



SMALL BUSINESS LOAN APPLICATION

INFORMATION ABOUT YOUR BUSINESS (hereafter known as "Company")							
BUSINESS	TYPE OF BUSINESS: Sole Proprietorship LLC LLP Partnership Non Profit Corporation: S Corp C Corp Other					State of Organization	Date Business Established: Current Owner Since: Current Management Since:
	Description of Business (Products / Services Provided)						
	Legal Business Name (applicant)						Federal Tax Identification No.
	Other Names Used by Company (dba)						
	Street Address (Local Offices)-Physical Address			City	County	State	Zip Code
	Statement Mailing Address (if different from Street Address)			City	County	State	Zip Code
	Business Telephone Number:		Business Fax Number:		Annual Gross Sales (last full year)		# Employees
	Website Address:			Email Address:			Account # to debit for loan payment:

PLEASE DESCRIBE YOUR LOAN REQUEST				PLEASE DESCRIBE YOUR SECOND REQUEST (Optional)				
LOAN/LINE OF CREDIT REQUEST	Loan Amount:		Loan	Line of Credit	Loan Amount:		Loan	Line of Credit
	Requested Terms				Requested Terms:			
	If Line of Credit: New Line Increase (Current Limit)				If Line of Credit: New Line Increase (Current Limit)			
	PURPOSE: General Working Capital/Cash Flow Needs Purchase/Refinance Equipment Purchase/Refinance Real Estate Other Renewal				PURPOSE: General Working Capital/Cash Flow Needs Purchase/Refinance Equipment Purchase/Refinance Real Estate Other Renew			
	COLLATERAL:		<u>CURRENT VALUE:</u>		COLLATERAL:		<u>CURRENT VALUE:</u>	
	Equipment				Equipment			
Accounts Receivable				Accounts Receivable				
Inventory				Inventory				
Vehicles				Vehicles				
Real Estate				Real Estate				
Other				Other				

INFORMATION ABOUT OWNERS AND GUARANTORS – Please list primary owner first. All 20% or more owners must complete.

OWNER/GUARANTOR #1	OWNER/GUARANTOR #1									
	Optional	Mr.	Mrs.	Ms.	Miss					
	Name			Date of Birth		Title		Ownership %		
	Residence Address							Own	Rent	Other
	City		State		Zip	Home Phone Number		Social Security Number / TIN		
	Business Phone Number			Cell Phone Number			Primary Financial Institution			
	Driver's License #			State Issued		Monthly Rent/Monthly Mortgage				
	PERSONAL FINANCIAL SUMMARY – Owner 1									
	Cash, Savings, CD's, Stocks, Bonds				Vehicle Loans			PERSONAL INCOME SUMMARY – from last Federal Tax Return		
	Retirement Accounts				Revolving Accounts					
	Value of House				Other Personal Loans					
	Other Real Estate Value				Home Mortgage					
	Value of Business				Other Real Estate Mortgage					
	Other Assets				Other Personal Liabilities					
				Wages, Salaries, Tips, etc.						
				Business Income (Schedule C)						
				Schedule E Income						
				Other Income (Net)*						
				Total from Tax Return						
<i>*Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>										

OWNER/GUARANTOR #2	OWNER/GUARANTOR #2									
	Optional	Mr.	Mrs.	Ms.	Miss					
	Name			Date of Birth		Title		Ownership %		
	Residence Address							Own	Rent	Other
	City		State		Zip	Home Phone Number		Social Security Number / TIN		
	Business Phone Number			Cell Phone Number			Primary Financial Institution			
	Driver's License #			State Issued		Monthly Rent/Monthly Mortgage				
	PERSONAL FINANCIAL SUMMARY – Owner 2									
	Cash, Savings, CD's, Stocks, Bonds				Vehicle Loans			PERSONAL INCOME SUMMARY – from last Federal Tax Return		
	Retirement Accounts				Revolving Accounts					
	Value of House				Other Personal Loans					
	Other Real Estate Value				Home Mortgage					
	Value of Business				Other Real Estate Mortgage					
	Other Assets				Other Personal Liabilities					
				Wages, Salaries, Tips, etc.						
				Business Income (Schedule C)						
				Schedule E Income						
				Other Income (Net)*						
				Total from Tax Return						
<i>*Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>										

INFORMATION ABOUT OWNERS AND GUARANTORS – Continued. All 20% or more owners must complete.

OWNER/GUARANTOR 3	OWNER/GUARANTOR #3												
	Optional	Mr.	Mrs.	Ms.	Miss								
	Name				Date of Birth			Title			Ownership %		
	Residence Address										Own	Rent	Other
	City			State		Zip		Home Phone Number			Social Security Number / TIN		
	Business Phone Number				Cell Phone Number				Primary Financial Institution				
	Driver's License #				State Issued				Monthly Rent/Monthly Mortgage				
	PERSONAL FINANCIAL SUMMARY – Owner 3										PERSONAL INCOME SUMMARY – from last Federal Tax Return		
	Cash, Savings, CD's, Stocks, Bonds				Vehicle Loans								
	Retirement Accounts				Revolving Accounts								
	Value of House				Other Personal Loans								
	Other Real Estate Value				Home Mortgage								
	Value of Business				Other Real Estate Mortgage								
	Other Assets				Other Personal Liabilities								
											Wages, Salaries, Tips, etc.		
										Business Income (Schedule C)			
										Schedule E Income			
										Other Income (Net)*			
										Total from Tax Return			
<i>*Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>													

