

BUSINESS PURPOSE LOAN APPLICATION

NEW APPLICATION RENEWAL REQUEST MODIFICATION REQUEST

1. BUSINESS PURPOSE LOAN APPLICATION

LEGAL BUSINESS NAME/BORROWING ENTITY _____ STREET ADDRESS _____ CITY _____ ST _____ ZIP CODE _____

TELEPHONE NUMBER _____ TAX IDENTIFICATION NUMBER _____ SOLE PROPRIETORSHIP LIMITED PARTNERSHIP INDIVIDUAL (U.S. CITIZEN)

_____ GENERAL PARTNERSHIP CORPORATION OTHER: _____

YEAR BUSINESS ESTAB _____ CURRENT OWNER SINCE _____ # LOCATIONS _____ # EMPLOYEES _____ ARE YOU APPLYING FOR CREDIT FROM ANY OTHER SOURCES? IF YES, FROM WHERE?

_____ YES NO _____

PRIMARY CONTACT NAME _____ DO YOU CURRENTLY HAVE A BANKING RELATIONSHIP WITH FIRSTCAPITAL BANK? YES NO IF NO, HOW WERE YOU REFERRED TO US? CPA ATTORNEY

_____ LOAN BROKER OTHER: _____

2. CO-APPLICANTS OR GUARANTORS

NAME	SSN OREIN	ADDRESS & ZIP CODE	TITLE	BORROWING CAPACITY
_____	_____	_____	_____	<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor
_____	_____	_____	_____	<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor
_____	_____	_____	_____	<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor

3. LOAN REQUEST INFORMATION

LOAN TYPE REQUESTED PRIMARY USE/PURPOSE

Line of Credit Working Capital Purchase Inventory Debt Restructuring Make Property Improvements/Expansions

Term Loan Account Receivables Purchase Equipment Purchase Real Estate Other: _____

AMOUNT REQUESTED _____ MONTHS TO REPAY OR PAYMENT REQUESTED _____ INCREASE EXISTING LINE/LOAN FROM _____

_____ \$ _____ TO \$ _____

WHAT WILL BE YOUR PRIMARY SOURCE OF REPAYMENT? _____ SECONDARY SOURCE OF REPAYMENT? _____

Collateral available to FirstCapital Bank of Texas, N.A. to secure this loan request. Please include any assets to be acquired with loan proceeds:

Accounts Receivable Titled Equipment/Vehicles Equipment (blanket lien) Specific Heavy Equipment CD or Money Market Acct

Inventory Residential Real Estate Commercial Real Estate Other: _____

**If this request is for the purchase, improvement or refinancing of a residential property (1-4 family or multi-family) check this box. The bank employee that accepts this application must collect the appropriate HMDA reporting information, including the full property address, specific transaction purpose, and Gov't Monitoring Information.

4. OTHER INFORMATION

1. Is the business involved in any claim or lawsuit? Yes No

2. Are there any taxes not currently paid or in dispute? Yes No

3. Is the business liable for any amounts via leases, guaranties, commitments or other contingency agreements? Yes No

4. Has the business ever been declared bankrupt or had a judgement against it? Yes No

5. Is any collateral offered currently pledged to other creditors? Yes No

If yes to any question, please explain: _____

5. EQUAL CREDIT OPPORTUNITY ACT

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 Office of the Comptroller of the Currency, 1301 McKinney Avenue, Suite 3450, Houston, Texas 77010.

6. DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

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 the Compliance Department of FirstCapital Bank of Texas, N.A., 310 West Wall Street, Suite 100, Midland, Texas 79701, Phone (432) 686-0044 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.

7. CERTIFICATION OF INTENT

I am applying for credit in my own name and am relying on my own income or assets and not the income or assets of another person as the basis of repayment of the credit requested. I, the undersigned, agree that I intent to apply for individual credit.

I am applying for joint credit, an account that I and another person will use, or an account to be guaranteed by myself and others. We, the undersigned, agree that we intend to apply for joint credit or are applying for credit that is to be guaranteed by all of the undersigned.

Authorized Signer for Applicant, Title _____ Date _____ Co-Applicant or Guarantor _____ Date _____

Co-Applicant or Guarantor _____ Date _____ Co-Applicant or Guarantor _____ Date _____

If additional signature lines are needed, please see the separate Certification of Intent form.

8. CERTIFICATION AND SIGNATURES

The undersigned certifies that all statements in this Application and on each document to be submitted in connection herewith, including federal income tax returns, are true, correct and complete. The undersigned authorizes FirstCapital Bank of Texas, N.A. ("Bank") to make such inquiries and gather such information as the Bank deems necessary and reasonable concerning any information provided to the Bank on this Application or on any such required document, including inquiries to the Internal Revenue Service, and any local Credit Bureau Reporting Agencies. The undersigned further agrees to notify the Bank promptly of any material change in any such information. The undersigned agrees that Bank may provide a copy of this application to any affiliate or subsidiary.

Authorized Signer for Applicant, Title _____ Date _____ Co-Applicant or Guarantor _____ Date _____

Authorized Signer for Applicant, Title _____ Date _____ Co-Applicant or Guarantor _____ Date _____