

Loan Application
Real State as Collateral

Individuals or Corporations



FPB Bank Inc.

DATA OF INDIVIDUAL APPLICANTS

Full Name

Identify Card / Passport

| | | | | |
|--|---------------|-------------|------------------|--------------|
| Sex F <input type="checkbox"/> M <input type="checkbox"/> | Date of Birth | Nationality | Country of Birth | Civil Status |
|--|---------------|-------------|------------------|--------------|

Home Address

| | | | | |
|--|---|------|----------|---------|
| Residential Type Own <input type="checkbox"/> Leased <input type="checkbox"/> | Mortgaged <input type="checkbox"/> \$ _____ Lives with Parents / Others <input type="checkbox"/> | City | Province | Country |
|--|---|------|----------|---------|

| | | | | |
|---|----------------|----------------|-----------|-------|
| Length of Stay at Residential Address ____ Months ____ Years | No. Dependents | Home Telephone | CellPhone | Email |
|---|----------------|----------------|-----------|-------|

| | | |
|------------|--|-----------------|
| Profession | Type of Job Employee <input type="checkbox"/> Independent <input type="checkbox"/> Other <input type="checkbox"/> | Name of Company |
|------------|--|-----------------|

| | | | |
|-------------------|---|-------------------------------|------------------|
| Economic Activity | Length of Service ____ Months ____ Years | Position / Current Occupation | Office Telephone |
|-------------------|---|-------------------------------|------------------|

| | | |
|-----------------|----------------|--------------|
| Company Address | Monthly Income | Other Income |
|-----------------|----------------|--------------|

| Existing Financial Commitments | Asset | Liability | Monthly Obligation |
|--------------------------------|-------|-----------|--------------------|
| 1 | \$ | \$ | \$ |
| 2 | \$ | \$ | \$ |
| 3 | \$ | \$ | \$ |
| 4 | \$ | \$ | \$ |
| Total | | | |

| Personal or Commercial References | Relationship | Telephone | Occupation | Address |
|-----------------------------------|--------------|-----------|------------|---------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

DATA OF CORPORATE APPLICANT

Legal Name

| | |
|---------------|-------------------|
| Tax ID Number | Economic Activity |
|---------------|-------------------|

| | | |
|------------|----------|--------------------------|
| Director 1 | Position | Identify Card / Passport |
|------------|----------|--------------------------|

| | | |
|------------|----------|--------------------------|
| Director 2 | Position | Identify Card / Passport |
|------------|----------|--------------------------|

| | | |
|------------|----------|--------------------------|
| Director 3 | Position | Identify Card / Passport |
|------------|----------|--------------------------|

Company Address

| | | | |
|------|---------|-------------------|-------|
| City | Country | Company Telephone | Email |
|------|---------|-------------------|-------|

Stockholders, Individuals and Corporations of Applicant

| Full Name or Legal Name | Account Number | Identification |
|-------------------------|----------------|----------------|
| | | |
| | | |

| Personal or Commercial References | Relationship | Telephone | Occupation | Address |
|-----------------------------------|--------------|-----------|------------|---------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

CO-DEBTOR INDIVIDUAL APPLICANTS

Full Name

Identify Card / Passport

Sex F M Date of Birth _____ Nationality _____ Country of Birth _____ Civil Status _____

Home Address

Residential Type Own Leased Mortgaged \$ _____ City _____ Province _____ Country _____
Lives with Parents / Others

Length of Stay at Residential Address _____ Months _____ Years No. Dependents _____ Home Telephone _____ CellPhone _____ Email _____

Profession _____ Type of Job Employee Independent Other Name of Company _____

Economic Activity _____ Length of Service _____ Months _____ Years Position / Current Occupation _____ Office Telephone _____

Company Address _____ Monthly Income _____ Other Income _____

| Existing Financial Commitments | Asset | Liability | Monthly Obligation |
|--------------------------------|----------|-----------|--------------------|
| 1 | \$ _____ | \$ _____ | \$ _____ |
| 2 | \$ _____ | \$ _____ | \$ _____ |
| 3 | \$ _____ | \$ _____ | \$ _____ |
| 4 | \$ _____ | \$ _____ | \$ _____ |
| Total | | | |

| Personal or Commercial References | Relationship | Telephone | Occupation | Address |
|-----------------------------------|--------------|-----------|------------|---------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

