligor(s) / Principal(s)	Social Security #	Title
		Role
		If Renewal? Loan #
		Number of Signers Req
Primary Business Street Address (No P.O. Boxes)	City	State Zip
Billing Address (if different)	City	State Zip
Type of Business	First Pymt Date	NAICS Code
Repayment Terms	Rate	Change Frequency
Purpose	Fixed	
	Variable	
		New Customer <input type="radio"/> Yes <input type="radio"/> No
		If yes, 2 forms of ID & Watchdog must be submitted for loan processing

II. Bank Relationship

DDA Information	Memo/Comments							
Date Opened								
12 Mo. Avr. Bal.								
Account #								
Principal(s) Information	CB Score	Rev. Burden	Rev. Bals.	D/I	Net Worth	Invst/Asts	Own%	Role

III. Combined Cash Flow Analysis

Tax Return	F/S Date	Pay Stub Date
New Annual Debt Serv. (Term Loans)		Net Interest Expense (LOC's Only)
Business Income +	Principal Income	/ Business D/S
		Personal D/S =
		D/S Coverage
		Net C/F (Adjusted)
		Personal
		Business
		Global
		Business
Total Liabilities +	New Debt	/
		Tangible N/W =
		Leverage
		DSCR

IV. Collateral Summary and Analysis

Collateral Description /Type	Value	Source of Value	ADV Rate	Amt. Prior Lien	Net Lendable	% CLTV

Comments / Special Instructions

Risk Category	Value	Points	Rubic for Secured	Risk Category	Value	Points	Rubic for Unsecured
D/I				D/I			
Credit Score				Credit Score			
LTV				Acct. Relationship			
Acct. Relationship				Permanency			
Permanency							

Strengths	Weaknesses

Deviations from loan policy or credit quality exceptions

V. Decision

Conditions

Loan Agreement Requirements

Date of Loan	Requested Closing Time	Time Needed

Loan Officer Signature _____ Date _____

If loan is subject to approval of higher officer, Loan Committee, or Board of Directors, approving signature must be obtained below or a copy of Committee/Board Minutes must be attached indicating approval.

Approved By _____ Date _____

I. Request

Obligor(s) / Principal(s)	Social Security	Title	Role	Loan Amount
				If Renewal? Loan #
				Number of Signers Req
Primary Business Street Address (No P.O. Boxes)		City	State	Zip
Billing Address (if different)		City	State	Zip
Type of Business	First Pymt Date	NAICS Code		
Repayment Terms	Rate	Change Frequency	New Customer <input type="radio"/> Yes <input type="radio"/> No	
Purpose	Fixed		If yes, 2 forms of ID & Watchdog must	
	Variable		be submitted for loan processing	

II. Collateral Summary and Analysis

Collateral Description / Type	Mtg Bk	Mtg Pg	Mtg/File Date	File #	Vin#	Value

Comments / Special Instructions

Insurance Co.

III. Decision

	Conditions
Loan Agreement Requirments	

Date of Loan	Requested Closing Time	Time Needed	Auto Pay Act#
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IV. Disbursement & Fee Information

<input type="radio"/> Finance Fees <input type="radio"/> Paid by Customer at loan signing	Title Work	Doc Prep Fee	Flood Cert.	Recording
	Appraisal	Draw Inspect Fee	Credit Life Ins	Other
FNB Account Number				
Cashier's Check Payable to				
Cashier's Check Payable to				
Cashier's Check Payable to				
Cashier's Check Payable to				
FNB Loan Payoff - Provide Loan Number				
Other				
Other				

V. Special Instructions

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Loan Officer Signature _____ Date _____

Borrower _____

Lender: First National Bank & Trust
P O Box 100
London, KY 40743-0100

Address _____

In regard to property located at:

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address, FIRST NATIONAL BANK & TRUST, PO Box 100, LONDON, KY 40743-0100. 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.

A copy of the appraisal report is only available where there was a complete report required, or has been paid for by you. In your letter, give us the date of application, the name and address of the applicant, and your current mailing address.

I / We acknowledge receipt of a copy of this Disclosure of Right to Receive a Copy of an Appraisal.

_____ Date

_____ Date

This preliminary environmental assessment is submitted to the Borrower and Seller (if applicable) to assist the bank in identifying property that may be subject to environmental concerns. If yes is answered to any questions, please elaborate on a separate sheet of paper and provide additional pertinent information, such as Environmental Assessments, permits or licenses etc. If Borrower/Seller cannot confirm the answer to a specific question, the Bank may require additional information before making an underwriting decision. If the Borrower and/or Seller have knowledge of any additional pertinent information regarding environmental hazards or risks associated with the property not addressed within the scope of this questionnaire, such information must be provided as a supplement to this document.

Property Description: _____

Borrower: _____

Seller: _____

- 1 Has Property ever served as a refuse or waste disposal site?
 Yes No Unknown
- 2 Is there evidence of waste disposal or refuse disposal or storage (drums, trash, etc.) on property?
 Yes No Unknown
- 3 Is there a known solid waste disposal within 1500 feet of the subject property?
 Yes No Unknown
- 4 Has property ever received significant quantities of fill materials from off site?
 Yes No Unknown
- 5 Has property ever been used for commercial purposes such as a service station, dry cleaners, janitorial supplies or services, trucking or transport terminal, laboratory, maintenance yard, photo lab, auto body shop, or similar facility which might store chemicals or motor fuels?
 Yes No Unknown
- 6 Has the property ever been used as an industrial site, involving use of chemicals, oils, solvents, paints, plating solutions, etc.?
 Yes No Unknown
- 7 Has the property ever been used to formulate mix or apply pesticides solutions for agricultural or other purposes?
 Yes No Unknown
- 8 Has any portion of the property ever been used as a rail siding?
 Radio Button Radio Button Radio Button

Text

- 1 Has Property ever served as a refuse or waste disposal site?
 Yes No Unknown

- 1 Has Property ever served as a refuse or waste disposal site?
 Yes No Unknown

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 Yes No Unknown

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 Yes No Unknown