

COMMERCIAL LOAN APPLICATION

11281 Business Park Circle - Firestone, CO 80504 - (720) 494-2740 www.centennial-lending.com

LOAN INFORMATION			
Loan Purpose:		Loan Amount:	Loan Term (yrs):
🗆 Purchase	Construction		
🗆 Refinance	Line of Credit	Source of Down Payment:	
🗆 Cash Out Refinance	🗆 Bridge		
Other		Intended use of loan procee	eds:

COLLATERAL INFOR	COLLATERAL INFORMATION									
Commercial	Residential	Collateral Address:	Est Value or Purchase Price:							
□Office	□SFR/Condo									
□Retail	□Duplex									
□Industrial/Flex	□Triplex									
□Mixed Use	□4-Plex	Is this a 1031 Exchange?	🗆 No 🛛 Yes							
□Vacant Land	□5+Units	Occupancy : \Box Owner \Box	ITenant □Vacant □ N/A							
□Other	□Vacant Land									
Non-Real Estate		If Non-Real Estate Provide I	Description:							
🗆 Equipment 🗆 Vel	hicle 🛛 Other									

APPLICANT INFORMATION		
Individual Application	Applicant Name:	
Joint Application	Applicant Name:	
We intend to apply for joint credit (Please list the names of all intended applicants including all entities and	Applicant Name:	
	Applicant Name:	
individuals)	Applicant Name:	

OTHER REQUIRED ITEMS

Items listed below are required in order to underwrite your loan application.

- □ Last 3 years of Business Tax Returns with all schedules
- □ Year-to-date Business Balance Sheet and Income Statement
- □ Last 3 years of Personal Federal Tax Returns, including copies of all W-2's and all schedules.
- □ Personal Financial Statement for all individuals
- \Box Last 3 years of Business Federal Tax Returns for any entity in which you have 50% or more ownership.
- \square K-1's for any entity in which you have less than 50% ownership.
- □ Lease agreements or current rent roll on the subject property (if applicable)
- □ Set of plans and specifications for your construction project (if applicable)
- □ Copy of driver's license or other government issued identification for all individual borrowers

Demographic Information Addendum. This next section asks about your ethnicity, sex and race. Only complete this form if the loan purpose is to purchase, improve, or refinance a dwelling (e.g. primary or secondary residence, 1-4 family or multi-family rental property, or a mobile home with or without land).



DEMOGRAPHIC INFORMATION

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Demographic Information Addendum. Only complete this form if the loan purpose is to purchase, improve, or refinance a dwelling (e.g. primary or secondary residence, 1-4 family or multi-family rental property, or a mobile home with or without land).

DEMOGRAPHIC INFORMATION OF BORROWER

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For certain types of lending, Federal Law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of visual observation or surname. Instructions: You may select one or more designations for "Ethnicity" and "Race". If you do not wish to provide some or all of this information, please check below.

Borrower	Co-Borrower
Ethnicity: Check One or More	Ethnicity: Check One or More
🗆 Hispanic or Latino	Hispanic or Latino
🗆 Mexican 🗆 Puerto Rican 🗆 Cuban	🗆 Mexican 🛛 Puerto Rican 🗆 Cuban
□ Other Hispanic or Latino – <i>Print Origin:</i>	□ Other Hispanic or Latino – <i>Print Origin:</i>
For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
□ Not Hispanic or Latino	□ Not Hispanic or Latino
\Box I do not wish to provide this information	\Box I do not wish to provide this information
Sex	Sex
🗆 Female	🗆 Female
□ Male	□ Male
\Box I do not wish to provide this information	\Box I do not wish to provide this information
Race: Check One or More	Race: Check One or More
□ American Indian or Alaska Native – <i>Print Name of Enrolled</i>	□ American Indian or Alaska Native – <i>Print Name of Enrolled</i>
or Principal Tribe:	or Principal Tribe:
or Principal Tribe:	or Principal Tribe:
or Principal Tribe: □ Asian	<i>or Principal Tribe:</i> □ Asian
or Principal Tribe: □ Asian □ Asian Indian □ Chinese □ Filipino	or Principal Tribe: Asian Asian Indian Chinese Filipino
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese	or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race:	or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race:
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.	or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American	or Principal Tribe: Asian Asian State Chinese Filipino State Chinese State Chin
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander	 or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro	or Principal Tribe: Asian Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro
or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian – Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander – Print Race:	 or Principal Tribe: Asian Asian Indian Chinese Filipino Vietnamese Korean Japanese Other Asian - Print Race: For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print Race:

To Be Completed by Financial	Institution (for application taken in	person):						
Was the ethnicity of the Borrower collected on the basis of visual observation or surname? 🛛 🗆 No 🔅 Yes								
Was the sex of the Borrower collected on the basis of visual observation or surname? \Box No								
Was the race of the Borrower of	□ No	□ Yes						
The Demographic Information was provided through:								
Face-to-Face Interview	Telephone Interview	Fax or Mail	Email or Internet					



CENTENNIAL LENDING LLC - PERSONAL FINANCIAL STATEMENT

FINANCIAL CONDITION AS OF:_

JOINT INTENT: If this is a JOINT financial statement and both individ						individu	ials inten	d to apply	Borrower S	SIGNATURE		<u>Co-Borrower</u>		
		th parties sho PLEASE SIGN	-		is an indi	vidual	stateme >:	nt, only t >	he borrower					
Individual Information (Borrower)					Indivi	Individual Information (Co-Borrower)								
Name								Name	Name					
Street Ad	dress					🗌 Ow	n 🗌 Rer	nt Street Ad	t Street Address 🗌 Own 🗌 Ren					
City			State		Zip	þ		City	City State Zip					
Mailing A	ddress							Mailing A	ddress					
City			State		Zip)		City			State		Zip	
Social Sec	urity #			Date of	Birth			Social Sec	curity #		Date of	Birth		
Phone			Email					Phone		Email				
Current E	mployer				#Yea	ars on this	Jop	Current E	mployer			#	Years on this Job	
Position/	Title				#Years	in Profes	sion	Position/	Title			#Ye	ears in Profession	
Yes	No								mments" below	with responses	to any 'Yes" and	wer.		
			ssets listed on the or officer in a			ent held i	n a trust o	r estate?						
						ou are an	owner or p	oartner, a p	arty to any lawsu	it or legal actior	1?			
			y unsatisfied leg											
			<pre>/ corporation or n assignment for</pre>				(were) an	owner or p	oartner ever decla	ared bankruptcy	, had any prope	ty forecl	losed, or made a	
			y tax liens or jud											
			ed to pay alimon											
				bartners	•			ly delinquer	nt or currently be	-				
Salary/W		nnual Income	9			iual Exp	enses				se separate Contin	-		
Bonuses/	-	ssion		Income Alimony	/Maintenan	ce			Name O	f Obligor	Lender		Liable Amount	
Dividend				Child Su										
Real Esta	te Incon	ne			xpenses									
Other Inc	come*			Other E	xpenses									
Total Inc	ome			Total Ex	kpenses	enses				Tot	al Contingent Li	abilities		
*(Alimony,	child supp	oort, or separate ma	intenance income n	eed not b	e revealed if y	vou do not	wish to have	it considered	as a basis for repay	ing this obligation.				
		ASSETS	5		In D	ollars	LIA	BILITIES			Mo.	Pmt.	Balance	
Cash on h	and and	in banks - (Sch A)					Notes	payable to	financial institutio	ns - Secured				
Marketab	le Secur	ities - (Sch B)				Notes p			payable to financial institutions - unsecured					
Non-Mar	ketable S	ecurities (Sch C)				Credit Cards			ards					
Retireme	nt Accou	nts (Sch D)					Αςςοι	ints and bills	due					
Loans/No	tes Rece	ivable (Sch E)					Unpa	id taxes						
Personal	Residenc	e - (Sch F)					Perso	nal Mortgag	e - (Sch F)					
Other Rea	al Estate	Owned - (Sch G)					Other	Real Estate	Mortgages- (Sch (G)				
Automob	iles & ot	her vehicles					Rent	Payment (if a	applicable)					
Cash Valu	e Life In	surance (Face Value \$)			Other	debts - item	nize					
Partnersh	ips & Pro	oprietorship Inter	ests - (Sch H)	//										
Other Ass	ets - <u>iter</u>	nize												
											Total Li	abilities		
			Tota	l Assets						NET WO	RTH (Assets - Lia	bilities)		
						Su	pporti	ng Schec	lules					
Schedu	le A -	Banks, Saving	s & Loans, C	redit II	Inions (et									
		nstitution		Account	1		pe of Accou	unt	Account	Number		Amount i	n Account	
						,								
ĺ														

