

Falls City National Bank

Builder Application



Important Information to Applicant(s). 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. Read each instruction carefully before completing this form.

COMPANY INFORMATION

ENTITY TYPE SOLE PROPRIETOR LLC C-CORP S-CORP GENERAL PARTNERSHIP OTHER _____

LEGALLY REGISTERED COMPANY NAME _____

FEDERAL TAX ID# _____ DATE BUSINESS ESTABLISHED _____ STATE _____

PHYSICAL ADDRESS _____
STREET CITY STATE ZIP

MAILING ADDRESS (IF DIFFERENT) _____
CITY STATE ZIP

CONTACT PERSON (IF DIFFERENT FROM OWNER) _____

QUESTIONNAIRE

HAVE YOU WORKED WITH US PREVIOUSLY? YES NO

NUMBER OF YEARS EXPERIENCE IN RESIDENTIAL CONSTRUCTION _____ IF NONE, WHAT EXPERIENCE/QUALIFICATIONS DO YOU HAVE?

TYPICAL PRICE POINT PER PROJECT \$ _____ TO \$ _____

HOW MANY CUSTOM HOMES DO YOU TYPICALLY BUILD AT ONE TIME? _____

THESE QUESTIONS ARE REGARDING SPEC HOMES: DO YOU ALSO BUILD SPEC HOMES? YES NO

IF YES, HOW MANY DO YOU HAVE IN PROGRESS NOW? _____

ARE ANY OF THEM FINANCED? YES NO IF YES, PLEASE ATTACH A LIST OF PROJECTS IN PROGRESS. GIVE LOAN BALANCES WITH % COMPLETE

OWNER INFORMATION

For each individual with 25% or more ownership. If more than 2 individuals, copy form and complete for each.

NAME _____

OWNERSHIP % _____ TITLE _____

DATE OF BIRTH _____ SSN# _____

DRIVERS LICENSE # _____ EXP DATE _____

HOME STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

PRIMARY CONTACT # _____ (H W C)

SECONDARY CONTACT # _____ (H W C)

May we contact you via email? YES NO

EMAIL _____

NAME _____

OWNERSHIP % _____ TITLE _____

DATE OF BIRTH _____ SSN# _____

DRIVERS LICENSE # _____ EXP DATE _____

HOME STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

PRIMARY CONTACT # _____ (H W C)

SECONDARY CONTACT # _____ (H W C)

May we contact you via email? YES NO

EMAIL _____

PERSONAL DECLARATIONS

Have you been convicted of a felony in the last 7 years? YES NO

Have you ever been declared bankrupt? YES NO

Have you had property foreclosed on? YES NO

Are there any outstanding judgements against you? YES NO

Are you a party to a lawsuit? YES NO

Are you presently delinquent on any tax obligations? YES NO

If YES to any of the above, please give explanation _____

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Are you presently delinquent on any tax obligations? YES NO

If YES to any of the above, please give explanation _____

SUPPLIER/VENDOR REFERENCES

Please list suppliers/vendors with whom you have a line of credit or established credit.

SUPPLIER/VENDOR	CONTACT NAME	PHONE NUMBER	EMAIL ADDRESS
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____

SUBCONTRACTOR REFERENCES

Please list subcontractors whom you regularly work with.

SUBCONTRACTOR	CONTACT NAME	PHONE NUMBER	EMAIL ADDRESS
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____

LENDER REFERENCES

Please list lenders/banks whom you have done recent business with.

