



Authorization to Release Credit

I/We hereby authorize First Chatham Bank to obtain any and all information they may require at any time for any purpose related to my/our credit transaction with First Chatham Bank or any of its affiliated lenders, including obtaining my/our personal credit history from a consumer reporting agency, and I/we authorize the release of all such information to First Chatham Bank or any of its affiliated lenders. I/We further authorize First Chatham Bank to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my/our knowledge. I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of First Chatham Bank or any of its affiliated lenders.

Signature

Spouse Signature

Print Full Legal Name

Print Full Legal Name

Social Security Number

Social Security Number

Street Address

Street Address

City, State & Zip Code

City, State & Zip Code

Date of Birth (enter as 00/00/0000)

Date of Birth (enter as 00/00/0000)

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 Lender 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