

# COMMERCIAL LOAN APPLICATION

## Important Information About Procedures for Opening a New Account

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. What this means for you: When you open an account, we will ask you 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.

### I. BUSINESS PROFILE

LEGAL BUSINESS NAME / BORROWING ENTITY		BUSINESS TAX I.D. NUMBER	
DOING BUSINESS AS (DBA) NAME, IF ANY		EMAIL ADDRESS	
BUSINESS ADDRESS	CITY, STATE, ZIP	BUSINESS PHONE NUMBER	BUSINESS FAX NUMBER
BUSINESS STRUCTURE (PLEASE CHECK ONE)			
<input type="checkbox"/> S-Corporation <input type="checkbox"/> C-Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Not For Profit <input type="checkbox"/> Individual			
NATURE OF BUSINESS		YEAR BUSINESS EST.	CURRENT OWNER SINCE
			NUMBER OF EMPLOYEES
DOES THE BUSINESS OWN OR LEASE THE PROPERTY	ACCOUNTANT (NAME & PHONE)		
INSURANCE AGENT (NAME & PHONE)	ATTORNEY REFERENCE (NAME & PHONE)		

### II. LOAN REQUEST

[I/We hereby apply for the following extension of commercial credit (Check all that apply)]

DOLLAR AMOUNT OF LOAN	COLLATERAL		EST. VALUE OR PURCHASE PRICE
\$	<input type="checkbox"/> BUSINESS ASSETS <input type="checkbox"/> MACHINERY AND/OR EQUIPMENT <input type="checkbox"/> VEHICLES, TRUCKS, OR TRAILERS <input type="checkbox"/> REAL ESTATE / COMMERCIAL PROP <input type="checkbox"/> REAL ESTATE / PERSONAL RESIDENCE <input type="checkbox"/> MARKETABLE SECURITIES / CD / SAVINGS <input type="checkbox"/> ACCOUNTS RECEIVABLE <input type="checkbox"/> INVENTORY <input type="checkbox"/> OTHER LIST:		
PURPOSE			
<input type="checkbox"/> RECEIVABLE GROWTH <input type="checkbox"/> EQUIPMENT PURCHASE <input type="checkbox"/> INVENTORY PURCHASES <input type="checkbox"/> RENEWAL <input type="checkbox"/> REAL ESTATE ACQUISITION/REFI <input type="checkbox"/> REFINANCE <input type="checkbox"/> REAL ESTATE CONSTRUCTION <input type="checkbox"/> OTHER <input type="checkbox"/> VEHICLE PURCHASE			
TYPE OF CREDIT	<input type="checkbox"/> BUSINESS LINE OF CREDIT <input type="checkbox"/> BUSINESS INSTALLMENT LOAN <input type="checkbox"/> COMMERCIAL MORTGAGE <input type="checkbox"/> LETTER OF CREDIT		
SOURCE OF REPAYMENT			

### III. LIST OF ALL BUSINESS DEBT

DESCRIPTION OF DEBT	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENT	MATURITY DATE	CREDITOR NAME	COLLATERAL

### IV. LIST OF ALL BUSINESS' BANK DEPOSIT ACCOUNTS

### V. BACKGROUND INFORMATION

NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	Has your business ever filed for bankruptcy? <input type="checkbox"/> YES <input type="checkbox"/> No
NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	If yes, what year? _____
		Is your business a party to any claim or lawsuit? <input type="checkbox"/> YES <input type="checkbox"/> No
		Is your business in arrears or in dispute of any tax payment? <input type="checkbox"/> YES <input type="checkbox"/> No
If the answer to any of these questions is "Yes", please provide an explanation on a separate sheet of paper.		

## VI. OWNERS – List All

OWNER / GUARANTOR NO. 1		OWNER / GUARANTOR NO. 2	
NAME		NAME	
TITLE / POSITION		TITLE / POSITION	
PCT. OF OWNERSHIP		PCT. OF OWNERSHIP	
HOME ADDRESS		HOME ADDRESS	
CITY, STATE, ZIP		CITY, STATE, ZIP	
PHONE NUMBER		PHONE NUMBER	
OWNER / GUARANTOR NO. 3		OWNER / GUARANTOR NO. 4	
NAME		NAME	
TITLE / POSITION		TITLE / POSITION	
PCT. OF OWNERSHIP		PCT. OF OWNERSHIP	
HOME ADDRESS		HOME ADDRESS	
CITY, STATE, ZIP		CITY, STATE, ZIP	
PHONE NUMBER		PHONE NUMBER	

## VII. BUSINESS LOAN APPLICATION CHECKLIST

<input type="checkbox"/> BUSINESS LOAN APPLICATION	<input type="checkbox"/> PERSONAL FEDERAL TAX RETURNS FOR THE PAST THREE YEARS FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> BUSINESS FEDERAL TAX RETURNS FOR PAST THREE FISCAL YEARS	<input type="checkbox"/> PERSONAL FINANCIAL STATEMENT FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> INTERIM FINANCIAL STATEMENTS (IF AVAILABLE)	<input type="checkbox"/> OTHER
<input type="checkbox"/> BUSINESS ORGANIZATION PAPERS	

## VIII. PLEASE READ

**LOANS TO INDIVIDUALS:** If the purpose of the loan is to purchase, refinance, or improve a 1-4 family dwelling or 5 or more residential units **and** the applicant is an individual(s), then complete and sign the Government Monitoring Information Form attached to this application.

**REPRESENTATIONS:** The information contained in this application is provided for the purpose of obtaining a commercial (non-consumer) credit with the lender on behalf of the undersigned. It is understood the lender will rely on the information provided in making its credit decision. The lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing, including obtaining consumer and/or business reports.

**AUTHORIZATION:** The undersigned authorizes Lender, or any of its affiliates, to share any financial or other information provided by us to another outside entity for the purpose of that entity determining if it has any interest in participating with, or outright purchase from, Lender, or any of its affiliates, any credit transaction which the undersigned has entered into or may enter into, in the future with Lender or any of its affiliates.

As an authorized agent of the applicant company, I confirm that everything in the application and information submitted along with the application is true and complete.

\_\_\_\_\_  
APPLICANT/PRINCIPAL SIGNATURE

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
DATE SIGNED

\_\_\_\_\_  
APPLICANT/PRINCIPAL SIGNATURE

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
DATE SIGNED

Application Rec'd Date:

Complete Application Rec'd Date: