

Loan Application Form

Please return completed application to: info@TORCHSBL.com

Applicant does not have to employ an Agent or representative (including the Lender) to assist the Applicant with the loan application.

LOAN REQUEST INFORMATION

| Loan Amount Requested (\$25k-\$150k): | | | | | |
|---|-------------------------------------|--------------------------------|--------------|--|--|
| Loan Purpose (check all that apply): Working Capital (Hiring, Supplies/Inventory, Marketing, Operational Costs) Debt Refinance | | | | | |
| □Commercial Real Estate Purchase □Commercial Real Estate Refinance | | | | | |
| BORROWING BUSINESS INFORMATION | | | | | |
| Legal Business Name: | | DBA Name (if applicable): | | | |
| Employer Identification Number (EIN): | | Inception Date: | | | |
| Entity Type: ☐ Sole Proprietorship ☐ General Partnership ☐ Limited Partnership ☐ Limited Liability Company ☐ S Corporation ☐ C Corporation | | | | | |
| Industry NAICS Code: | | Organized for Profit? (Yes/No) | | | |
| Primary Business Address: | | | | | |
| City: | | State: | Zip Code: | | |
| Mailing Address (if different from business address): | | | | | |
| City: | | State: | Zip Code: | | |
| Business Phone Number: | | Primary Contact Name: | | | |
| Primary Contact Phone Number: | | Primary Contact Email: | | | |
| Franchise Name (if applicable): | | | | | |
| Has the Borrowing Business Applicant and/or its Affiliates ever filed for bankruptcy protection? | | | | | |
| AFFILIATES | | | | | |
| List below all business entities which the Borrowing Business or any of the individuals listed in the Ownership section have any ownership. Include any entities that have an ownership interest in the Borrowing Business. | | | | | |
| Company Name: Individu | | ual Owner Name: | Ownership %: | | |
| Company Name: | Individual Owner Name: Ow | | Ownership %: | | |
| Company Name: | Individual Owner Name: Ownership %: | | Ownership %: | | |
| Company Name: | Individu | ual Owner Name: | Ownership %: | | |



Loan Application Form cont'd

OWNERSHIP/GUARANTOR INFORMATION

For all owners with 20% or more ownership in the borrowing business, the following information is required:

| Owner Name: | | Ownership | %: |
|---|---|------------------|-------------------|
| Home Address: | · | | |
| City: | State: Zip C | | Zip Code: |
| Birth Date: | Social Security Number: | | |
| Email Address: | Phone Number: | | |
| | | | |
| Owner Name: | | Ownership |) %: |
| Home Address: | | | |
| City: | State: | | Zip Code: |
| Birth Date: | Social Security Number: | | |
| Email Address: | Phone Number: | | |
| | | | |
| | | | |
| Owner Name: | | Ownership |)%: |
| Owner Name: Home Address: | | Ownership | 9 %: |
| | State: | Ownership | 2 %: Zip Code: |
| Home Address: | | | |
| Home Address: City: | State: | | |
| Home Address: City: Birth Date: | State: Social Security Numbe Phone Number: | | Zip Code: |
| Home Address: City: Birth Date: Email Address: | State: Social Security Numbe Phone Number: | er: | Zip Code: |
| Home Address: City: Birth Date: Email Address: Owner Name: | State: Social Security Numbe Phone Number: | er: | Zip Code: |
| Home Address: City: Birth Date: Email Address: Owner Name: Home Address: | State: Social Security Number Phone Number: | er: Ownership | Zip Code: |



Authorization To Obtain And Release Information

I hereby authorize TORCH Small Business Lending, a First Savings Bank Company or any of its affiliate lenders (collectively "Lenders") to obtain any and all information they may require at any time for any purpose related to my credit transaction, including obtaining my personal credit history from a consumer reporting agency. I authorize the release of all such information to the Lenders and further authorize the release of such information to any entity they deem necessary for any purpose related to my credit transaction with them.

I hereby certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my knowledge. I also certify all financial and character information provided is true and accurate.

I hereby acknowledge that all conditional approvals will be in writing and subject to the terms and conditions set forth by an Underwriter of the Lenders.

| Signature: | Date: |
|------------|-------|
| Signature: | Date: |
| Signature: | Date: |
| Signature: | Date: |

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. TORCH Small Business Lending will send such a written statement to you at the email address provided in your application. You may also obtain a statement by contacting TORCH Small Business Lending, a First Savings Bank Company, at aahelp@TORCHsbl.com or 501 E. Lewis & Clark Parkway, Clarksville, IN 47129 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 the Federal Reserve Consumer Help, PO Box 1200, Minneapolis, MN 55480.

This transmission cannot be guaranteed to be secure or error free as information could be intercepted, corrupted, lost, destroyed, or contain viruses. The sender, therefore, does not accept liability for any errors or omissions in the contents of this message, which arise as a result of this transmission. The information in this email is confidential, may be privileged, and is intended solely for the use of the person addressed. Access to this email by anyone else is unauthorized. If you are not the intended recipient or a person authorized to deliver it to the named addressee, do not read, copy, retain, or disseminate this message or any attachment. If you have received this message in error, please notify the sender by return e-mail and delete this message and any attachments from your system.