CO-DEBTOR CORPORATE APPLICANT

Legal Name

Tax ID Number _____ Economic Activity _____

Director 1 _____ Position _____ Identify Card / Passport _____

Director 2 _____ Position _____ Identify Card / Passport _____

Director 3 _____ Position _____ Identify Card / Passport _____

Company Address

City _____ Country _____ Company Telephone _____ Email _____

Stockholders, Individuals and Corporations of Applicant

Full Name or Legal Name _____ Account Number _____ Identification _____

Personal or Commercial References _____ Relationship _____ Telephone _____ Occupation _____ Address _____

1

2

3

INFORMATION OF THE PROPERTY

| | | | | |
|-----------------|-------|---------------|--------------|------------------|
| Name of Project | Value | Selling Price | Down Payment | Amount Requested |
| | \$ | \$ | \$ | \$ |

Address of Property to be Financed

Purpose of Mortgage

- Primary Residence Purchase of Land Summer Home
 Balance Transfer Consolidation of Debts Investment
 Others _____

Statement on the Selected Information

I declare under oath that: (i) the information provided is correct and true, (ii) it has been provided for the purpose of qualifying for obtaining credits and/or services offered by FPB Bank and/or its affiliates, subsidiaries and related companies; (iii) I have no pending obligations other than those indicated herein, with any bank, financial company or individual; (iv) there is no judicial, civil, penal or administrative process against me. FPB Bank, its affiliates and related companies are hereby authorized to confirm the information hereby declared. Additionally, I commit myself to immediately notify FPB Bank, its affiliates, subsidiaries and related companies of any change that could affect my capacity of customer of FPB Bank, its affiliates, subsidiaries or related companies. I expressly and irrevocably authorize FPB Bank Inc., its affiliates, subsidiaries or assignees to consult, provide, exchange, compile, transmit information with data information agencies, including but not limited to the Panamanian Credit Association, as well as financial institutions, banks, economic agents, national or foreign in relation to my credit background, relationship with creditors and all the information they may deem convenient regarding obligations, operations or transactions that I have maintained, maintain or may maintain with any of them and/or with FPB Bank Inc.

I hereby expressly exempt FPB Bank Inc., its affiliates, subsidiaries, assignees, employees, executives, directors, officials or proxies from any consequence or responsibility resulting from the exercise of the authorizations included in this document.

The authorizations included in this document will be in force so that FPB Bank Inc., its affiliates or subsidiaries may exercise them as many times as may be necessary, throughout the time I may maintain any type of banking relationship with FPB Bank Inc., or any of its affiliates or subsidiaries, and up to the time provided in the Law, following termination of the relationship with FPB Bank Inc.

FPB Bank Inc. will maintain at the customer's disposal and will deliver, at the customer's request, all the information it may receive, maintain or handle based on the authorization included in this document, making it known to the customer, at its request, the dates on which its credit information is updated, as well as when it may have issued an opinion or credit reference to third parties. I hereby certify that the foregoing is true, correct and complete.

| Date | Main Debtor Signature | Identify Card / Passport | Co-Debtor Signature | Identify Card / Passport |
|------|-----------------------|--------------------------|---------------------|--------------------------|
| | | | | |

MINIMUM REQUIREMENT FOR THE REPAIMENT SOURCE

National or Foreign Resident Wage Earner:

- Individual minimum income could apply
- Last two payment stubs
- 2-years working continuity (6 months in current job and 18 months in previous job)
- Two banking reference letters (in case there are no credit references at the Panamenian Credit Association)
- Copy of electricity, water or telephone receipt
- Complete the Mortgage Loan Application
- Copy of identity (ID or Passport for foreign citizens with Visa or proof of registration)
- Copy of last Social Security Stub

National or Foreign Independent

- Income tax return of the last 3 years
- Copy of identity (ID or Passport for foreign citizens with Visa or proof of registration)

Non-Resident Foreigners

- Presentation of the report from your country's credit bureau
- Income tax return of the last 3 years
- Complete copy of passport

Corporations or Private Foundations (if debtor or guarantors)

- Audited figures for the last 3 years
- Identifications of the Company Owners
- The Company must endorse the operation

The bank reserves the right to request additional information in case it may deem it necessary. The terms and conditions herein provided are subject to review by, and at the Bank's option. This proposal is subject to analysis and final approval of the loan by FPB Bank's credit committee. The Bank will request additional information once the loan is approved.

FOR USE BY THE BANK

| | | |
|------------------|---------------------------|-------------|
| Name of Official | Date Information was sent | Case Number |
| | | |