

# COMMERCIAL LOAN APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

LOAN REQUEST			
Amount Requested: \$		<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured
Purpose of Loan:			
<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually
<b>SECURED CREDIT – Complete only if credit is to be secured. Briefly describe the property to be given as security.</b>			
Property Description:			
Names & Addresses of All Co-Owners of the Property:			

<input type="checkbox"/> NOTICE – Joint Credit		BORROWER INFORMATION			(joint credit applicant on back)
Borrowing Entity:	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole-Proprietorship	<input type="checkbox"/> Other
Name:		Date of Birth:		Social Security Number:	
Address:		City:		State:	Zip:
Mailing Address:		City:		State:	Zip:
Email:	Cell Phone:	Home Phone:		Work Phone:	
Nature of Business:		Taxpayer I.D. #		Annual Income: \$	

GENERAL INFORMATION			
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in bankruptcy or have been in the last 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in a lawsuit or have a pending lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you obligated to pay monthly child support or alimony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any judgments, liens, past due taxes, or payment settlements that you are obligated for?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any contingent liabilities/loans guaranteed not listed on your financial statement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please list them below

PLEASE LIST CREDITOR, AMOUNT, AND PAYMENTS			
CREDITOR	AMOUNT	PAYMENT	
_____	_____	_____	
_____	_____	_____	
_____	_____	_____	
Are you current on Federal Income Tax Returns?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, what year?
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Have you previously received credit from us?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so, when?

### CO-BORROWER INFORMATION

(CHECK ONE) <input type="checkbox"/> JOINT APPLICANT <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> GUARANTOR				RELATIONSHIP TO APPLICANT:	
Name:			Date of Birth:		Social Security Number:
Address:			City:		State: Zip:
Mailing Address:			City:		State: Zip:
Email:		Cell Phone:	Home Phone:		Work Phone:
Nature of Business:			Taxpayer I.D. #		

### GENERAL INFORMATION

Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in bankruptcy or have been in the last 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in a lawsuit or have a pending lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you obligated to pay monthly child support or alimony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any judgments, liens, past due taxes, or payment settlements that you are obligated for?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
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PLEASE LIST CREDITOR, AMOUNT, AND PAYMENTS		
CREDITOR	AMOUNT	PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are you current on Federal Income Tax Returns?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, to what year?
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Have you previously received credit from us?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so, when?

#### Equal Credit Opportunity Notice

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s.) Applicants will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law. 18 U.S.C. & 1014 and may result in a fine or imprisonment or both. If a credit report is requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

#### NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from

discriminating against credit applicants based on race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a 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: **FEDERAL TRADE COMMISSION, EQUAL OPPORTUNITY, WASHINGTON D.C. 20580**

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether it is approved. By signing below, I authorize Lender to check my credit and employment history to answer any questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

#### **SIGNATURES:**

By \_\_\_\_\_  
Borrower's signature Date

By \_\_\_\_\_  
Additional Applicant Signature (Where Applicable) Date

ASSET & DEBT INFORMATION					
<b>ASSETS OWNED</b> (Use Separate sheet if necessary.)					
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE		
CHECKING ACCOUNT NUMBER(S) (where)					
SAVINGS ACCOUNT NUMBER(S) (where)					
CERTIFICATE OF DEPOSIT(S) (where)					
MARKETABLE SECURITIES (issuer, type no. of shares)					
REAL ESTATE (location date acquired)					
LIFE INSURANCE (issuer, face value)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
<b>TOTAL ASSETS</b>			\$		
<b>OUTSTANDING DEBTS</b> (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
<b>TOTAL DEBTS</b>			\$	\$	\$

By \_\_\_\_\_  
Borrower's Signature                      Date

By \_\_\_\_\_  
Additional Applicant Signature (Where Applicable)                      Date