



BUSINESS BANKING APPLICATION

APPLICANT INFORMATION

Applicant Name (exact legal name)		DBA (if applicable)	
Taxpayer ID Number	Year Business Established	Years current ownership	Estimated Average Annual Sales \$
Business Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other			
<input type="checkbox"/> Sub-S Corp <input type="checkbox"/> General Partnership <input type="checkbox"/> Nonprofit Organization			
<input type="checkbox"/> C-Corp <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Professional Organization			
<input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Liability Prt <input type="checkbox"/> Other			
Description of Business or Service			
Business Contact Name	Business Phone	Business Fax	Email Address

BUSINESS LOCATION (cannot be a P.O. Box)

Street Address		
City	State	ZIP Code

BUSINESS MAILING ADDRESS (if different from above):

Street Address		
City	State	ZIP Code

LOAN REQUEST

LOAN TYPE:

Business Line of Credit New Line Amount \$ _____ or Increase Line from \$ _____ to \$ _____
 Term Loan Amount Requested \$ _____ Length of Term: _____
 For equipment purchase, please provide the purchase price: \$ _____
 Owner-Occupied Real Estate Amount Requested \$ _____ Length of Term: _____
 Other Amount Requested \$ _____ Length of Term: _____
 Description of Other: _____

LOAN PURPOSE & COLLATERAL

Intended Use of Loan Proceeds: _____

*Collateral Available: _____

*Loans will be secured by all business assets unless specific assets, acceptable to the Bank, are pledged. Please describe fully any such specific assets that you wish to use as collateral.

RELATED BUSINESS ISSUES

- Has the Applicant, Co - Applicant or any Guarantor ever declared bankruptcy? Yes No
- Is the Business Applicant, Co - Applicant or any Guarantor a party to any claim or lawsuit? Yes No
- Are there any state or federal tax liens filed against the Business Applicant, Co - Applicant or Guarantor? Yes No
- Does any one customer represent more than 20% of the annual sales/revenues? Yes No
- If request related to existing business, has the business incurred an operating loss in the last 3 years? Yes No

Does Business Applicant own or lease occupied building? Own Lease Operate from Home

If you lease, name Landlord: _____ Years remaining on lease: _____

Address of Landlord: _____ Amount of lease payment \$ _____

FINANCIAL INFORMATION

Business Deposit Accounts

Financial Institution	Type of Account	Current Balance	Average Balance	Would you like to move the account to Great Southern?
		\$	\$	<input type="checkbox"/> Yes
		\$	\$	<input type="checkbox"/> Yes
		\$	\$	<input type="checkbox"/> Yes

Business Debts (List all business debts)

Payable to Whom?	Type of Account (Revolving, Term, etc.)	Balance Owning or Credit Line Amount	Payment	Principal and interest or interest only?	Pay off with proceeds?
		\$	\$ per month		<input type="checkbox"/> Yes
		\$	\$ per month		<input type="checkbox"/> Yes
		\$	\$ per month		<input type="checkbox"/> Yes
		\$	\$ per month		<input type="checkbox"/> Yes

OWNERSHIP/MANAGEMENT INFORMATION

List all owners of the company. Each shareholder, partner or member owning 20% or more interest must personally guaranty; however, Lender reserves the right to require any owner or executive manager to guaranty at Lender's discretion.

Name	SSN	DOB	Title/Position	Percent Ownership	Years in Industry	Monthly housing payments

JOINT INTENT CONFIRMATION

Regulation B and the Equal Credit Opportunity Act require that a lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

We intend to apply for joint credit. _____ (initials) I do not intend to apply for joint credit. _____ (initials)
 _____ (initials)

APPLICANT SIGNATURE(S)

