

BUSINESS APPLICANT FINANCIAL RELATIONSHIPS (Attach a separate sheet if necessary)

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|--------------|--|-----------------------------------|-----------------------------------|
| BANK | ACCOUNT NUMBER | CURRENT BALANCE | AVERAGE BALANCE |
| ACCOUNT TYPE | <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS | <input type="checkbox"/> PERSONAL | <input type="checkbox"/> BUSINESS |
| BANK | ACCOUNT NUMBER | CURRENT BALANCE | AVERAGE BALANCE |
| ACCOUNT TYPE | <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS | <input type="checkbox"/> PERSONAL | <input type="checkbox"/> BUSINESS |

CURRENT BUSINESS LOANS/LINES, Provide details of your business credit relationships (Attach a separate sheet if necessary)

| NAME OF CREDITOR | TYPE OF LOAN Sec/Unsec/other | Date of Origination | ORIGINAL AMOUNT | BALANCE OWING | MONTHLY PAYMENT | MATURITY DATE |
|------------------|---------------------------------|---------------------|-----------------|---------------|-----------------|---------------|
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GENERAL BUSINESS PROFILE (Attach a separate sheet if necessary)

DESCRIBE PRODUCT, SERVICE, OR BUSINESS OPERATION, PROVIDE SAMPLES OF COMPANY BROCHURES, AS APPLICABLE: _____

MANAGEMENT SUCCESSION: INDICATE NAME(S) OF SUCCESSOR(S) TO CURRENT COMPANY MANAGEMENT: _____

COMPANY SALES INFORMATION: STEADY SEASONAL INCREASING DECREASING Annual sales for last fiscal year-end \$ _____

IF INCREASING OR DECREASING, EXPLAIN: _____

IF SEASONAL, DESCRIBE PEAK MONTHS: _____

LIST MAJOR CUSTOMERS: _____

WHAT PERCENT OF COMPANY ANNUAL SALES ARE ATTRIBUTABLE TO MAJOR CUSTOMERS? 10% ___ 20% ___ 30% ___ OTHER ___%

HAVE THERE BEEN ANY RECENT CHANGES IN COMPANY OWNERSHIP OR MANAGEMENT? YES NO

HAVE THERE BEEN ANY RECENT PRODUCT LINE ADDITIONS OR CHANGES? YES NO

IS THERE ANY FUTURE EXPANSION PLANNED? YES NO

ARE ANY FUTURE CONSOLIDATIONS PLANNED? YES NO

ARE ANY NEW LOCATIONS OR RELOCATIONS PLANNED? YES NO

HAVE THERE BEEN ANY MAJOR CHANGES IN OPERATING RESULTS? YES NO

ARE ACCOUNTS RECEIVABLE ON INVENTORY CURRENTLY PLEDGED AS COLLATERAL? YES NO

IS THE BUSINESS AN ENDORSER, GUARANTOR OR CO-MAKER FOR OBLIGATIONS NOT LISTED ON ITS FINANCIAL STATEMENTS? YES NO IF YES, INDICATE TOTAL CONTINGENT LIABILITY. \$ _____

IS THE BUSINESS OR GUARANTORS, A PARTY TO ANY CLAIM OR LAWSUIT? YES NO

HAS THE BUSINESS OR ANY PRINCIPAL/OWNER EVEN DECLARED BANKRUPTCY? YES NO

IF YES TO ANY OF THE ABOVE QUESTIONS, EXPLAIN: _____

Signatures (Attach a separate sheet if necessary)

The Applicant/Guarantor named above certifies that all information provided is complete, true and correct and authorizes NOA BANK to obtain credit reports, including consumer credit reports, to check the credit rating of the Applicant/Guarantor. Applicant/Guarantor authorizes the references indicated herein to release credit information to NOA BANK. Applicant/Guarantor authorizes NOA BANK to give information regarding the bank's credit experience with Applicant/Guarantor to other persons, including credit reporting agencies, if this credit is granted.

Each person signing below for the Applicant certifies that he/she is signing on behalf of the Applicant in the capacity indicated next to the signer's name that such signer is authorized to execute this Business Credit Application on behalf of the Applicant.

NOTE: If the Applicant is a corporation, this Application must be signed by the President or Chairman of the Board or any Vice President and one of the following: Secretary, Assistant Secretary, Chief Financial Officer, or Assistant Treasurer. If the Applicant is a partnership, this Application must be signed by all general partners. If the Applicant is a sole proprietorship, this Application must be signed by the owner. If the Applicant is an unincorporated association, this Application must be signed by all members. If the Applicant is the trustee under a trust agreement, this Application must be signed by all trustees. If the Applicant is a Limited Liability Company, this application must be signed by all members or, if appropriate, all managers. If the Applicant is a Limited Liability Partnership, this application must be signed by all partners or, if appropriate, all managers. Each person signing this application must indicate the capacity in which he/she is signing in the space labeled "Title".

Disclosure of Right to Receive a Copy of Residential Appraisal

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

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|--------------------------------|--------------------|------|
| APPLICANT/GUARANTORS SIGNATURE | PRINT NAME & TITLE | DATE |
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NOA BANK

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 NOA BANK at 2400 Pleasant Hill Rd, Suite 340, Duluth, GA 30096 (Attn: Loan Department), within 60 days from the date you are notified of your decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106 R09/2018