

APPLICATION DISCLOSURES AND CERTIFICATION

PATRIOT ACT

USA Patriot Act of 2001– 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 receives a loan. We will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying information.

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 Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

PACKAGING FEE AND REFUND POLICY

CIC charges a packaging fee equal to 1% of the loan request with a minimum packaging fee set at \$650. The packaging fee paid to CIC is non-refundable unless the application is found to be ineligible for the SBA Community Advantage Program or the application is denied by CIC or SBA (unless the denial is based on adverse information discovered after the loan request was initially approved by CIC, in which case the fee is non-refundable). In those instances, CIC will retain the minimum \$650 packaging fee and refund any packaging fee paid above the minimum. This fee may be included as part of your project and added to the loan amount provided the total loan amount does not exceed the maximum loan amount permitted under the Community Advantage Loan Program.

SBA GUARANTY FEE AND REFUND POLICY

The SBA charges a one-time, up-front guaranty fee of 2.00% of the guaranteed portion for loans \$150,000.00 or less. The fee increases to 3% for loans \$150,001 to \$250,000 under the Community Advantage Loan Program. Any loan with a maturity of 12 months or less has an additional 0.25% added to the up-front guaranty fee. The guaranty fee is due upon approval of the Community Advantage Loan by SBA, is non-refundable and is subject to collection. This fee may be included in the total loan amount and refunded to you at closing provided the loan amount does not exceed the maximum loan amount permitted under the Community Advantage Loan Program.



FEDERAL REGULATIONS

The charges and procedures related to your Community Advantage Loan Application are governed by Federal regulations. The applicable Federal regulations are subject to change and therefore, the information contained herein may be changed. Additional charges and requirements may be imposed by CIC or the SBA.

APPLICANT CERTIFICATION/AUTHORIZATION

In connection with this loan application and any update, extension or modification, the undersigned authorizes the Lender and/or its designees to make all inquiries it deems necessary to verify the accuracy of the information provided herein and to determine creditworthiness including, without limitation, obtaining consumer and/or business credit reports regarding the applicant or any entity that they may be affiliated.

I certify that I am not delinquent more than 60 days under the terms of any (a) administrative order, (b) court order, or (c) repayment agreement requiring payment of child support.

I certify that I have never caused the government a loss as a result of a prior borrowing relationship whether a direct business or personal loan, a loan in which I was a guarantor or a loan to a business in which I had an ownership interest. Loans include but are not limited to student loans, government guaranteed residential mortgages and business loans, both direct or government guaranteed.

The undersigned hereby certifies that the enclosed application information, including all attachments, is true, accurate and complete as of the date of this application. The undersigned understands that false statements may result in the denial of the loan request.

I/ We understand FALSE statements may result in possible prosecution by the U.S Attorney General (Reference 18 U.S.C. 1001). I/ We authorize the release of this information whether the signature below is an original or a copy.

_____	_____	_____	_____
NAME	SIGNATURE	SOCIAL SEC #	DATE

HOME ADDRESS: _____

Signatures may continue on the next page



NAME SIGNATURE SOCIAL SEC # DATE

HOME ADDRESS: _____

NAME SIGNATURE SOCIAL SEC # DATE

HOME ADDRESS: _____

NAME SIGNATURE SOCIAL SEC # DATE

HOME ADDRESS: _____