



COMMERCIAL LOAN APPLICATION CHECKLIST

To avoid delays in processing your loan, please securely provide the following documentation as soon as possible via email to loans@springvalleybank.com.

- Borrower Name: _____
- Loan Product: _____
- Rehab list containing estimated repairs and costs along with an anticipated after renovation value.
- Rehab funds to be included in loan amount Yes No
- Entity Operating Agreement / Bylaws as applicable ○ TIN for entity *(if applicable)*
- Purchase contract and property disclosure for subject property *(if applicable)*
- Copy of valid photo ID
- All employers' names, addresses and phone numbers and dates of employment for the past 2 years.
- Most recent 30 days of paycheck stubs, including year-to-date totals.
- Most Recent 2 years of W2 forms
- Most recent 2 years of complete Federal Income Tax Returns, including all schedules. If self-employed, most recent 2 years of complete Business Tax Returns, including all schedules.
- Year-to-date Profit and Loss Statement for business entity.
- Most recent 2 months' statements for all liquid assets both personal and business accounts *(bank accounts, investments, etc.)*,
- For all real estate owned: provide the address, value, mortgage balance, monthly mortgage principal and interest payment, annual real estate tax assessment, and amount of annual homeowner's insurance premium for each property owned.
- Name and phone number of seller if "for sale by owner". *(if applicable)*
- Insurance agent's name and phone number: _____

Additional documentation may be requested by the Underwriter.



E-Sign Disclosure and Consent

The company that provided the attached documents to you through this service is required to obtain your consent for the following:

We are required by law to provide you with certain disclosures, documents and information about the products, services or accounts you may receive or access by doing business with us ('Required Information'). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

If you choose not to provide consent to electronic delivery of Required Information, you may request to receive Required Information on paper by calling us.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time by calling us. However, if you withdraw your consent, it may introduce delays in your transaction with us.

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

Even if you consent to receive the Required Information electronically, it may be necessary for certain Required Information or other communications to be delivered to or from you on paper to a specified address. To receive delivery notifications of Required Information you must have an email account and a computing device capable of accessing that email account. In order to receive authentication codes, you may be required to have a mobile phone capable of receiving SMS text messages. In order to access the Required Information, you must have an Internet browser running on a computing device that is capable of viewing this 'E-Sign Disclosure and Consent' document. In order to retain and later view the Required Information you must have a computing device and software capable of downloading PDF files from this Web site and viewing such PDF files after downloading, and you must have a browser that does not identify itself as a mobile browser.

You agree to download or print out Required Information when we advise you to do so and keep it for your records. After you have accessed the Required Information, you may obtain a paper copy of the Required Information at no additional charge by calling us. If you need to update your e-mail address, mobile phone number or other contact information with us, you may do so by calling us.

I have read the information about the use of electronic records, disclosures, and notices, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures. I have been able to use a computing device to view this 'E-Sign Disclosure and Consent' document and acknowledge that I can also view information presented in a PDF format file on that same device. I agree and give my consent by signing below.

Borrower Name

Date

Borrower Name

Date

Customer Contact Sheet

The information the Lender obtains is only to be used in the processing of my application for a loan.

Print Name

Social Security Number

Address

Phone Number

City / State / Zip

Cell Number

Date of Birth

E-mail Address

Employer or Business Name / Position or Title

Start Date

Time in this line of work

Signature

Date

Print Name

Social Security Number

Address

Phone Number

City / State / Zip

Cell Number

Date of Birth

E-mail Address

Employer or Business Name / Position or Title

Start Date

Time in this line of work

Signature

Date



CERTIFICATION AND AUTHORIZATION

Lender: Spring Valley Bank
1206 Springfield Pike
Cincinnati, OH 45215

CERTIFICATION

To Spring Valley Bank ("Lender"):

1. I/We have applied for a loan from Lender. In applying for the loan, I/we completed a loan application containing various information about me/us and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or in any related documents, nor did I/we omit any important information.
2. I/We understand and agree that Lender may verify any information provided to the bank concerning our application, including, but without limitation, verifications with employers and financial institutions of the information provided on the application.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from Spring Valley Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information contained in our loan application and in other documents required in connection with the loan, either before or after the loan is closed.
2. I/We authorize you to provide to Lender, to any investor to whom Lender may sell our loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Spring Valley Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

APPLICANT:

X _____ X _____
Date Date



Attention Customers,

As you know, a credit report will be obtained as part of the processing of your loan request. Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance that are not initiated by you. Spring Valley Bank has no option to block the names from being included on these lists. However, the FCRA provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for Firm Offers.

Prior to submitting your loan request consider visiting www.optoutprescreen.com to review your options.

If you choose to Opt-Out, and if the Consumer Credit Reporting Company maintains a credit file for you and can locate your credit file based on the information you provide, you will no longer be included in firm offer lists.



Disclosure of Right to Receive a 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 you choose to do this, a request to the Bank must be made in writing at:

**Spring Valley Bank
Attn: Loan Department
1206 Springfield Pike
Cincinnati, OH 45215**

Disclosure of Right to Request Specific Reasons for Credit Denial (Credit)

Spring Valley Bank, 1206 Springfield Pike, Cincinnati, OH 45215

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact our loan department at 513-761-6688 or 1206 Springfield Pike, Cincinnati, OH 45215 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 Consumer Response Center, 1100 Walnut Street Box #11, Kansas, City, MO 64106.

Borrowers Intent

(Not Applicable for Business Entity Loans)

Borrower(s):

Borrower 1 Name: _____

Borrower 2 Name: _____

Type of Credit:

_____ I am Applying for **individual credit**.

_____ I am applying for **joint credit**. Total # of Borrowers: _____

Each Borrower intends to apply for Joint credit. **Your Initials:** _____

Borrower Signature

Date: _____

Co-Borrower Signature

Date: _____

Government Monitoring Information

**A separate form is required for each individual Borrower
Not Applicable for Business Entity Loans**

Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Signature _____ **Date (mm/dd/yyyy)** ____/____/____

FACTS**WHAT DOES SPRING VALLEY BANK
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Spring Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spring Valley Bank 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 513-761-6688 or go to springvalleybank.com
-------------------	---

Who we are

Who is providing this notice?

Spring Valley Bank

What we do

How does **Spring Valley Bank** 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.

How does **Spring Valley Bank** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your debit card
- make deposits or withdrawals from your account

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

- 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.

- Spring Valley Bank has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Spring Valley Bank does not share with non affiliates so they can market you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Spring Valley Bank doesn't jointly market.

Other important information