



FIRST
COMMUNITY
BANK
OF SOUTHWEST FLORIDA

COMMERCIAL LOAN APPLICATION

Please mail or take your completed application package to a First Community Bank of Southwest Florida location nearest you. Visit our website at <http://www.fcb-yourbank.com/aboutus/aboutus.html> for a list of our branch locations.

Thank you for giving **First Community Bank of Southwest Florida** the chance to surpass all of your banking expectations!

We appreciate the opportunity to work with you as your premier financial provider. Our goal is simple, to customize our financial products to best meet your needs, so that in return your business can focus on exceeding your company's principal goals and your customer's highest expectations. Together we can make the perfect team to bring service back to the community!

*Please note*** We do not escrow for taxes, insurance, assessments or association dues. We do offer interest bearing savings accounts in which you may save towards your payment of these items when they become due.*

To allow us to make a timely and accurate financial decision on your **Commercial** credit request(s) we will need the following information.

- Completed and signed Application.
- Borrower's Certification & Authorization.
- Applicable corporate documentation and any amendments or modifications (see below)
- Copies of 2 years corporate or partnership tax returns including all schedules, signed.
- Year to Date Profit and Loss Statement.
- A current Balance Sheet.
- Copies of most recent Accounts Payable Aging and Accounts Receivable Aging Reports.
- Personal Financial Statement.
- Last 2 years personal tax returns, including all schedules, signed by borrower or guarantor.
- Copies of insurance policy showing coverage on collateral/contents.
- Copy of Driver's License or Passport **and** secondary form of ID (health insurance card, utility bill, property tax billing, birth certificate, a college photo id, social security card, organizational membership card, firearm license)
This information is needed in accordance with the Bank Secrecy Act (BSA) and Customer Identification Program (CIP) under the USA Patriot Act. The information will be kept strictly confidential and will not be used in obtaining any credit decision.

CORPORATIONS:	TRUSTS:
Corporate By Laws	Declaration/Certification of Trust
Articles of Incorporation	Direction of Beneficiaries to Trustee
Amendments to By-Laws	Trust Agreements
Corporate Resolutions	Amendments to Trust Agreements
Minutes from meetings required, if any	List of beneficiaries
GENERAL PARTNERSHIPS:	1031 EXCHANGES:
Partnership Agreement	Articles of Organization
Amendments to Partnership Agreements	Operating Agreement
Partnership Resolution	1031 REVERSE EXCHANGE:
Borrowing Resolution for Partnership	Articles of Organization
LIMITED PARTNERSHIP:	Operating Agreement
Limited Partnership	SOLE PROPRIETORSHIP:
Limited Partnership Agreement	Borrowing Resolution
Partnership Resolution	Fictitious Name Certificate

BUSINESS DEBT SCHEDULE

Applicant Company Name: _____

As of Month Ending: _____

This schedule should include loans, capitalized leases, contracts/notes payable and lines of credit. Please do not include accounts payable or accrued liabilities. This information should match the most current Balance Sheet being submitted as part of this application.

Creditor Name and Loan Number	Original Date	Original amount or Maximum Available	Term or Maturity Date	Present Balance	Interest Rate	Monthly Payment	Collateral	Purpose or Loan Type (Line of Credit, Equipment loan, etc.)
TOTAL								

Signature of Applicant's Principal

Date

Print Name

Title

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

**First Community Bank of Southwest Florida
1565 Red Cedar Drive
Fort Myers, Florida 33907-7686
(239) 939-4100**

CERTIFICATION

To First Community Bank of Southwest Florida ("Lender"):

1. Applicant (and co-applicant if applicable), _____ has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from First Community Bank of Southwest Florida ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to First Community Bank of Southwest Florida, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X

Applicant

Date

X

Co-Applicant

Date



FIRST
COMMUNITY
BANK
OF SOUTHWEST FLORIDA

USA PATRIOT ACT

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.