



## Loan Application #3671

Loan Officer: Tuesday Tritt

Is this loan a refinance/renewal? Yes ☒ No ☐

### Loan Request

#### BASIC LOAN INFORMATION

Loan Amount

\$23,530.00

Loan Term

24 months

#### PURPOSE OF LOAN

This is a renewal of an existing letter of credit. Collateral is FB CD (51006). Mayor Julie Wilkins will sign on behalf of the city.

### Primary Borrower

#### BASIC INFORMATION

Is this Business under formation?

No

Business Name

City Of Labelle

DBA

Type of Organization

Other

Industry Code

921140 - Executive and Legislative Offices

State of Formation

FL

Tax ID

Number of Employees

-

Date Business Established

01/1911

Date Current Management Established

01/1911

#### CONTACT INFORMATION

**Business Phone Number**

8636752872

**Email Address**

ldavenport@citylabelle.com

**Address**

481 W Hickpochee Ave

**Apt #, Suite #, etc.****City**

Labelle

**State**

FL

**Zip Code**

33935

**Does this Business have a different mailing address?**

Yes

**MAILING ADDRESS****Address**

Po Box 458

**Apt #, Suite #, etc.****City**

Labelle

**State**

FL

**Zip Code**

33975

**CONTROL PERSON**

Provide the following information for one individual with significant responsibility for managing the legal entity listed above.

**First Name**

Julie

**Middle**

Initial

C

**Last Name**

Wilkins

**Title**

Mayor

**Address****City**

LaBelle

**State**

FL

**Zip**

33935

**Is the control person a US Citizen?**

Yes

**Control Person Date of Birth****Control Person Social Security Number**

I certify to the best of my knowledge, that the information provided above is completed and correct. Also, the Legal Entity above agrees to notify the Financial Institution of any changes in the beneficial ownership.

**BENEFICIAL OWNERSHIP**

Please click "+ Add an Owner" to add all owners with 25% or greater ownership stake in this business.

**Beneficial Owner**

Wilkins, Julie

**Ownership Role**

Certifier

**Percent Ownership**

0 %

**Date Updated**

2024-12-18

**Is the Business filing for Joint Credit with another person or business?**

No

**Is the Business a party to any claim, lawsuit or legal action?**

No

**Has the Business declared bankruptcy?**

No

**Does the business have any unpaid taxes or judgements?**

No

## Collateral

### BASIC COLLATERAL INFORMATION

**Collateral Type**

Cash

**Estimated Value**

\$72,707.70

**Collateral Description**

**Pledged By**

City Of Labelle

### LOCATION OF COLLATERAL

**Address**

-

**City**

-

**State**

-

**Zip**

-

### ADDITIONAL INFORMATION

**Possessory Type**

CD

**Account/LOC Number**

[REDACTED]

**Value**

\$72,707.70

**By clicking the "I agree to all terms and conditions" check box, I/we consent to receiving the below disclosures related to this loan application electronically and acknowledge that I/we have read and understand these disclosures.**

You may retain a copy of the disclosures by printing them or by saving them to a file on your personal computer. Printed copies of these disclosures may be obtained by calling 1-866-319-4093 or by visiting your local Branch.

#### **Electronic Disclosure and Consent Agreement**

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully and keep a copy for your records. By clicking the Save and Continue button on the Disclosure webpage you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions, statements and any other documents related to the account(s) you applied for. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. Once you consent to the electronic disclosures, your request for paper copies may result in a fee. Please contact us for more information about the fee.

#### **Electronic Delivery of Disclosures and Notices**

In order to use the Online Account Application and to access, receive and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents, you must provide, at your own expense, an Internet connected device that is compatible with our Online Account Application deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents electronically each time you access and use online products.

Please click on the HTML links to review each of the disclosures prior to completing the account application. In order to retain, you may print the documents by selecting "Download". Select your printer and click OK or select SAVE to retain a copy on your PC. If you are working on a public computer, you should not engage in this online account application.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions, statements and any other documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to apply for your loan via our website.

#### **System Requirements to Access Information**

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions, statements and any other documents you must have the following equipment and software:

A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

An Internet web browser which is capable of supporting 128-bit or better encryption, like Microsoft Internet Explorer or Google Chrome. It is recommended to always use the latest version of your web browser. Your access to this page verifies that your browser and encryption software/device meets these requirements.

