

NORTH AMERICAN SAVINGS BANK, F.S.B

COMMERCIAL LOAN APPLICATION

*****PLEASE COMPLETE ALL APPLICABLE SPACES*****

LOAN DATA	
Amount Requested:	Interest Rate:
Maturity:	Rate Adjustments:
Amortization Term:	Use of Proceeds:

COLLATERAL		
Address:		
City/State/ZIP:		
Type of real estate: <input type="checkbox"/> 1-4 family <input type="checkbox"/> Multifamily <input type="checkbox"/> Office/Retail <input type="checkbox"/> Industrial <input type="checkbox"/> Other (specify) _____		
Purchase Date:	Purchase Price:	Estimated Value:
Please provide copies of the following property information with your application:		
<ol style="list-style-type: none"> 1) Copy of purchase contract (if property was purchased within the last 12 months) 2) Most recent two years income/expense statements 3) Proforma financial performance and estimates of capital improvements for next two years 4) Copy of current rent roll, specifying square footage leased; Copies of existing leases 5) Copy of previous appraisal if available, or photos 		

BORROWER #1		BORROWER #2	
Name:		Name:	
Address:		Address:	
City/State/ZIP:		City/State/ZIP:	
Phone:		Phone:	
Social Security:		Social Security:	
Birthdate:		Birthdate:	
Employer:		Employer:	
Employer Address:		Employer Address:	
Business Phone	Position/Title/Type of Business	Business Phone	Position/Title/Type of Business
Yrs. in this profession	Yrs. on this job	Yrs. in this profession	Yrs. on this job
Form of Organization (check one): <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership (General / Limited) <input type="checkbox"/> LLC <input type="checkbox"/> Trust <input type="checkbox"/> Individual(s)			
Financial Condition (provide the following):			
<ol style="list-style-type: none"> 1) Most recent two years annual financial statements 2) Most recent quarterly or year-to-date financial statements 3) Most recent two years federal income tax returns with original signatures (including all schedules, statements, and K-1 forms) 4) Copy of current driver's license. 			

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*****PLEASE COMPLETE ALL APPLICABLE SPACES*****

GUARANTOR #1		GUARANTOR #2	
Name:		Name:	
Address:		Address:	
City/State/ZIP:		City/State/ZIP:	
Phone:		Phone:	
Social Security:		Social Security:	
Birthdate:		Birthdate:	
Employer:		Employer:	
Employer Address:		Employer Address:	
Business Phone	Position/Title/Type of Business	Business Phone	
Yrs. in this profession	Yrs. on this job	Yrs. in this profession	
GUARANTOR #3		GUARANTOR #4	
Name:		Name:	
Address:		Address:	
City/State/ZIP:		City/State/ZIP:	
Phone:		Phone:	
Social Security:		Social Security:	
Birthdate:		Birthdate:	
Employer:		Employer:	
Employer Address:		Employer Address:	
Business Phone	Position/Title/Type of Business	Business Phone	Position/Title/Type of Business
Yrs. in this profession	Yrs. on this job	Yrs. in this profession	Yrs. on this job
Please provide copies of the following information with your application:			
1) Personal financial statement dated within three months (<i>indicate which assets, if any, are jointly held</i>)			
2) Most recent two years federal income tax returns with original signatures (including <u>all</u> schedules, statements, and K-1 forms)			
3) Copy of current driver's license.			

REPRESENTATIONS						
	Borr1	Borr2	Guar1	Guar2	Guar3	Guar4
1) Are there any outstanding judgements against you?	Y N	Y N	Y N	Y N	Y N	Y N
2) Have you been declared bankrupt within the past 7 years? (If yes, provide a copy of order of Discharge).	Y N	Y N	Y N	Y N	Y N	Y N
3) Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Y N	Y N	Y N	Y N	Y N	Y N
4) Are you party to lawsuit? (If yes, provide details of the lawsuit in writing).	Y N	Y N	Y N	Y N	Y N	Y N
5) Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?	Y N	Y N	Y N	Y N	Y N	Y N
6) Are you presently delinquent or in default on any dept or any other loan, mortgage, financial obligation, bond, or loan guarantee? Do you have any outstanding tax liens?	Y N	Y N	Y N	Y N	Y N	Y N
7) Is any part of the down payment borrowed?	Y N	Y N	Y N	Y N	Y N	Y N
8) Are you a U. S. citizen?	Y N	Y N	Y N	Y N	Y N	Y N
9) Are you a permanent resident alien?	Y N	Y N	Y N	Y N	Y N	Y N

The undersigned specifically acknowledges and certifies that (1) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (2) verification or reverification of any information contained in and provided with this application may be made at any time by NASB, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application; or, any source named in my personal financial statement or credit report, (3) NASB, its agents, successors and assigns will rely on the information contained in and provided with this application, including personal financial statements and other financial statements and tax returns, and, I have a continuing obligation to amend and/or supplement the information provided in this request, if any of the material facts which I have represented herein should change prior to closing.

The undersigned certify that the information provided in this application and with this application is true and correct as of the date set forth opposite my signature and acknowledge my understanding that any intentional or negligent misrepresentation of the information contained in and provided with this application, or omitted from this application, may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions or Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to NASB, its agents, successors and assigns, insurers and any other persons who may suffer any loss due to reliance upon any misrepresentation or omission which I have made on this application.

YOUR RIGHT TO RECEIVE A COPY OF AN APPRAISAL

You have a right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at North American Savings Bank, Commercial Loan Department, 12498 South 71 Hwy, Grandview, MO 64030. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. You can telephone us instead of writing, but by doing so you are not assured of preserving your rights.

RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

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 North American Savings Bank, Commercial Loan Department, 12498 South 71 Hwy, Grandview, MO 64030 or call (816) 765-2200 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.. The state agency which administers compliance with the state law is Division of Savings and Loan Supervision, 308 E. High Street, Jefferson City, MO 65101.

The undersigned applicant(s) acknowledge(s) receipt of the above Equal Credit Opportunity Act Notice.

Borrower #1		Borrower #2	
Signature:	Date:	Signature:	Date:
Title:		Title:	
Guarantor #1		Guarantor #2	
Signature:	Date:	Signature:	Date:
Guarantor #3		Guarantor #4	
Signature:	Date:	Signature:	Date:

**FOR RESIDENTIAL (1-4 FAMILY) AND MULTI-FAMILY (5 OR MORE UNITS)
INVESTMENT PROPERTIES ONLY, PLEASE READ THE FOLLOWING:**

GOVERNMENT MONITORING

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 neither discriminate on the bases of this information, nor on whether you chose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above 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.)

BORROWER #1:	<input type="checkbox"/> I do not wish to furnish this information
Race/National:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander
Origin:	<input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify) _____
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
BORROWER #2:	<input type="checkbox"/> I do not wish to furnish this information
Race/National:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander
Origin:	<input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify) _____
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male