



NOTICES, DISCLOSURES AND AGREEMENTS

NOTICE TO APPLICANT(S)

The person(s) consenting to and submitting this application (the "Application") individually are hereinafter referred to collectively as the "Signer". Each Signer is providing statements and information on behalf of the Borrower, Co-Borrower and/or Guarantor(s) (collectively, the "Applicant") identified in the Application, for the purpose of obtaining credit for the Applicant or for the purpose of Applicant guaranteeing credit for others with Locality Bank (the "Bank").

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In accordance with Section 326 of the USA Patriot Act and to help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each Signer who opens an account for an Applicant. What this means for the Signer and Applicant: When the Signer opens an account, the Bank will ask for the Signer's name, date of birth, and other information that will allow the Bank to identify the Signer. The Bank may also ask to see the Signer's driver's license or other identifying documents.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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, in writing: Locality Bank, 1400 South Andrews Avenue, Fort Lauderdale, FL 33316, 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 OF RIGHT TO COPY OF AN APPRAISAL

If this application is secured by a first lien on a 1-4 family dwelling, the Bank may order an appraisal to determine the property's value and charge the Applicant for this appraisal. The Bank will promptly give the Applicant a copy of any appraisal, even if the loan does not close. The Applicant can pay for an additional appraisal for the Applicant's own use at the Applicant's own cost.

CERTIFICATIONS AND AUTHORIZATION

By providing their consent and submitting the Application, the Signer acknowledges and agrees that the statements made in this Application, and in any accompanying financial statement(s) and schedule(s), are true and correct as of the application date. Signer acknowledges that representations made in this application will be relied on by the Bank to determine Applicant's creditworthiness and therefore Signer authorizes Bank to make all inquiries Bank deems necessary and appropriate to verify the accuracy of the information contained herein, including making inquiries of Applicant's vendors, financial institutions, and consumer and business credit reporting agencies. Signer authorizes any person(s) or consumer reporting agency to provide the Bank with any information it may have relating to the Applicant and Signer. Signer will promptly notify the Bank of any subsequent change which would materially affect accuracy of the statements made in this application. Signer is aware that any knowing or willful false statements made for purposes of influencing the actions of the Bank can be a violation of federal law, and may result in a fine or imprisonment or both. Signer agrees that the proceeds of the loan applied for will be used for business purposes only, and not for personal, family or household purposes, and that his application is not a commitment by the Bank to lend.

Signer further authorizes the Bank to obtain balance and payoff information on all accounts requiring payoffs as a condition of granting credit. The Signer authorizes any creditor contacted by the Bank to release and provide to the Bank any credit information that the Bank may request about the Applicant and about the Signer as individuals, including without limitation, any business or consumer account balances and payoff information for any accounts that may be paid off.