

All-In-One Business Loan Application



**FIRST
NORTHERN
BANK**



FIRST NORTHERN BANK

All-in-One Business Loans— less paperwork and quicker solutions

The world isn't slowing down. You know it and **First Northern Bank** knows it. If you want your business to keep up, you need answers quickly. **First Northern Bank** understands that. That's why we have responded with our All-in-One Business Loan. Now you can apply for a business loan or line of credit up to \$750,000 and get your answer in as soon as 24 hours. It's easy, and it's fast.

The Simplicity of applying for \$150,000 or less...

- Complete this All-in-One Business Loan application package
- Drop off the application at one of our convenient branch locations
- See checklist on next page for details

...Applying for \$150,001 to \$750,000...

- Provide three years of financial information (see checklist for details)
- Complete this All-in-One Business Loan application package
- Drop off the application at one of our convenient branch locations

Business Express Line of Credit

Amount	Minimum: \$2,500 Maximum: \$150,000
Rate	Variable, based on Wall Street Journal Prime
Term	Total of 6 years. 3 years revolving, then 3 years term out.
Fees	\$150 Loan Fee and Annual Fee
Use of Funds	- Working Capital - Finance Receivables and Inventory - Business Expansion

Business Line of Credit

Amount	Minimum: \$150,001 Maximum: \$750,000
Rate	Variable, based on Wall Street Journal Prime
Term	Total of 6 years. 3 year revolving, then 3 years term out.
Fees	\$250 Annual Fee for loans up to \$500,000 \$500 Annual Fee for loans \$500,000 and over
Use of Funds	- Working Capital - Finance Receivables and Inventory

Business Express Term Loan

Amount	Minimum: \$2,500 Maximum: \$150,000
Rate	Fixed based on Wall Street Journal Prime
Term	Up to 60 Months
Fees	\$150 Origination Fee* Additional Fees may apply
Use of Funds	- Business Expansion - Purchase Equipment

Business Term Loan

Amount	Minimum: \$150,001 Maximum: \$750,000
Rate	Fixed, based on Wall Street Journal Prime
Term	Up to 60 months (up to 84 months for loans over \$300,000)
Fees	0.25% origination fee* Additional Fees may apply
Use of Funds	- Business Expansion - Purchase Equipment

Non-Revolving Line to Term Loan

Amount	Minimum: \$50,000 Maximum: \$750,000
Rate	Variable, based on Wall Street Journal Prime
Term	Non revolving period up to 12 months. Term period up to 60 months (up to 84 months for loans over \$300,000)
Fees	0.50% Origination Fee
Use of Funds	- Business Expansion - Purchase Equipment

Owner Occupied Commercial Real Estate

Amount	Minimum: \$50,000 Maximum: \$750,000
Rate	Fixed, based on Constant Maturity Treasury
Term	Up to 7 years (with a 25 year amortization)
Fees	0.75% Origination Fee (Minimum loan fee is \$750)
Use of Funds	Acquisition or refinance of owner-occupied commercial real estate

* If loan guarantee is required an additional fee of 2.5% of the loan amount may apply.



FIRST NORTHERN BANK

Your Checklist for All-In-One Business Loans

Dear Applicant,
Thank you for selecting **First Northern Bank** for your business loan.

In order to accurately and efficiently determine your eligibility, we ask that you complete in ink the attached All-In-One Business Loan Application together with other forms and documentation:

Express Line of Credit or Business Express Term Loan up to \$150,000

- Completed All-in-One Business Loan application package

Revolving Line of Credit or Term Loan over \$150,000

- Completed All-in-One Business Loan application package
- Three years Federal Tax Returns – including all schedules (personal and business)
- Current interim and three FYE business financial statements
- Current personal financial statement
- Accounts Receivable and Accounts Payable aging reports to match current interim business financial statements

Please Note:

- If any Borrower or Guarantor has a Trust, a notarized Trust Certificate must be provided for any loan request.
- If this loan will be paying off external debts, a payoff statement must be provided.

Sole Proprietorship – please provide the following:

- Fictitious Name Statement

Partnership – please provide the following:

- Partnership Agreement

Corporation/LLC – please provide the following:

- Articles of Incorporation or LLC Agreement
- Current Bylaws of Corporation

Equipment Secured Loans – please provide the following:

- Purchase Invoice or current appraisal
- Complete description of collateral with I.D. numbers

Other:

- _____

Your cooperation will help us to expedite the processing of your application. Should you have any questions, please call your loan officer. We look forward to assisting you with your loan request.

Thank You!

Referring Officer's Name

Referring Officer's Phone Number



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PRINT AND KEEP THIS PAGE FOR YOUR (APPLICANTS) RECORDS

Customer Identification Notice (U.S.A. 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 that all financial institutions obtain, verify and record information that identifies each person that 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 drivers' license or other identifying documents.

