



**NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL**

**REAL ESTATE COLLATERAL.** If checked, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to receive a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: loan application number, if known, date of application, name of loan applicant, property address, and your current mailing address.

**EQUAL CREDIT OPPORTUNITY NOTICE**

Were your gross revenues \$1,000,000 or less in your previous fiscal year?  **YES**  **NO**

**If you answered "yes" and the Creditor denies your application for credit,** you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send your request within 60 days from the date you are notified of the Creditor's decision to the address below. The Creditor will send you a written statement of reasons within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

**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:

**CREDITOR:**

Summit Bank  
P.O. Box 965  
Arkadelphia, AR 71923  
(870) 230-1100

Memphis Regional Director  
Federal Deposit Insurance Corporation  
5100 Poplar Avenue, Suite 1900  
Memphis, TN 38137

**SIGNATURES.** The information contained in this application and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining business (non-consumer) credit with the Creditor on behalf of the undersigned. It is understood the Creditor will rely on information provided in making its credit decision. The undersigned warrants and represents the information herein submitted is true and correct in every detail and Creditor may consider this representation continuing until written notice to the contrary is received by the Creditor from the undersigned. The Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information submitted, or in its discretion, to obtain additional credit information concerning any of the undersigned to determine the creditworthiness of the undersigned. Creditor is hereby authorized to answer any questions from others concerning the undersigned's experience with the Lender. The undersigned authorizes Creditor to retain this application, whether or not Creditor approves any extension of credit. Any intentional misrepresentation of the information submitted could result in criminal action under federal law.

By signing below, each of the undersigned declares they have read and understand the statements above.

\_\_\_\_\_  
Company

\_\_\_\_\_  
Individual

\_\_\_\_\_  
By

\_\_\_\_\_  
Individual

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
By

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date