

## PAYCHECK PROTECTION PROGRAM LOAN DISCLOSURE

First State Bank, a division of Glacier Bank (the "Bank") has received your application for a loan under the U.S. Small Business Administration ("SBA") Paycheck Protection Program (the "PPP"). Submission of the application is only the first step in the process and there is no guaranty that your loan will be approved. By submitting an application, you acknowledge and agree that:

1. The Bank will process your application as expeditiously as possible. However, due to the volume of applications and the process which the Bank is required to follow by the SBA and other regulatory authorities, the Bank makes no representation or warranty that your loan will be approved and/or funded. SUBMISSION OF AN APPLICATION DOES NOT MEAN THAT IT WILL BE APPROVED OR THAT YOU WILL RECEIVE THE LOAN. DO NOT ASSUME THAT YOU WILL RECEIVE THE LOAN.
2. You agree to provide all documentation required to process your application on a timely basis. The Bank is not responsible for any delays caused by your failure to provide the information or documentation necessary to process your application. Due to the volume of applications, the processing time may be delayed at the Bank and the SBA.
3. The application contains certifications and representations by the applicant business and all individuals with a greater than 20% ownership stake in the business regarding the loan application, documentation and use of funds. It is your responsibility to read and understand these terms and conditions and to only apply if your business, and all owners with a greater than 20% ownership stake in the business, can truthfully make these representations and certifications. There are penalties for providing false information to the SBA to obtain an SBA guaranteed loan.
4. You are responsible for understanding and complying with, the terms and conditions of loans provided under the PPP program, including but not limited to the terms and conditions related to the potential forgiveness of the loan.
5. You understand and agree that funding of the loan is subject to the Bank receiving an authorization from the SBA to proceed to fund the loan and a commitment from the SBA to guaranty 100% of the loan which is satisfactory to the Bank. The loan will not be funded if the Bank does not receive this commitment and guaranty.
6. You understand that the loan is being offered and funded by Bank based on the ability of the Bank to be reimbursed by the SBA under the SBA guaranty of the loan, which includes, without limitation, the payment by the SBA to the Bank of all amounts which the SBA may forgive under the loan. You acknowledge and agree that you will be responsible for paying back all amounts due under the loan which are not paid to the Bank by the SBA.
7. The present and emerging loan programs from the SBA are subject to rules or procedures which the SBA is currently formulating and will be issuing in the next few weeks. For these reasons, the Bank is not able to and does not warrant or guaranty any aspect of debt forgiveness or any other provision except for the expressly stated written terms of the loan or Note. By accepting the financing from Bank, the borrower acknowledges that the written agreement represents the entire agreement and that there are no representations or promises from the Bank or its agents except for the provisions expressly stated in those documents.

Applicant: \_\_\_\_\_

\_\_\_\_\_  
Signature of Authorized Representative of Business

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Owner of Applicant Business

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Authorized Representative of Business

\_\_\_\_\_  
Date

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Title