

## PAYCHECK PROTECTION PROGRAM LOAN DISCLOSURE

Mountain West Bank, 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 guarantee that your loan will be approved. By applying, you acknowledge and agree that:

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.

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.

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 certifications and representations 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.

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.

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 guarantee 100% of the loan which is satisfactory to the Bank. The loan will not be funded if the Bank does not receive the SBA's authorization to fund and the SBA's commitment to guaranty 100% of the loan which is satisfactory to the Bank.

You understand that the loan is being offered and funded by the 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.

The present and emerging loan programs from the SBA, including, without limitation, the PPP, are subject to rules or procedures which the SBA is currently formulating and will be issuing in the next few weeks and to future modifications of or additions to those rules or procedures. For these reasons, the Bank is not able to and does not warrant or guaranty that you are eligible for the loan, that you will be eligible for or will receive forgiveness of your loan, or any other aspect of the PPP or its adopting or implementing legislation, rules, or procedures.

You agree that the Bank makes no representations or agreements other than the representations and agreements expressly set forth in the loan documents.

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

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Title

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Title

**PAYCHECK PROTECTION PROGRAM LOAN DISCLOSURE**

**Use this page for additional signatures, if needed.**

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Title

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Title

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Signature of Owner of Applicant Business

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Date

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Print Name

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Title

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Date

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Print Name

\_\_\_\_\_  
Title