Name and Type of Security	Publicly	/ Traded	# of S	hares	Pledg Y/	•	Restricted? Y/N	Re	gistered	in Name	of		Marke	t Value	
	<u> </u>		<u> </u>												
Schedule C - Non-Marketa		curities	1		1		Pledged?	1							
Name and Type of Sec	urity		Publicly	Traded	# of Sł	nares	Y/N	Re	egistered	in Name	of		Marke	t Value	
			<u>.</u>												
Schedule D - Retirement /	Account	ts (IRA	's KOI	GH's	401(k)										
Plan Administrator	leccult	1	Account	1	Balance		In the Name of		E	Beneficia	y		Bala	ance	
		<u> </u>													
Schedule E - Loan/Notes I			Collec	table?	1			1							
Due From	Orig.	. Amt	Y/		Maturit	y Date	Payment Due		Repayme	ent Term	5		Bala	ance	
	1		l												
Cebedule F Demonal Dee															
Schedule F - Personal Res Address	aence:	1	Owned	Date A	cquired		Cost	<u> </u>	irrent Va	lue	Mort	gage Balance	Mor	nthly	Lender
		T creene		Bate Acquired			cost			mon	Paym		ment	Lender	
		<u> </u>													
Schedule G - Other Real E	state O	wned	(pleas	e use s	separat	e Sche	edule of Real I	Estate	Owne	d if neo	essary	')			
Address		Percent	Owned	Date A	cquired		Cost	Cu	irrent Va	lue	Mort	gage Balance		nthly ment	Monthly Rental Income
		<u> </u>													
Schedule H - Partnership	and Pro	oprieto	rship I	nteres	sts										
Name of Partnership or	Proprieto	orship		Natu	ire of Busi	iness	# of Yrs. in Bus.	% 0\	wned		ged to om?	Original Co	ost		nt Value of Your nvestment
	_	_	_												
Additional Comments -Plea	se provide	e any othe	er informa	ation rega	arding this	loan req	uest or your persona	I financial	l stateme	nt					
ACKNOWLEDGEMENT AN		EEMEN	JT												
I (We), the undersigned, hereby submit				nent and s	supporting	schedule	es to Centennial Lend	ing, LLC fo	or the pur	poses of e	xtending o	or maintaining cred	it. I (We) ł	nereby cer	rtify that this
statement presents a true, complete, a						he date s	hown and does not o	omit any p	ertinent i	nformatio	n. I (We) ເ	inderstand that mis		ting inforr	
statement or its supporting schedules,								Centennial	l Lending,	LLC, in wr	iting of an	y negative or mate	•	-	our) financial
statement or its supporting schedules, condition. Borrower(s) acknowledges t	is a crimina hat represe	al offense entations i	under feo made in ti	leral law. his applic	I (We) furt ation will b	her agree e relied o	e to promptly notify (on by Lender in evalu	ating this	applicatio	n. Facsim	ile or elec	tronic signatures sh	rial chang nall bind B	e in my (o orrower;	however, Lender
statement or its supporting schedules, condition. Borrower(s) acknowledges t shall have the right to require original s for or receiving any credit. Borrower(s)	is a crimina hat represe ignatures i acknowlec	al offense entations i in its sole a dges that L	under feo made in tl and absol Lender ha	deral law. his applic ute discre s not mac	I (We) furti ation will b etion. Borro de any com	her agree e relied o ower(s) re mitment	e to promptly notify (on by Lender in evalu epresents that none o to approve this appl	ating this of the part ication an	applicatio ties name d extend	on. Facsim d in this a credit, unl	ile or elec pplication ess otherv	tronic signatures sh have relied on any vise agreed to in w	rial chang nall bind B advice fro riting. I (V	e in my (o orrower; l om the Ler Ve) hereb	however, Lender nder in applying y authorize
statement or its supporting schedules, condition. Borrower(s) acknowledges t shall have the right to require original s	is a crimina hat represe ignatures i acknowlec lit reportin	al offense entations i in its sole a dges that L ng agencies	under feo made in tl and absol Lender ha s and othe	deral law. his applic ute discre s not mac er sources	I (We) furti ation will b etion. Borro de any com s for the pu	her agree e relied o ower(s) re mitment irposes o	e to promptly notify (on by Lender in evalu epresents that none to approve this appl f determining credity	ating this of the part ication an vorthiness	application ties name d extend s, verifying	on. Facsim d in this a credit, unl g informat	ile or elec pplication ess otherv ion stated	tronic signatures sh have relied on any vise agreed to in w herein, and to ans	rial chang nall bind B advice fro riting. I (V wer any q	e in my (o orrower; om the Ler Ve) hereb uestions a	however, Lender nder in applying y authorize about my credit
statement or its supporting schedules, condition. Borrower(s) acknowledges t shall have the right to require original s for or receiving any credit. Borrower(s) Centennial Lending, LLC to contact cred	is a crimina hat represe ignatures i acknowlec lit reportin Verificatior n any sourc	al offense entations i in its sole a dges that L ng agencies n or re-ver ce named i	under fec made in th and absol Lender ha s and othe rification c in this app	deral law. his applic ute discre s not mad er sources of any info olication,	I (We) furth ation will b etion. Borro de any com s for the put ormation co and the ori	her agree e relied o ower(s) re mitment proses o ontained ginal cop	e to promptly notify (on by Lender in evalu epresents that none of to approve this appl f determining credity in the application may by of this application	ating this of the part ication and worthiness ay be mad will be ret	application ties name d extend s, verifying e at any t ained by t	on. Facsim d in this a credit, unl g informat ime by the the Lende	ile or elec pplication ess otherv ion stated Lender, i r, whether	tronic signatures sh have relied on any vise agreed to in wi herein, and to ans ts agents, successo or not Lender app	rial chang hall bind B advice frc riting. I (V wer any q rs and ass roves any	e in my (o orrower; om the Ler Ve) hereb uestions a igns, eithe extension	however, Lender nder in applying y authorize about my credit er directly or n of credit. Lender

