

All-In-One Business Loan Application



**FIRST
NORTHERN
BANK**



FIRST NORTHERN BANK

All-in-One Commercial 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 Commercial Loan. Now you can apply for a business loan or line of credit up to \$300,000 and get your answer in as soon as 24 hours. It's easy, and it's fast.

The Simplicity of applying for \$50,000 or Less...

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

...Applying for \$50,001 to \$300,000...

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

Business Checking Plus

Amount	Minimum: \$2,500 Maximum: \$10,000
Rate	Base Rate* + 8% up to \$4,999 Base Rate* + 6% up to \$10,000
Term	Revolving
Fees	\$100 Set-up
Use of Funds	- Working Capital - Finance Receivables and Inventory - Business Expansion - Purchase Equipment - Overdraft Protection

Express Line of Credit

Amount	Minimum: \$10,000 Maximum: \$50,000
Rate	Variable, based on Commercial Base Rate*
Term	5 years
Fees	\$150 Annual Fee
Use of Funds	- Working Capital - Finance Receivables and Inventory - Business Expansion

Revolving Business Line of Credit

Amount	Minimum: \$50,001 Maximum: \$300,000
Rate	Variable, based on Commercial Base Rate*
Maximum Term	Line of Credit - 3 years
Fees	Line of Credit – \$200.00 Annual Fee
Use of Funds	- Working Capital - Finance Receivables and Inventory

Term Loan

Amount	Minimum: \$5,000 Maximum: \$300,000
Rate	Variable, based on Commercial Base Rate*
Maximum Term	Up to 60 Months
Fees	½% Origination Fee (Minimum Loan Fee is \$200)
Use of Funds	- Business Expansion - Purchase Equipment

Non-Revolving Line to Term Loan

Amount	Minimum: \$50,000 Maximum: \$300,000
Rate	Variable, based on Commercial Base Rate*
Term	Interest only for 12 months, term up to 60 months
Fees	½% Origination Fee
Use of Funds	- Business Expansion - Purchase Equipment

*First Northern Bank's Commercial Base Rate.



FIRST NORTHERN BANK

Your Checklist for All-In-One Commercial Loans

Dear Borrower,
Thank you for selecting **First Northern Bank** for your commercial loan.

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

Business Checking Plus

- Completed All-in-One Commercial Loan application package

Express Line of Credit or Term Loan less than \$50,000

- Completed All-in-One Commercial Loan application package

Revolving Line of Credit or Term Loan \$50,000 and over

- Completed All-in-One Commercial Loan application package
- Two years Federal Tax Returns – including all schedules (personal and business)
- Current interim and two FYE business financial statements
- Current personal financial statement
- Account Receivables and Account Payables to match current interim business financial statements

Please Note:

- If any Borrower or Guarantor has a Trust, the complete Trust document must be provided for any loan request.

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

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!

Loan Officer's Name

Loan Officer's Phone Number



FIRST NORTHERN BANK

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 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.



BANK USE

Loan Officer _____ App # _____

Branch # _____ Br. Rec'd Date _____

Rec'd at CSD _____ Complete _____

All-In-One

FIRST NORTHERN BANK

Business Credit Application

Check all that apply: Business Checking Plus (\$2,500 - \$10,000) Express Line of Credit (\$10,001 - \$50,000) Business Line of Credit (\$50,001 - \$300,000)
 Non-Revolving Line to Term (\$50,001 - \$300,000) Term Loan (\$5,000 - \$300,000)

Amount Requested	Line of Credit	Loan Purpose	Collateral - Bank Use	
\$ _____ Auto-debit? <input type="checkbox"/> Yes <input type="checkbox"/> No FNB Account # _____	<input type="checkbox"/> Renewal <input type="checkbox"/> New Revolving Line <input type="checkbox"/> Increase Existing Line # _____	_____	Value	Existing Liens
			A/R \$ _____	\$ _____
			Inventory \$ _____	\$ _____
			Equipment \$ _____	\$ _____

Amount Requested	Term	Loan Purpose	Collateral - Bank Use	
\$ _____ Auto-debit? <input type="checkbox"/> Yes <input type="checkbox"/> No 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	_____	Value	Existing Liens
			A/R \$ _____	\$ _____
			Inventory \$ _____	\$ _____
			Equipment \$ _____	\$ _____

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"/> Contractor <input type="checkbox"/> Media <input type="checkbox"/> High-tec	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Agriculture <input type="checkbox"/> Retail/Wholesale	<input type="checkbox"/> Real Estate <input type="checkbox"/> Financial Service <input type="checkbox"/> Business Service	<input type="checkbox"/> Health Care <input type="checkbox"/> Consumer Service <input type="checkbox"/> Hotel/Motel	<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? Yes No _____

Has the business or any principal ever declared bankruptcy? Yes No _____

Are there any delinquent taxes owed by the business or any principal? Yes No _____