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 us at the address/phone number shown immediately below 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.

First Northern Bank
ATTN: Credit Services
P.O. Box 547
Dixon, CA 95620
877-362-6000

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 Federal Deposit Insurance Corporation (FDIC.) You may contact them at the FDIC Consumer Response Center, located at 1100 Walnut Street, Box #11, Kansas City, MO 64106.



BANK USE

Loan Officer _____ App # _____

Branch # _____ Br. Rec'd Date _____

Rec'd at CSD _____ Complete _____

All-In-One Business Loan Application

FIRST NORTHERN BANK

Check all that apply: Express Line of Credit (\$2,500 - \$150,000) Business Express Term Loan (\$2,500 - \$150,000)
 Business Line of Credit (\$150,001 - \$750,000) Non-Revolving Line to Term (\$50,000 - \$750,000) Term Loan (\$150,001 - \$750,000)

Amount Requested	Line of Credit	Loan Purpose	Collateral	
\$ _____ Auto-debit required FNB Account # _____	<input type="checkbox"/> Renewal <input type="checkbox"/> New Revolving Line <input type="checkbox"/> Increase Existing Line # _____	_____ _____ _____	A/R	Value Existing Liens \$ _____ \$ _____
			Inventory	\$ _____ \$ _____
			Equipment	\$ _____ \$ _____

Amount Requested	Term	Loan Purpose	Collateral	
\$ _____ Auto-debit required FNB Account # _____	<input type="checkbox"/> 12 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 60 Months <input type="checkbox"/> 36 Months	_____ _____ _____	A/R	Value Existing Liens \$ _____ \$ _____
			Inventory	\$ _____ \$ _____
			Equipment	\$ _____ \$ _____

If you are applying as a SOLE PROPRIETOR or BUSINESS INDIVIDUAL(S), not a Business Entity, (such as a Corporation, Partnership or LLC,) please read the important information below and provide your signature as requested:

1. Married applicants may apply for separate credit;
2. You may apply for the credit in your name alone, or with someone else, regardless of your marital status, and;
3. Alimony, child support or separate maintenance income need not be revealed, if the Applicant(s) do not choose to have it considered as a basis for determining creditworthiness.

PLEASE INDICATE HOW YOU INTEND TO APPLY FOR THIS CREDIT BELOW AND PROVIDE APPROPRIATE SIGNATURES. YOU MUST SIGN THIS APPLICATION BOTH IMMEDIATELY BELOW, AND AT THE BOTTOM OF PAGE 2.

I INTEND TO APPLY INDIVIDUALLY.

WE INTEND TO APPLY JOINTLY/BE JOINTLY LIABLE/GUARANTEE.

Individual Applicant Signature

Co-Applicant/Guarantor Signature

Co-Applicant/Guarantor Signature

BUSINESS INFORMATION					
Legal Name (under which tax returns are filed)		Company (or DBA name)			
Street Address		Mailing Address (if different)		Street	
City, State, Zip		City, State, Zip			
Business Phone Number	Business Fax Number	Federal Tax ID Number		No. of Owners	
Date Business Established MM _____ DD _____ YY _____		Under Current Ownership Since MM _____ YY _____			
Annual Sales/Revenues (last FULL year) \$ _____		Annual Net Profit \$ _____		No. of Employees	
Describe Your Product/Service		Website Address			
Type of Ownership (Please provide supporting documentation, such as Articles of Incorporation, Partnership Agreement, etc.)					
Business Type (check one)	<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> General Partnership	<input type="checkbox"/> Limited Partnership <input type="checkbox"/> Corporation	<input type="checkbox"/> S Corporation <input type="checkbox"/> Limited Liability Co.	<input type="checkbox"/> Other _____	
Industry Type (check one)	<input type="checkbox"/> Media <input type="checkbox"/> High-tec	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Retail/Wholesale	<input type="checkbox"/> Financial Service <input type="checkbox"/> Business Service	<input type="checkbox"/> Health Care <input type="checkbox"/> Consumer Service	<input type="checkbox"/> Other Business _____

BUSINESS DEPOSIT ACCOUNTS				
Financial Institution	Type of Account (Checking, Savings, Investment, etc)	Account Number	Average Balance	Move to FNB?
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

CURRENT BUSINESS DEBT						
Creditor	Type of Debt (Loan, LOC, Lease)	Original Balance	Current Balance	Monthly Payment	Principal & Interest or Interest Only	Maturity Date MM/DD/YY
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
Total Owing			\$			

OTHER BUSINESS INFORMATION	
	If "yes" to any of these questions, explain:
Is the business currently involved in any litigation or other legal claims?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Has the business or any principal ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Are there any delinquent taxes owed by the business or any principal?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Is the company liable on any debts not shown below?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Is the company or any principal contingently liable as guarantor or endorser?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Has the business incurred a loss in any of the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Is the business for sale or under agreement that would change ownership?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____