ACKNOWLEDGEMENT: EACH SIGNER ACKNOWLEDGES THAT GREAT SOUTHERN BANK MAY RELY ON THE STATEMENTS AND INFORMATION SET FORTH IN THIS APPLICATION AND THAT SUCH STATEMENTS AND INFORMATION MAY BE INCORPORATED BY REFERENCE IN ANY AGREEMENT ANY OF THE UNDERSIGNED MAY ENTER INTO WITH GREAT SOUTHERN BANK. EACH SIGNER AGREES THAT THE USUAL CREDIT INQUIRIES MAY BE MADE TO VERIFY STATEMENTS. EACH OF THE UNDERSIGNED HEREBY AGREES TO NOTIFY GREAT SOUTHERN BANK PROMPTLY OF ANY CHANGE IN ANY SUCH STATEMENT OR INFORMATION. EACH SIGNER HAS READ AND UNDERSTOOD THE TERMS OF THIS APPLICATION, INCLUDING ANY ADDENDUM, AND REPRESENT AND WARRANTS THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.

X _____
 Authorized Signature Print Name Title Date

X _____
 Authorized Signature Print Name Title Date

GUARANTOR SIGNATURE(S)

By signing below, the undersigned acknowledges that (a) the undersigned is voluntarily agreeing to personally guaranty the debt owing by Applicant to Great Southern Bank in accordance with the terms of a written guaranty agreement, (b) has agreed to guaranty the debt owing by Applicant solely at the request of Applicant and (c) the Bank did not require the guaranty be provided by the undersigned or any specific person or entity (unless the undersigned is an owner or officer of Applicant).

Signature of Guarantors (At a minimum, each Shareholder, Partner, or Member owning 20 percent or more interest in the Business Applicant should sign below.)

X _____
 Authorized Signature Print Name Date

X _____
 Authorized Signature Print Name Date

X _____
 Authorized Signature Print Name Date

REGULATION B NOTICE

Were the gross annual revenues of the Applicant in the previous fiscal year \$1 million or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact: Great Southern Bank, Attention: Loan Administration, PO Box 1370, Springfield, MO 65801 within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice attached describes additional protections extended to you.

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: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106 – Toll-free: (800)209-7459**

APPRAISAL REPORT DELIVERY NOTICE

If the collateral which will secure this loan is a first lien on a 1-4 family residence, Great Southern Bank ("GSB") may order an appraisal from an appraiser approved by GSB to determine the property's value and charge you for this appraisal. Promptly upon completion, and GSB acceptance, of the appraisal, we will provide you with a copy, even if the loan does not close. In the event that you choose to purchase your own appraisal at your own cost, GSB cannot consider this appraisal during the loan approval process. You will not be required to pay an additional amount in order to receive a copy of the appraisal report.

Any appraisal report used in connection with this loan application was prepared solely for Great Southern Bank's use in evaluating a request for an extension of credit. The appraisal should not be relied upon by any other person or entity. GSB makes no express or implied representation or warranty of any kind and expressly disclaims any liability to any person or entity with respect to the property valuation.

If the loan does not close for any reason, Great Southern Bank reserves the right to retain the portion of the fee earned by the appraiser for payment. Any unearned fee shall be refunded to you.

HOME MORTGAGE DISCLOSURE ACT NOTICE

Information for Government Monitoring Purposes

(Complete the following only if the applicant is a natural person and the loan request is to be secured by, and for the purpose of, purchasing, refinancing or improving a residential structure—regardless of the number of units.)

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

APPLICANT:

- I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
 Not Hispanic or Latino

Race:

- American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White

Sex:

- Female
 Male

CO -APPLICANT:

- I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
 Not Hispanic or Latino

Race:

- American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White

Sex:

- Female
 Male

PLEASE RETURN COPIES OF THE INDICATED ITEMS TO COMPLETE THE APPLICATION PROCESS

Past two years of signed business tax returns and business financial statement
Business projection, one year with month to month projections, if applicable
Two years signed personal tax return for each owner, including all schedules, K-1s and W-2s
Current personal financial statement for each business owner
For Line of Credit requests, include Accounts Receivable and Accounts Payable Aging Reports
Copy of invoice or purchase order, if purchasing new equipment or vehicle
Copy of contract, if purchasing real estate
Copy of State or County Business Registration and/or all Business Entity related documents

Great Southern Bank reserves the right to request additional information.