Is the company liable on any debts not shown below? Yes No _____

Is the company or any principal contingently liable as guarantor or endorser? Yes No _____

Has the business incurred a loss in any of the last 3 years? Yes No _____

Is the business for sale or under agreement that would change ownership? Yes 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
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Home Address	Driver's License Number
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Home Phone Number ()	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
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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? Yes No

If yes, Name of Trust _____

2.) Owner Name (please print)	% Ownership	Company Title	Social Security Number
-------------------------------	-------------	---------------	------------------------

Home Address	Driver's License Number
--------------	-------------------------

Home Phone Number ()	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
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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? Yes 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
Residence 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	\$ _____

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

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
 Separated
 Unmarried (unmarried includes single, divorced, widowed)

Domestic Partner (RDP)

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)

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

If Yes, provide the name of the Trust: _____

(Bank will need a copy of the complete Trust document, if not previously supplied)

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			
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			

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.)

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

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

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

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.

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		Current Balance		Monthly Payment		Interest Rate	Maturity Date	Monthly Gross Rents
						1st Mortgage	2nd Mortgage	1st Mortgage	2nd Mortgage	1st Mortgage	2nd Mortgage			
TOTALS														



FIRST NORTHERN BANK

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

- Totally FREE Checking Accounts
- Savings Accounts
- Money Market Investment Accounts
- Certificate of Deposit Accounts
- IRAs – Traditional and Roth
- SEP IRAs
- Coverdell Education Savings Accounts
- Health Savings Accounts
- Investment & Brokerage Services
(not FDIC insured)
- Asset Management & Trust Services
(Investments not FDIC insured)

BUSINESS LOANS

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

PERSONAL LOANS

- All-in-One Combined Construction
& Permanent Financing
- Automobile Loans
- Boat and RV Loans
- Construction Loans
- Credit Cards
- Home Equity Loans/Lines of Credit
- Home Improvement Loans
- Lines of Credit
- Mortgage Loans – *Apply online anytime!*
 - Fixed & Adjustable Rates
 - Vacation & Country Home Loans
 - Jumbo
 - VA
 - FHA
 - First-time Home Buyer Loans
- Overdraft Protection
- Personal Loans

BUSINESS ELECTRONIC & CONVENIENCE SERVICES

- ACH Fraud Detection Service
- Business Online Banking
- Cash Management Services
 - Wire Transfers
 - Bill Payment
 - Direct Deposit/Payment
 - Payroll Service
 - Account Reconciliation
- Courier Services
- Deposit Capture
- eStatements
- Lock Box
- Online Bill Pay
- Positive Pay for Check Fraud Detection
- Small Business Resource Center
- TeleBank

PERSONAL ELECTRONIC & CONVENIENCE SERVICES

- eStatements
- Identity Theft Protection
- Mobile Banking
- Online Banking
- Online Bill Pay
- TeleBank

BUSINESS & PERSONAL CARD SERVICES

- Business & Personal Visa Check Cards
- Business & Personal Credit Cards
- Merchant Card Services

Branch Locations

Auburn Financial Center

390 Elm Avenue
Auburn, CA 95603
530.885.5009

Davis Financial Center

434 Second Street
Davis, CA 95616
530.758.7500

Dixon Financial Center

195 N. First Street
Dixon, CA 95620
707.678.4422

Downtown Sacramento Financial Center

700 J Street
Sacramento, CA 95814
916.447.9000

Fairfield Financial Center

1455 Oliver Road
Fairfield, CA 94534
707.425.2900

Roseville Financial Center

2150 Douglas Blvd., Suite 260
Roseville, CA 95661
916.787.8510

Vacaville Downtown Financial Center

555 Mason Street
Vacaville, CA 95688
707.447.8600

West Sacramento Financial Center

1300 Harbor Boulevard
West Sacramento, CA 95691
916.372.1023

Winters Financial Center

48 Main Street
Winters, CA 95694
530.795.4501

Woodland Financial Center

11 W. Court Street
Woodland, CA 95695
530.661.6000

Department Locations

Davis Real Estate Loan Office

508 Second Street, Suite 104
Davis, CA 95616
530.753.1585 or 800.682.8648

Roseville Real Estate Loan Office

2150 Douglas Blvd., Suite 260
Roseville, CA 95661
916.787.8500 or 866.547.5239

Administration

195 N. First Street
Dixon, CA 95620
707.678.3041

Asset Management & Trust Department*

1007 7th Street, Suite M100
Sacramento, CA 95814
916.325.0050

Investment & Brokerage Services*

508 Second Street, Suite 104
Davis, CA 95616
888.716.1548

Small Business Lending

2150 Douglas Blvd., Suite 260
Roseville, CA 95661
916.567.6270 or 888.999.4SBA

*Non-FDIC insured



Member FDIC

Toll free 24-hour touch-tone telephone banking:
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