LENDER / BANK	CONTACT NAME	PHONE NUMBER	EMAIL ADDRESS
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____

CERTIFICATIONS, AUTHORIZATIONS, AND SIGNATURES

By signing this application below, each party named in the section titled "OWNER INFORMATION" certifies the following:

- 1) Everything I/We have stated in this application and on any other documents submitted to Falls City National Bank, furthermore described as "Lender" are true and correct to the best of my/our knowledge. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.
- 2) The undersigned acknowledges that I/We have been advised that making false statements or reports for the purpose of influencing the credit to be extended will subject me/us to possible criminal liability under the law.
- 3) The undersigned understands that this Builder Application and all documentation provided in support of the application become the property of the Lender and will not be returned.
- 4) I/We authorize the Lender to contact me/us using any of the phone numbers listed on this application or that I/we subsequently provide in connection with my/our credit account – regardless whether the number I/we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which I/we may be charged for the call. I/We further authorize the Lender to contact me/us through use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

_____	_____	_____	_____
OWNER SIGNATURE	DATE	OWNER SIGNATURE	DATE

AUTHORIZATION TO PULL A CREDIT REPORT

While the builder is not, strictly speaking, applying for credit, it is necessary for Falls City National Bank to determine creditworthiness of the builder. The reason for this need is that the builder will be advanced significant sums of money in order to pay subcontractors and to purchase materials for the construction of the home. Therefore, it is critical for us to determine that the builder has a history of managing expenses both personal and professional.

Authorization is hereby given to Falls City National Bank to verify any and all items indicated on this statement in any manner it deems appropriate including, but not limited to, obtaining one or more credit history reports and/or contacting my/our listed references.

_____	_____	_____	_____
OWNER SIGNATURE	DATE	OWNER SIGNATURE	DATE

THIS PAGE IS INFORMATIONAL ONLY – IT DOES NOT NEED TO BE RETURNED

ADDITIONAL REQUIRED DOCUMENTATION*USE THE CHECKLIST BELOW TO DETERMINE ADDITIONAL DOCUMENTATION THAT WILL BE REQUIRED***ITEMS NEEDED FROM BUILDER WITH APPLICATION**

REQUIRED FOR DBA OR GENERAL PARTNERSHIP

- PERSONAL FINANCIAL STATEMENT (CREATE YOUR OWN OR USE OURS)
- LAST FILED TAX RETURN

REQUIRED FOR LIMITED LIABILITY COMPANY

- IF SINGLE MEMBER LLC - PERSONAL FINANCIAL STATEMENT (CREATE YOUR OWN OR USE OURS)
- COMPANY BALANCE SHEET – IF AVAILABLE
- RECENT PROFIT/LOSS STATEMENT
- LAST FILED TAX RETURN
- CERTIFICATE OF FORMATION (NEW BUSINESS ONLY)
- CERTIFICATE OF FILING (NEW BUSINESS ONLY)
- IRS EIN CERTIFICATE (NEW BUSINESS ONLY)
- OPERATING AGREEMENT OR COMPANY AGREEMENT (NEW BUSINESS ONLY)

REQUIRED FOR C-CORP OR S-CORP

- IF SINGLE MEMBER LLC - PERSONAL FINANCIAL STATEMENT (CREATE YOUR OWN OR USE OURS)
- COMPANY BALANCE SHEET – IF AVAILABLE
- RECENT PROFIT/LOSS STATEMENT
- LAST FILED TAX RETURN
- CERTIFICATE OF FORMATION (NEW BUSINESS ONLY)
- ARTICLES OF INCORPORATION (NEW BUSINESS ONLY)
- IRS EIN CERTIFICATE (NEW BUSINESS ONLY)
- COMPANY BYLAWS OR ORGANIZATIONAL MINUTES (NEW BUSINESS ONLY)

ITEMS NEEDED FROM PRIOR TO CLOSING ON CONSTRUCTION LOAN (MAY BE SUPPLIED WITH THE APPLICATION IF AVAILABLE)

- COST BREAKDOWN FOR THE PROJECT
- EXECUTED CONSTRUCTION CONTRACT / PLANS & SPECS FOR CONSTRUCTION
- BUILDERS RISK POLICY – TO BE SUPPLIED BY BUILDER OR HOMEOWNER PRIOR TO FRAME CONSTRUCTION

