



Applicant Authorization

Instructions: Please sign where indicated and return the form *with original signatures*.
Retain a copy for your files.

I/We, the undersigned, hereby authorize USDA &/or Civis Bank to make any inquiries that the bank may deem necessary in connection with our application for a business loan. This may include (but is not limited to) inquiries through any &/or all credit reporting agencies as necessary to verify the accuracy of the information and statements made to USDA &/or Civis Bank. This may also include obtaining and verifying information concerning your identity such as your address, date of birth, driver's license or other identification document that will allow us to identify you. This authorization also applies to inquiries regarding employment history, bank accounts, and follow-up credit inquiries/checks that the Bank may deem necessary in the future in connection with the servicing of our loan. I/We further authorize Civis Bank to communicate my/our information to any necessary third party via any available medium including but not limited to email, fax, and mail. I/We certify the statements and information contained in all documentation provided is true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001).

Applicant #1

Signature

Print Full Legal Name

Social Security Number

Street Address

City, State & Zip Code

Applicant #1 Date of Birth

Applicant #2

Signature

Print Full Legal Name

Social Security Number

Street Address

City, State & Zip Code

Applicant #2 Date of Birth

Notice to applicants: If your application for business credit is denied, you have the right to a written statement of the specific reason for denial. To obtain a statement, please contact *Civis Bank, 210 East Main Street, Rogersville, TN 37857* 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.

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 the creditor is: FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108

Any further inquiries or questions regarding this Authorization should be directed to:
Civis Bank
210 East Main Street
Rogersville, TN 37857