



Bank of Commerce

Chelsea 789-2567 Sequoyah 343-2567 Adair 785-2446 Catoosa 266-2567 Tulsa 270-2567 Claremore 342-4913 24 Hour Banking (918) 266-4747
 www.bankboc.com



NMLS #777126

BOC Application Packet – Commercial Real Estate

Applicant _____

Joint Applicant _____

Attached as part of this packet are the following disclosures pertaining to your loan for your review and for your records:

Policy for Privacy and Security of Customer Information

Notice – Right to Receive Copy of Appraisal

We may order an appraisal to determine the property’s value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

If the loan will be secured by a dwelling, we may order an appraisal to determine the property’s value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for additional appraisals for your own use at your own cost.

By signing below, you are waiving the requirement to receive a copy of the appraisal three business days before the consummation of your loan. However, you will be provided a copy of the appraisal either at or prior to consummation or account opening.

Notice – Title Protection Documents

Mortgagee hereby gives notice in connection with the above described transaction that it will seek and obtain an attorney’s title opinion, or title insurance, in the discretion of the Mortgagee solely for its own benefit and assurance of its Mortgage priority position. Such title protection document will not provide the Buyer protection but will be for the protection of the Mortgagee. Buyer is hereby advised to seek independent, competent advice as to whether additional title protection should be obtained for Buyer’s benefit.

Documents that should be returned to us as part of your application:

Completed Application Form

Application Packet Cover Letter (This Page)

Previous two (2) years income tax returns

Documentation for the collateral being offered to secure the loan, i.e. a copy of your deed or if a purchase a copy of the contract

Copy of your Property Insurance coverage page, including amount of your annual premium

By signing below, you acknowledge receipt of the above described disclosures and documents at the time of application. You are also authorizing Bank of Commerce to check your personal and business credit and employment history and to answer questions about Bank of Commerce’s credit experience with you.

Applicant

Date

We intend to apply for Joint Credit

Joint Applicant

Date

We intend to apply for Joint Credit

Ask your loan officer about our other services:

Consumer Services

- Checking Accounts
- Money Market & NOW Accounts
- Savings Accounts
- ATM/Debit Cards
- Monthly eStatements
- BOC Connection - Internet Banking
- BOC InfoLine - Telephone Banking @ 918-266-6637
- Real Estate Loans
- Automobile Loans
- Boat and Recreational Vehicle Loans

Commercial Services

- Business Checking
- Free Small Business Checking
- Merchant Credit Card Services
- Monthly Bank eStatements
- BOC Connection—Internet Banking
- Business Cash Management with ACH and Wire Features
- BOC InfoLine—Telephone Banking
- Commercial Loans
- Real Estate Loans

FACTS **WHAT DOES Bank of Commerce DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit history
- Account balances and Transaction or loss history
- Overdraft history and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Commerce share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions? Call 918-266-2567 or go to www.bankboc.com



Who we are

Who is providing this notice?	Bank of Commerce
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What we do

How does Bank of Commerce protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bank of Commerce collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Loan • Apply for financing • Use your credit card • Use your debit card • Provide account info. We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes -- information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of Commerce has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial companies and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of Commerce does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Bank of Commerce doesn't jointly market</i>

Other important information

REAL ESTATE LOAN APPLICATION

LENDER NOTICE	LENDER NAME AND ADDRESS
<p>This application form should not be used if the proceeds of this request will be used to purchase or refinance a dwelling to be occupied by the applicant as a principal residence. Please read the directions below before completing this application, and check the appropriate box below.</p> <p><input type="checkbox"/> If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A, B, D, E, and F, omitting C and the second part of D.</p> <p><input type="checkbox"/> If you are applying for joint credit with another person, complete all Sections. We intend to apply for joint credit: Applicant Co-Applicant</p> <p><input type="checkbox"/> If you are applying for individual credit, but are relying on income alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.</p>	<p>Bank of Commerce</p>

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.

AMOUNT	NO. OF MONTHS	PROCEEDS TO BE USED FOR	TYPE OF PROPERTY

SECTION A - PROPERTY INFORMATION AND PURPOSE OF LOAN

SUBJECT PROPERTY ADDRESS (street, city, state & zip)	NO. OF UNITS
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LEGAL DESCRIPTION OF PROPERTY (Attach description if necessary)	YEAR BUILT
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GENERAL DESCRIPTION OF SUBJECT PROPERTY (Type of Property, square footage, acreage, etc.)