Signature	Date	Signature	Date
Signature	Dutt	Signature	Butt

	SCHEDULE OF REAL ESTATE:												
INCOME PRODUCING PROPERTIES													
				Total				Lienholder /	Monthly	Monthly	Monthly		Lease
		Date		Square	Original	Current	Mortgage	Mortgage	Payment	Rental		Lease Start	Expiration
Property Address	Property Type	Acquired	% Owned	Feet	Cost	Value	Balance	Company	(P & I)	Income	Expenses*	Date	Date
TOTALS													

* Taxes, repairs, maintenance, insurance, etc.



USA Patriot Act Information Disclosure

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 person who opens an account. In accordance with Section 326 of the USA Patriot Act signed on October 26, 2001, Centennial Lending is required to obtain a copy of all documents used in identifying our loan customers and in identifying signatory individuals added to an existing or new loan. In some cases, identification will be requested for those individuals who are already customers prior to the effective date of the customer identification requirements because original documentation was not obtained with the origination of the loan, or Centennial Lending is unable to form a reasonable belief that we know the true identity of the existing customer. In all cases protection of our customer's identity and confidentiality is Centennial Lending's pledge to you.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Equal Credit Opportunity Act Notice

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants 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 creditor is:

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Ave NW Washington, DC 20580 (877) 382-4357

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

Consent to the Use of Tax Return Information

I / We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's agent, Centennial Lending, LLC, and its successors and assigns. The Other Loan Participants includes any financial institution that participates in the funding of your loan, acquirers of any beneficial or other interest in the loan, and the aforementioned parties' successors and assigns.



CREDIT DENIAL NOTICE

If your gross revenues were \$1,000,000 or less in your previous fiscal year and your commercial loan application was denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for denial within thirty (30) days of receiving your request for the statement. Please send requests to:

Centennial Lending LLC 11281 Business Park Circle Firestone, CO 80504 (720) 494 -2740

NOTICE OF RIGHT TO RECEIVE COPY OF WRITTEN APPRAISAL/VALUATION

(This notice applies to loans secured by 1-4 family residential properties.)

This disclosure is provided to you pursuant to 12 CFR 1002.14(a).

We may order an appraisal to determine the property's value and charge you for this appraisal. You will be provided a copy of any appraisal report or valuation concerning this property promptly upon completion of the appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You have the right to a copy of the appraisal report used in connection with your application for credit, even if your loan does not close. If you would like 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.

