

FINANCING OPTIONS FOR MERCANTILE COURT NORTH FORT MYERS, FLORIDA

Thank you for considering Old Florida Bank for your Bank to finance the purchase of one or more units in Mercantile Court.

At this time we are offering several financing options, ranging from one-year adjustable rate loans, to loans with fixed periods from 3 to 5 years. All loans have terms extending as far as ten years and amortized for up to 20 years.

As the lender for the developer of the project, we have already done the appraisals and as such we will not require a new appraisal be done on the units. This can save up to \$2,500 or more in purchasing costs!

Listed below are the items we will need to process your loan request:

1. Three years business and personal tax returns including all K-1's.
2. Personal Financial Statement (enclosed in this package).
3. Year-end financial statement and balance sheet on the business.
4. Year to date financial statement and balance sheet on the business.

The next step is to meet with a loan officer to discuss the program that will best fit your situation. I can be reached at my office at 239-415-5064 or by cell phone at 239-344-6161. I look forward to hearing from you soon.

Gregory Montague
Vice President/Relationship Manager
239-415-5064

Member FDIC



FINANCIAL STATEMENT

Applicant's Name & Address	OLD FLORIDA BANK PO BOX 61279 FORT MYERS FL 33906	TYPE OF CREDIT – CHECK THE APPROPRIATE BOX <input type="checkbox"/> Individual – Provide your financial information only <input type="checkbox"/> Joint with <input type="checkbox"/> Information on separate financial statement relationship
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INDIVIDUAL INFORMATION	JOINT PARTY INFORMATION
Business or Occupation _____	Business or Occupation _____
Employer's Name & Address _____	Employer's Name & Address _____
Length of Employment _____	Length of Employment _____
Home Phone _____ Bus. Phone _____	Home Phone _____ Bus. Phone _____
Date of Birth _____ SS/Taxpayer ID _____	Date of Birth _____ SS/Taxpayer ID _____

ASSETS	Note: Complete SCHEDULES first	LIABILITIES
Cash on Hand and In Banks Sched. A		Notes Due to Banks Sched. A
Cash Value of Life Insurance Sched. B		Notes Due to Relatives and Friends Sched. H
US Gov. Securities Sched. C		Notes Due to Others Sched. H
Other Marketable Securities Sched. C		Accounts and Bills Payable Sched. H
		Loans on Life Insurance Policies Sched. B
		Contract Accounts Payable Sched. H
		Cash Rent Payable
TOTAL LIQUID ASSETS		Other Liabilities Due within One Year – Itemize
Real Estate Owned Sched. E		
Mortgages and Contracts Owned Sched. F		
Notes and Accounts Receivable – Current Sched. D		TOTAL SHORT TERM LIABILITIES
Notes and Accounts Receivable – Over 90 Days Sched. D		Real Estate Mortgages Payable Sched. E
Notes Due From Relatives and Friends Sched. D		Liens and Assessments Payable
Other Securities – Not Readily Marketable Sched. C		Other Debts – Itemize
Personal Property Sched. G		TOTAL LONG TERM LIABILITIES
IRA and Tax Deferred Accounts		Total Liabilities
Other Assets – Itemize <input type="checkbox"/> See attached itemization		Net Worth (Total Assets Minus Total Liabilities)
TOTAL PRODUCTIVE ASSETS		TOTAL LIABILITIES AND NET WORTH
TOTAL ASSETS		

ANNUAL INCOME	ESTIMATE OF ANNUAL EXPENSES
Salary Bonuses and Commissions \$	Income Taxes \$
Dividends and Interest \$	Other Taxes \$
Rental and Lease Income (Net) \$	Insurance Premiums \$
Other Income (Alimony, Child Support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.) \$	Mortgage Payments \$
	Rent Payable \$
Provide the following information only if Joint Credit is checked above.	Other Expenses \$
Other Person's Salary, Bonuses and Commissions \$	
Other Income (Alimony, Child Support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.) \$	
TOTAL \$	TOTAL \$

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are any Assets Pledged Other Than Described on SCHEDULES? <input type="checkbox"/> yes <input type="checkbox"/> no	As Endorser, Co-maker, or Guarantor? <input type="checkbox"/> yes <input type="checkbox"/> no
Are You a Defendant in Any Suits or Legal Actions? <input type="checkbox"/> yes <input type="checkbox"/> no	On Leases or Contracts? <input type="checkbox"/> yes <input type="checkbox"/> no
Income Tax Returns Filed Through What Date?	Legal Claims? <input type="checkbox"/> yes <input type="checkbox"/> no
Have You Ever Been Declared Bankrupt in the Last 10 Years? <input type="checkbox"/> yes <input type="checkbox"/> no	Federal/State Income Taxes <input type="checkbox"/> yes <input type="checkbox"/> no
Are You a Partner or Officer in Any Other Venture? <input type="checkbox"/> yes <input type="checkbox"/> no	Other <input type="checkbox"/> yes <input type="checkbox"/> no

SCHEDULES					
A CASH IN BANKS AND NOTES DUE TO BANKS			(List all Real Estate in Schedule E)		<input type="checkbox"/> Additional Information Requested
Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	Collateral (If Any and Type of Ownership)
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
		Cash on Hand	\$		
<input type="checkbox"/> See Attached Itemization			TOTALS	\$	\$

B LIFE INSURANCE (List only those policies that you own)

COMPANY	Face of Policy	Cash Surrender Value	Policy Loan From Insurance Co.	Other Loans Policy as Collateral	Beneficiary
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$	

C SECURITIES OWNED (Including US Gov't Bonds and all other Stocks and Bonds)

Face Value of Bonds No. Of Shares Stock	Description Indicate those Not Registered in Your Name	Type of Ownership	Cost	Market Value US Gov. Sec.	Market Value Marketable Sec.	Market Value Not Readily Marketable	Amount Pledged to Secure Loan
<input type="checkbox"/> See Attached Itemization				TOTALS	\$	\$	\$

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually – Indicate % of Your Ownership Interest)

MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Balance Due Relatives & Friends	Security (Any)
<input type="checkbox"/> See Attached Itemization				TOTALS	\$	\$	\$

E REAL ESTATE OWNED (Indicate % of Your Ownership Interest)

TITLE IN NAME OF	%	Description & Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	Mortgage or Contract Payable		
							Bal. Due	Payment	Maturity
<input type="checkbox"/> See Attached Itemization				TOTAL	\$	TOTAL	\$		

F MORTGAGES AND CONTRACTS OWNED (Indicate % of Your Ownership Interest)

Cont.	Mtg.	%	MAKER		Property Covered	Starting Date	Payment	Maturity	Balance Due	
			Name	Address						
<input type="checkbox"/> See Attached Itemization									TOTALS	\$

G PERSONAL PROPERTY (Indicate % of Your Ownership)

Description	%	Date When New	Cost When New	Value Today	Loans on Property	
					Balance Due	To Whom Payable
<input type="checkbox"/> See Attached Itemization				TOTALS	\$	

H NOTES

Payable To:	Other Obligors (If Any)	When Due	Notes Due to Relatives & Friends	Notes Due to Others (Not Banks)	Accounts & Bills	Contracts Payable	Collateral (If Any)
<input type="checkbox"/> See Attached Itemization			TOTALS	\$	\$	\$	\$

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

In addition, each individual 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.

The undersigned declares that he/she has read and understands the statements above.

Date Signed _____ Applicant's Signature _____ Co-Applicant's Signature _____