You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader. It is recommended to always use the latest software version. Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

#### **Withdrawal of Electronic Acceptance of Disclosures and Notices**

You may withdraw your consent to receive disclosures, agreements, change notices, terms and conditions, statements and any other documents, in electronic form for any of your accounts by contacting us via email using the "Contact Us" link on our website [www.First1Bank.com](http://www.First1Bank.com) or by telephone at 1-866-319-4093 or by postal mail at P. O. Box 1237, Clewiston, FL 33440. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements or documents. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

#### **How to Update Your Records**

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information such as your email address through your online banking access or by telephone at 1-866-319-4093 or by postal mail at P. O. Box 1237, Clewiston, FL 33440. To ensure the security of your account(s), any changes to a mailing address may require written authorization from you, by completing the Account

Maintenance Form which can be obtained by calling 1-866-319-4093 and mailing the completed Account Maintenance Form to the address above or bringing it to one of our Branches.

**Privacy:**

**Important Information About Our Privacy Policy:** Under Federal Law, we are required to provide you a copy of our Privacy Policy. Receiving this Privacy Policy Notice is a necessary step in obtaining the financial product or service that you are requesting. Please refer to the following location to view our Privacy Policy Notice: [https://www.first1bank.com/\\_kcms-doc/355/516/Privacy-Policy.pdf](https://www.first1bank.com/_kcms-doc/355/516/Privacy-Policy.pdf). Also, if the loan is approved, the Privacy Policy Notice will also be provided to you at closing. We reserve the right to alter our Privacy Policy at any time. We will provide notice of any revisions to this policy to our current customers. If we decide to revise our Privacy Policy, in whole or in part, you can always review the most current Privacy Policy Notice on our website or contact us for a copy. You agree to receive the Privacy Policy Notice annually via the Bank's website: [www.first1bank.com](http://www.first1bank.com).

**Notification of the Right to Receive a Copy of the Appraisal**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

**Notification of the Right to Request Specific Reasons for Credit Denial**

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 your loan officer or call 1-866-319-4093 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:** 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 the **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St Box #11, Kansas City, Mo 64106**.

**Lender's Attorney:**

It is the responsibility of the Lender's Attorney to protect the Lender's interest. Applicant may at Applicant's expenses engage an attorney of their choice to represent Applicant's interest in the transaction.

**Acknowledgements and Agreements:**

By clicking the "I agree to all terms and conditions" check box above, I/we represent to First Bank that: (1) I/We are authorized to execute this credit request on behalf of the business named in this application; (2) The information provided in this application is true and correct. Any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I/we have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq. (3) If the loan application is for a real estate secured loan, the loan requested will be secured by a mortgage or deed of trust on the property described in this application; and the property will not be used for any illegal or prohibited purpose or use; (4) All statements made in this application are made for the purpose of obtaining a Commercial Loan; (5) Lender will retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) Lender may continuously rely on the information contained in the application, and I/we are obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) My transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Authorization**

(1) By signing below, I hereby authorize First Bank and any of its agents and assignees, as well as any collateral title insurer, to verify information contained in my loan application and in other documents required in connection with the loan, either before or after the loan is closed.

(2) I authorize you to provide to Lender, to any investor to whom Lender may sell my loan, and to any insurer of the loan any and all information and documentation that they may request including, but without limitation, to verify my employment record(s) and income, banking, money

market, and any similar accounts, credit history, copies on income tax returns and/or any other information which any of them finds necessary in connection with my home loan application.

(3) Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.

(4) I understand as part of the verification process, a credit report will be ordered from a consumer reporting agency prior to loan closing as a part of the application process, and may be ordered after closing as necessary for Quality Control. A credit report may also be completed as a part of Lender's servicing or collection of the loan.

(5) I further authorize First Bank to review with my realtor any necessary information pertaining to my application for a loan and status.

(6) I understand that use of a photocopy of this form may be necessary to verify one or more of my credit references. I authorize this use and a copy of this authorization may be accepted as an original.

(7) I hereby agree that I will reimburse any fees incurred with the underwriting and processing of my loan application within 30 days of the denial or withdrawal of my application for a loan. These charges can include, but are not limited to, underwriting fees, credit report fees, Flood Determination and Tracking fees, appraisal fees, title fees, etc. If I fail to reimburse First Bank within 30 days, and I have an account with First Bank, I authorize First Bank to deduct any fees incurred from my Savings or Checking Accounts.

**Acknowledgement.**

I/We acknowledge that First Bank may verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. First Bank may make inquiries to obtain business reports on the business entity named in this application.

By signing below, each Applicant hereby acknowledges making the above certifications and authorizations and that each Applicant has received and understands the above notices and disclosures.

**Borrower:**

**City Of Labelle**

*LaBelle*

**Signature:**

*Julie C. Wilkerson as Mayor*

**Date:**

*8-22-2025*