

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.

Lightning Loans...

Need cash quickly? You can apply online for a **\$2,500 to \$50,000** Business Loan or Line of Credit in minutes using Lightning Loans. Visit www.lightningloans.thatsmybank.com to get started.

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 for details

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

- Provide two 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

Express Line of Credit

Amount	Minimum: \$50,001 Maximum: \$150,000
Rate	Variable, based on Wall Street Journal Prime
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: \$150,001 Maximum: \$750,000
Rate	Variable, based on Wall Street Journal Prime
Maximum	3 years
Fees	Up to \$500,000 - \$250 Annual Fee \$500,001 or greater - \$500 Annual Fee
Use of Funds	- Working Capital - Finance Receivables and Inventory

Business Express Term Loan

Amount	Minimum: \$50,001 Maximum: \$150,000
Rate	Variable, based on Wall Street Journal Prime
Term	Up to 60 Months
Fees	\$150 Origination Fee
Use of Funds	- Business Expansion - Purchase Equipment

Term Loan

Amount	Minimum: \$150,001 Maximum: \$750,000
Rate	Variable, based on Wall Street Journal Prime
Maximum Term	Up to 60 Months
Fees	0.25% Origination Fee
Use of Funds	- Business Expansion - Purchase Equipment

Non-Revolving Line to Term Loan

Amount	Minimum: \$100,000 Maximum: \$750,000
Rate	Variable, based on Wall Street Journal Prime
Term	Interest only for 12 months, term up to 60 months
Fees	0.5% Origination Fee
Use of Funds	- Business Expansion - Purchase Equipment



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
- Two years Federal Tax Returns – including all schedules (personal and business)
- Current interim and two 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, 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!

Referring Officer's Name

Referring 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 Loan Application

Check all that apply: Express Line of Credit (\$50,001 - \$150,000) Business Express Term Loan (\$50,001 - \$150,000)
 Business Line of Credit (\$150,001 - \$750,000) Non-Revolving Line to Term (\$100,000 - \$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	\$ _____ \$ _____

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

Residence Address Residence Phone

City, State, & Zip Code Cell Phone

Business Name of Applicant/Borrower Email Address

THIS STATEMENT IS AS OF (DATE) Date of Birth

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 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)

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.



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

- 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)
- Asset Management & Trust Services
(Investments 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
- Home Improvement Loans
- 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

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

Fairfield Financial Center

1455 Oliver Road
Fairfield, CA 94534
707.425.2900

Roseville Financial Center

2270 Douglas Blvd., Suite 100
Roseville, CA 95661
916.787.8510

Sacramento Financial Center

1375 Exposition Blvd., Suite 101
Sacramento, CA 95815

Vacaville 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

Administration

195 N. First Street
Dixon, CA 95620
707.678.3041

Agribusiness Lending Team

195 N. First Street
Dixon, CA 95620
707.678.7881

Asset Management & Trust Department*

555 Capitol Mall, Suite 1225
Sacramento, CA 95814
916.325.0050

Capitol Region Commercial Lending Team

1375 Exposition Blvd., Suite 101
Sacramento, CA 95815

Davis Mortgage Loan Office

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

East Bay Commercial Lending Team

2175 N. California Blvd., Suite 310
Walnut Creek, CA 94596
925.482.1580

Investment & Brokerage Services*

390 Elm Avenue
Auburn, CA 95603
888.716.1548

Real Estate Industries Lending Team

1375 Exposition Blvd., Suite 101
Sacramento, CA 95815

Yolo-Solano Commercial Lending Team

508 Second Street, Suite 104
Davis, CA 95616
530.753.1585

*Non-FDIC insured

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