For any question on this Notice, please contact:

Centennial Lending LLC 11281 Business Park Circle Firestone, CO 80504 (720) 494 -2740

ELECTRONIC COMMUNICATIONS AGREEMENT

From time to time, we may send you information and documents by email related to your loan application or in reference to other inquiries. If required by law and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this does not provide ESIGN Act consumer consent, you are not required to consent to the electronic delivery of information or documents and a separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

Centennial Lending, LLC Policies Manual - Privacy

Privacy

FACTS	WHAT DOES CENTENNIAL LENDING, LLC DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	 The types of personal information we collect, and share depend on the product or service you have with us. This information can include: Social Security Number and Income Payment History and Credit Scores Credit History and Employment Information When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.
How?	All financial companies need to share limited personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information, the reasons Centennial Lending, LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Centennial Lending, LLC share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes – Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (866) 588-1100 or go to www.centennial-lending.com
	Centennial Lending, LLC 11281 Business Park Cir. Longmont, CO. 80504

Centennial Lending, LLC Policies Manual - Privacy

Privacy

Rev 01/2023

Who we are	Page 2
Who is providing this notice?	Centennial Lending, LLC.
What we do	
How does Centennial Lending, LLC protect my personal information?	To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Centennial Lending, LLC collect my personal information?	 We collect your personal information when you: Apply for a loan or give us your income information Provide account information or provide employment information Show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing to non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Centennial Lending, LLC does not share with our affiliates.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Centennial Lending, LLC does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you. <i>Centennial Lending, LLC does not jointly market.</i>

For California Residents: The California Consumer Privacy Act ("CCPA") Privacy Policy may provide you with additional rights except in the event that an exception to the application of the CCPA applies to your personal information.



CCPA NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS ("NOTICE")

Centennial Lending LLC (together with its subsidiaries and affiliates, "Centennial," "we," "us," or "our") collects your personal information in connection the origination, underwriting, and servicing of commercial loans and to be in legal compliance. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 ("CCPA") and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. This Notice provides a summary of how we collect, use and share your personal information.

Application of this Notice

This Notice applies to natural residents of the State of California from whom we collect personal information in the course of their acting as a borrower, guarantor or party to a commercial loan or, for legal entity borrowers, guarantors, or parties, their individual respective owners, directors, officers, employees, or agents.

Below are the categories of personal information we collect and the purposes for which we intend to use this information.

Categories Information We Collect

We will collect the following categories of personal information from you:

- Identifying information, such as your name, date of birth, gender, signature, driver's license number, or similar identifiers.
- **Demographic data**, such as race, ethnic origin, marital status, disability, veteran or military status or similar demographic data.
- **Contact information**, such as your home address, telephone numbers, email addresses, and emergency contact information.
- National identifiers, such as SSN, passport and visa information, and immigration status and documentation.
- Educational and professional background, such as your work history, academic and professional qualifications, educational records, references, and interview notes.
- **Employment details**, such as your job title, position, hire dates, compensation, performance and disciplinary records, and vacation and sick leave records.
- Financial information, such as banking details, tax information, payroll information, and withholdings.
- **Information Systems (IS) information**, such as your search history, browsing history, login information, and IP addresses on Centennial's information systems and networks.
- **Biometric information**, such as facial recognition, fingerprints, iris or retina scans, keystroke, or other physical patterns.
- **Geolocation data**, such as time and physical location related to use of an internet website, application, device, or physical access to a Centennial's office location.
- Inferences, such as a profile or summary about your preferences, characteristics, attitudes, intelligence, abilities, and aptitudes.



Use of Personal Information

We may use or disclose the personal information we collect to:

- To fulfill or meet the reason for which the information is provided. For example, to underwrite, process and service a loan that you have applied for.
- To sell all or part of a loan to which you are obligated as borrower, guarantor, pledgor or other loan party to a thirdparty.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations or other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis to improve our products and services and for developing new ones.
- To protect the rights, property or safety of us, our employees or others.
- To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, in which personal information held by us is among the assets transferred.
- Advertising our membership, products and services to you.
- Enabling or effecting, directly or indirectly, a commercial transaction.

Selling Personal Information

We will not sell your personal information.

Contact Information

If you have any questions or comments about this CCPA Notice at Collection, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights, or to request changes to any of your personal information that we have collected, please do not hesitate to contact us at:

Phone:866-588-1100Website:www.centennial-lending.comEmail:info@centennial-lending.comMail:Attn: Loan Servicing11281 Business Park CirFirestone, CO. 80504