

LCNB Commercial Credit Application

Loan Applicant: Address:	
Joint Applicant(s)	
Contact Person:	
Financial Institution: LCNB National Bank	Application ID:
Branch / BU:	Application Date:
Loan Officer:	Total Requested:
Priority:	Date Due:
Application Type:	Status:
Main Purpose:	

Number of Payments

Related Party	Relationship Type

Regulation B - Notice of Joint Intent: If borrowers and/or Guarantors are more than one Person, Federal Regulation B (Equal Credit Opportunity Act) requires lender to obtain evidence of such Person's intention to apply for joint credit. Such Person's initials below shall evidence such intent. Such Person's intent shall apply to future related extensions of joint credit and joint guaranty.

Phone Application:
Application taken by phone and Joint Intent verbally received by Loan Officer. _____

Credit Denial Notice: If your gross revenues were \$1,000,000 or less in your previous fiscal year and if your application for business credit is denied, you have a right to a written statement for the specific reason for the denial. To obtain the statement please contact the SVP of Commercial Lending at the address below within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement.

LCNB National Bank
Commercial Loan Department
P.O. Box 59
Lebanon, OH 45036
800-344-2265

Equal Credit Opportunity 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 (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from public assistance, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any State law where an exemption has been granted by the Consumer Fincial Protection Bureau.. The federal agency that administers compliance with this law concerning this creditor is:

Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

Disclosure of Right to Receive a Copy of Appraisals:
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.

SIGNATURES: By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that the Lender has not made any commitment to approve this application and extend credit. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with Loan Applicant. Loan Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application and will provide all documents and information that Lender decides are necessary to complete this application, Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each Loan Applicant signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

_____	_____	_____
Applicant Signature	Title	Date

_____	_____	_____
Applicant Signature	Title	Date

_____	_____	_____
Applicant Signature	Title	Date

_____	_____	_____
Applicant Signature	Title	Date