PERSONAL INFORMATION (ALL 20% OR MORE OWNERS TO COMPLETE. IF MORE THAN TWO, PLEASE USE SEPARATE APPLICATION AND ATTACH.)					
1.) Owner Name (please print)		% Ownership	Company Title		Social Security Number
Home Address			Date of Birth	Driver's License Number	
Home Phone Number	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
Financial Institution Name	Type of Account (Checking, Savings, etc.)	Account Number		Average Balance	
				\$	
				\$	
Brokerage Firm Name	Type of Account	Margin Account		Current Balance	
		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	
		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	
Have you transferred any assets into a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes, Name of Trust _____					
2.) Owner Name (please print)		% Ownership	Company Title		Social Security Number
Home Address			Date of Birth	Driver's License Number	
Home Phone Number	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
Financial Institution Name	Type of Account (Checking, Savings, etc.)	Account Number		Average Balance	
				\$	
				\$	
Brokerage Firm Name	Type of Account	Margin Account		Current Balance	
		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	
		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	
Have you transferred any assets into a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes, Name of Trust _____					

CREDIT AUTHORIZATION AND VERIFICATION

Each person or entity signing this application certifies that all information provided is true and complete and authorizes **First Northern Bank** to: 1) obtain credit and employment information about each person or entity; 2) obtain credit reports and make inquiries **First Northern Bank** considers appropriate in connection with this application or review of this loan account from time to time; 3) make **First Northern Bank's** experience with this loan account and information about this application available to credit bureaus, and account information as required by law. Each person or entity acknowledges that additional information may be required in order to make a final credit decision.

Business Name _____

Authorized Signature _____ Date _____

Title _____

Print Name _____ Title _____

Authorized Signature _____ Date _____

Print Name _____ Title _____

Authorized Signature _____ Date _____

FIRST NORTHERN BANK

PERSONAL FINANCIAL STATEMENT

Complete this form for: (1) each Proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guarantee on the loan.

Name	Business Phone
Address	Residence Phone
City, State, & Zip Code	Cell Phone
Business Name of Applicant/Borrower	Email Address

THIS STATEMENT IS AS OF (DATE)				
ASSETS	(Omit Cents)	LIABILITIES (Omit Cents)		
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____	
Savings Accounts	\$ _____	Notes Payable to Banks and Others (Describe in Section 2)	\$ _____	
IRA or Other Retirement Account	\$ _____	Installment Account (Auto)	\$ _____	
Accounts & Notes Receivable	\$ _____	Mo. Payments \$ _____		
Cash Surrender Value of Life Insurance (Section 8)	\$ _____	Installment Account (Other)	\$ _____	
Stocks and Bonds (Complete in Section 3)	\$ _____	Mo. Payments \$ _____		
Real Estate (Complete Section 4)	\$ _____	Loan on Life Insurance	\$ _____	
Automobile-Present Value	\$ _____	Mortgages on Real Estate (Describe in Section 4)	\$ _____	
Other Personal Property (Describe in Section 5)	\$ _____	Unpaid Taxes (Describe in Section 6)	\$ _____	
Business Investments (Describe in Section 5)	\$ _____	Other Liabilities (Describe in Section 7)	\$ _____	
Total Assets	\$ _____	Total Liabilities	\$ _____	
		Net Worth	\$ _____	
		Total Liabilities and Net Worth	\$ _____	

Section 1. Source of Annual Income	Annual Expenditures / Contingent Liabilities
Salary	\$ _____
Interest/Dividend Income	\$ _____
Real Estate Income	\$ _____
Distributions from Partnership / LLC / S Corps	\$ _____
Other Income (Describe below)*	\$ _____
As Endorser or Co-Maker	\$ _____
Legal Claims & Judgments	\$ _____
Provision for Federal Income Tax	\$ _____
Alimony/Child Support/Maintenance Expense	\$ _____
Living Expense	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured - Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

Number of Shares	Name of Securities	Cost	Market Value	Date of Valuation	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased (mm/yyyy)			
Original Cost			
Present Market Value			
Name of Lender			
Interest Rate			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Property Held in Name of (Trust, LLC, Etc.)			
% Owned			
Gross Monthly Rent			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Do you or your spouse (if applying jointly) owe any delinquent taxes? Yes No

Section 7. Other Liabilities. (Describe in detail.)

Are you or your spouse (if applying jointly) contingently liable as a guarantor or endorser? Yes No

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

Have you transferred your personal assets into a Trust? Yes No

If Yes, provide the name of the Trust: _____
 Bank will need applicant/borrower/guarantor to complete a Trust Certification on Bank Form.