PURPOSE OF LOAN:	PROPERTY IS HELD FOR:
	<input type="checkbox"/> INVESTMENT <input type="checkbox"/> BUSINESS <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHER

Complete this line if construction loan.	YEAR LOT ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	(a) PRESENT VALUE OF LOT	(b) COST OF IMPROVEMENTS
Complete this line if this is a refinance loan.	YEAR ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	PURPOSE OF REFINANCE	DESCRIBE IMPROVEMENTS <input type="checkbox"/> MADE <input type="checkbox"/> TO BE MADE
					Cost:

TITLE WILL BE HELD IN WHAT NAME(S)	MANNER IN WHICH TITLE WILL BE HELD
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SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES AND/OR SUBORDINATE FINANCING (explain)	ESTATE WILL BE HELD IN:
	<input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (show expiration date)

SECTION B - INFORMATION REGARDING APPLICANT (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	CELL PHONE	HOME PHONE	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PREVIOUS STREET ADDRESS	CITY/STATE		ZIP	How long at this previous address?	
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS				
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE	EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS					
PRESENT NET SALARY/COMMISSION	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE			
PER					
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.					
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
OTHER INCOME	SOURCE(S) OF OTHER INCOME				
PER					

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?

NO YES (explain)

HAVE YOU EVER HAD A LOAN FROM US?	Checking Account No.	Institution Name:	
<input type="checkbox"/> NO <input type="checkbox"/> YES - WHEN?	Savings Account No.	Institution Name:	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	TELEPHONE NO. (area code)

SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (if any)	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NO.
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS			
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS				
PRESENT NET SALARY/COMMISSION	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE		
PER				

SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME PER SOURCE(S) OF OTHER INCOME

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?

NO YES (explain)

HAVE YOU EVER HAD A LOAN FROM US? NO YES - WHEN?

Checking Account No. Institution Name:
Savings Account No. Institution Name:

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS RELATIONSHIP TELEPHONE NO. (area code)

SECTION D - MARITAL STATUS

APPLICANT Married Separated Unmarried (including single, divorced and widowed)
OTHER PARTY Married Separated Unmarried (including single, divorced and widowed)

SECTION E - ASSET AND DEBT INFORMATION

If Section C has been completed, this section should be completed, giving information about both the applicant and co-applicant or another person. Please mark co-applicant related information with a "C". If Section C was not completed, only give information about the applicant in this section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	ESTIMATED VALUE	SUBJECT TO LIEN? YES/NO	NAME(S) OF OWNER(S)
CASH ON HAND AND ON DEPOSIT IN BANKS			
DEPOSITS WITH SAVINGS AND LOANS AND CREDIT UNIONS			
AUTOMOBILES (make, model, year)			
CASH VALUE OF LIFE INSURANCE (issuer, face value)			
REAL ESTATE (location, date acquired)			
MARKETABLE SECURITIES (issuer, type, number of shares)			
OTHER ASSETS			
TOTAL ASSETS			

AUTO INSURANCE AGENT'S NAME AND ADDRESS

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT (omit rent)	PRESENT BALANCE (omit rent)	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage					
VISA	<input type="checkbox"/>					
MASTERCARD	<input type="checkbox"/>					
TOTAL DEBTS						

CREDIT REFERENCES (paid accounts)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	DATE PAID

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?
 NO YES-FOR WHOM? TO WHOM?

ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?
 NO YES-AMOUNT? IF YES, TO WHOM OWED?

HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?
 NO YES-FOR WHERE? YEAR?

OTHER OBLIGATIONS (example: liability to pay alimony, child support, separate maintenance, etc. Use separate sheet if necessary)

SECTION F - DETAILS OF TRANSACTION

TOTAL COSTS	FINANCING DETAIL
a. Purchase price	h. Loan Request
b. Alterations, improvements, repairs	i. Subordinate Financing
c. Land (if acquired separately)	j. Borrower's closing costs paid by Seller
d. Refinance (include debts to be paid off)	k. Other Credits (explain)
e. Estimated prepaid items	
f. Estimated closing costs	l. Subtract Total Costs
g. Total costs (add items a through f)	m. Cash from/to Borrower

You have a right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE (where applicable) DATE