



COMMERCIAL LOAN APPLICATION INFORMATION

Customer: _____ **Amount:** \$ _____

Purpose: _____

Term: _____ **Rate:** _____

Collateral: _____

I/We intend to apply for Joint Credit I/We do not intend to apply for Joint Credit

X _____ X _____

Were your gross annual revenues in the previous fiscal year \$1,000,000 or less? Yes No
 If you marked yes, please check the yes box on the 2nd page for CRA. If purpose is for purchase, refinace or improvement to 1-4 family dwelling, please check the yes box for HMDA and have the government monitoring questions answered, sign and date.
 Reason for denial based on information obtained in whole or part from an outside source. If you answered "yes" and your application is denied, you have the right to receive a written statement of the specific reason(s) for this denial. To obtain this statement, please contact:

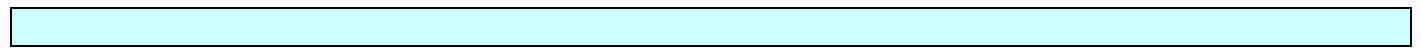
Southern Michigan Bank & Trust
 Commercial Loan Department
 51 West Pearl Street
 Coldwater, MI 49036

Please do this within 60 days from the date that you were notified of our decision. We will send you a written statement of reason(s) for the denial within 30 days of receiving your request.

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 that 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 Street, Box #11
 Kansas City, MO 64106
 Ph. No. 877-275-3342

FOR THE APPLICANT	
Southern Michigan Bank & Trust is hereby authorized to make all inquiries they deem necessary to obtain credit information on the borrower(s) named in this loan request in order to determine the credit-worthiness of the undersigned. Furthermore, the undersigned hereby authorizes all persons of whom the Bank makes such inquiries to respond thereto in full. Each of the undersigned authorizes such creditors to answer questions about their credit experience with the undersigned. Applicant will be responsible for any and all costs incurred in determining credit-worthiness and loan approval or denial.	
Date:	Signature of Applicant:
Date:	Signature of Co-Applicant:



FOR LOAN OFFICER

Date Initial Loan Application Received: _____ Initial App. Received Face to Face
 Via: Phone
 Photocopy given to applicant(s): _____ (Initials) Fax
 Loan Officer Signature: _____ Mail
 Internet

<u>HMDA?</u> Purchase, refinance, improvements to 1-4 family		<u>CRA?</u> Revenues under \$1 million-business Under \$500,000 farm		<u>Community Development?</u> Benefit low to moderate income, create or retain jobs	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No