OWNER/GUARANTOR 4	OWNER/GUARANTOR #4												
	Optional	Mr.	Mrs.	Ms.	Miss								
	Name				Date of Birth			Title			Ownership %		
	Residence Address										Own	Rent	Other
	City			State		Zip		Home Phone Number			Social Security Number / TIN		
	Business Phone Number				Cell Phone Number				Primary Financial Institution				
	Driver's License #				State Issued				Monthly Rent/Monthly Mortgage				
	PERSONAL FINANCIAL SUMMARY – Owner 4										PERSONAL INCOME SUMMARY – from last Federal Tax Return		
	Cash, Savings, CD's, Stocks, Bonds				Vehicle Loans								
	Retirement Accounts				Revolving Accounts								
	Value of House				Other Personal Loans								
	Other Real Estate Value				Home Mortgage								
	Value of Business				Other Real Estate Mortgage								
	Other Assets				Other Personal Liabilities								
											Wages, Salaries, Tips, etc.		
										Business Income (Schedule C)			
										Schedule E Income			
										Other Income (Net)*			
										Total from Tax Return			
<i>*Alimony, child support, separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>													

BANK REFERENCES	BUSINESS BANK REFERENCES – List the financial institutions where the business depository accounts are maintained.		
	Account Type:	Financial Institution:	Average Balance:
	Checking Savings Other (specify):		
	Checking Savings Other (specify):		

BUSINESS DEBT	TELL US ABOUT YOUR BUSINESS DEBT – List all business installment debt, lines of credit, notes, mortgages and contracts/leases payable.							
	Credit's Name	Type of Debt	Original Amount	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral Pledged
Please list the total outstanding balance of all other business debt listed above								
OTHER INFORMATION – Please answer the following questions for the business and owner(s) /guarantor(s):								
If yes to any of the following questions, please explain.					Business		Personal	
1.	Have there been any bankruptcies or judgments?				Yes	No	Yes	No
2.	Is there pending litigation or any unsatisfied judgments?				Yes	No	Yes	No
3.	Are any taxes currently past due, including payroll & sales tax?				Yes	No	Yes	No
4.	Is any collateral offered to Arvest Bank currently pledged to other creditors?				Yes	No	Yes	No
5.	Is the business for sale or under any oral or written agreement that would change ownership?				Yes	No		
6.	Has the business incurred a loss in the last three years?				Yes	No		
7.	Is the business liable on any debts not shown on this application?				Yes	No		

By signing below, the undersigned individual, who is either a principal of the credit applicant or a personal guarantor of its obligations, authorizes borrower and/or debtor and their affiliates, successors or its designee (and any assignee or potential assignee thereof) to obtain consumer credit reports relating to his/her individual credit history and/or creditworthiness. Such authorization shall extend to obtaining a credit profile in considering this application and subsequently for the purposes of update, renewal or extension of such credit or additional credit and for reviewing or collecting the resulting account. A Photostat or facsimile copy of this authorization shall be valid as the original. By signature below, I/we affirm my/our identity as the respective individual(s) identified in this application.

CREDIT RELEASE AUTHORIZATION

I hereby certify that the information contained in this credit application is true and accurate and I hereby authorize our banks, trade references, and financial institutions the right to release credit information. In states where permissible, I hereby authorize the filing and recording of UCC financing Statements showing the Secured Party's interest in the equipment and grant the Secured Party the right to execute Borrower's/debtors name thereto. A photostat copy of this authorization shall be as valid as the original.

SIGNATURE _____ Title _____ Date _____

Notice of Right to Receive a Copy of Appraisal

You have a right to receive a copy of the real estate appraisal report, if any, used in connection with your application for credit. If you would like to receive a copy, please write to us at this mailing address: 921 West Monroe Ave, P.O. Box 1640, Lowell, AR 72745. We must receive your request no later than 90 days after we notify you about action taken on your credit application or, if you withdraw your application, 90 days after that occurs. Please include the following information in your request: loan or application number (if known), date of application, name(s) of loan applicant(s), property address, and current mailing address.

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 is the Consumer Financial Protection Bureau P.O. Box 4503 Iowa City, IA 52244 Toll-Free (855) 411-CFPB (2372) TTY/TDD (855) 729-CFPB (2372) Fax (855) 237-2392. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Lender set forth above within 60 days from the date you are notified or our decision. We will send you a written statement of reasons for the denial within 30 days for receiving your request for the statement.

RIGHT TO RECEIVE AN ADVERSE ACTION LETTER

You have the right to receive an adverse action letter outlining your reasons for denial of your business loan request. We must hear from you no later than 60 days after we notify you about the action taken on your credit application or you withdraw your application. Please contact us at the following address including your name and mailing address.

Arvest Bank
921 West Monroe Ave
P.O. Box 1640
Lowell, AR 72745

FACTS

WHAT DOES ARVEST BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Social Security number and income■ transaction history and payment history■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Arvest Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Arvest Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none">■ Call 1-866-910-2422 during office hours 8:00 am to 5:00 pm Monday-Friday■ Visit us online: www.arvest.com/privacy or■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-866-910-2422 or go to www.arvest.com/privacy
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Mail-in Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit:		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	Your Name		Mail to: Arvest Bank – Privacy Officer PO Box 1640 Lowell, Arkansas 72745
	Address		
City, State, Zip			
Your Account #			

What we do	
How does Arvest Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Arvest Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">■ open an account or apply for a loan■ show your government-issued ID or seek financial or tax advice■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes—information about your creditworthiness■ affiliates from using your information to market to you■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Arvest Mortgage Company, Arvest Asset Management, Security Bank Card, Superior Finance Company, Arvest Trust Company, Central Mortgage Company, Waco Title</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Arvest Bank does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>Arvest Bank doesn't jointly market to you.</i>