Are you currently involved in any litigation or other legal claims? Yes No

Have you ever declared bankruptcy Yes No

Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or if you live in a community property state, such as California):
 Married/Registered Domestic Partner (RDP) Separated Unmarried (unmarried includes single, divorced, widowed)

YOU MAY APPLY FOR CREDIT OR FINANCIAL ACCOMMODATION SEPARATELY OR JOINTLY. You are requesting this financial accommodation:
 Separately? Jointly with Spouse/RDP? Jointly with another person? (submit separate financial statements)

Signature: _____ Date: _____ Social Security Number: _____ DOB: _____

Signature: _____ Date: _____ Social Security Number: _____ DOB: _____

YOUR REPRESENTATIONS AND WARRANTIES: I understand that First Northern Bank is relying on the information in this financial statement (including the designation of my property as separate or community property) in deciding to give or continue the financial accommodation or extension of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If any adverse changes occurs in my financial condition, or if I should file for bankruptcy or any other creditor tries to seize my property, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become due and payable immediately without demand or notice. You may retain and verify this statement. I understand that from time to time you may receive information about me from others and may answer questions from others seeking credit and experience information about me and my relationships with you. If this is a joint financial statement, these representations and warranties are from each of us. By signing above, I grant permission to First Northern Bank to pull a Consumer Credit Report in my name in support of my credit request.

SCHEDULE OF REAL ESTATE HOLDINGS

As of:

Borrowers Name:

(List Market Value, Mortgages, and Gross Rents at Full Value)

Property Address	Date Acquired Purchase Price	% Owned	Property Held in Name of	Current Market Value	Lender's Name	Original Amount 1st Mortgage 2nd Mortgage	Current Balance 1st Mortgage 2nd Mortgage	Monthly Payment 1st Mortgage 2nd Mortgage	Interest Rate Maturity Date	Monthly Rent Monthly NOI
TOTALS									TOTAL NOI	



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Insurance Verification

Adequate insurance coverage is required on the property that will secure this loan request. The insurance policy must contain a Loss Payable Clause Endorsement naming **First Northern Bank**, its successors and/or assignees. Please provide the following information so that your insurance agent may be contacted. Your loan will not be funded unless a Certificate of Insurance is issued to **First Northern Bank**.

Insurance Co. _____ Agent's Name _____

Agent's Phone _____ Agent's Fax _____

Agent's Address _____

Policy Number _____

Insurance Co. _____ Agent's Name _____

Agent's Phone _____ Agent's Fax _____

Agent's Address _____

Policy Number _____

Signed By _____

Date Signed _____

Signed By _____

Date Signed _____



FIRST NORTHERN BANK

HOW ELSE CAN FIRST NORTHERN BANK ASSIST YOU AND YOUR BUSINESS?

(Please check the appropriate services)

BUSINESS & PERSONAL CHECKING, SAVINGS & INVESTMENT ACCOUNTS

- Classic FREE Checking Accounts
- Savings Accounts
- Money Market Investment Accounts
- Certificate of Deposit Accounts
- IRAs – Traditional and Roth
- SEP IRAs
- Health Savings Accounts
- Investment & Brokerage Services
(not FDIC insured)

BUSINESS LOANS

- Agribusiness Loans
- Business Checking Plus
- Business Credit Cards
- Business Line of Credit
- Business Term Loans
- Commercial Real Estate Loans
- Equipment Loans and Leasing
- Loans for Green Initiatives
- Letters of Credit
- Non-Revolving Line to Term Loan
- Operating Loans for Livestock and Crops
- SBA Loans
- Small Business Loans

PERSONAL LOANS

- All-in-One Combined Construction
& Permanent Financing
- Automobile Loans
- Boat and RV Loans
- Construction Loans
- Credit Cards
- Home Equity Line of Credit
- Mortgage Loans – *Apply online anytime!*
- Overdraft Protection

BUSINESS ELECTRONIC & CONVENIENCE SERVICES

- ACH Fraud Detection Service
- Business Online Banking
- CardValet
- Cash Management Services
 - Wire Transfers
 - Bill Payment
 - Direct Deposit/Payment
 - Payroll Service
 - Account Reconciliation
- Deposit Capture
- eStatements
- Lock Box
- Mobile Banking (with Mobile Deposit)
- Online Bill Pay
- Positive Pay for Check Fraud Detection
- TeleBank

PERSONAL ELECTRONIC & CONVENIENCE SERVICES

- CardValet
- eStatements
- Mobile Banking (with Mobile Deposit)
- Online Banking
- Online Bill Pay
- TeleBank

BUSINESS & PERSONAL CARD SERVICES

- Business & Personal MasterCard Debit Cards
- Business & Personal Credit Cards
- Merchant Card Services