

**COMMERCIAL LOAN APPLICATION
LOANS \$200,000 AND UNDER**



Loan Information

DATE:

Name of Borrower:	
Amount of Loan:	
Purpose of Loan:	
Source of Payback:	
Collateral Offered:	
Desc. of Collateral:	

Business Information

Business Name:		Entity Type:	
Address:		Business year end:	
		Number of Employees:	
Phone Number:		Primary Bank:	
Tax ID:		Annual Sales:	
Email Address:		Net Profit last Fiscal Year:	
Date Established:		Cash in Business Account:	
Line of Business:			

Accountant:	
Attorney:	
Are all taxes current?	

Ownership Information (all partners/stockholders/proprietors must fill in the section below. If additional space is necessary, please use a separate sheet of paper)

Name:		Name:	
Title:		Title:	
Years at Firm:		Years at Firm:	
Percent Owned:		Percent Owned:	
Personal Address:		Personal Address:	
Phone Number:		Phone Number:	
Tax ID:		Tax ID:	
Date of Birth:		Date of Birth:	
Email Address:		Email Address:	
Monthly Income:		Monthly Income:	
Housing Payment:		Housing Payment:	
Own or Rent?		Own or Rent?	

Schedule of Business Assets/Debt

	Original Value	Current Value	Loan Balance	P&I Payment	Lender
Machinery/Equip.					
Furniture/Fixtures					
Land/Buildings					
Accounts Receivable					
Inventory					
Other					
Total					

Personal Financial Statement

Assets		Liabilities	
Cash		Auto/Student Loans	
Marketable Securities		Credit Card Debt	
Primary Residence		Res. Real Estate Debt/HELOC	
Other Real Estate		Other Real Estate Debt	
Cash Surrender Value Life Insurance		Loans against Life Insurance	
Other Investments		Loans against Investments	
Other Assets		Other Liabilities	
		Total Liabilities	
Total Assets		Net Worth	

PLEASE PROVIDE THE FOLLOWING ADDITIONAL INFORMATION IN ORDER FOR THE BANK TO PROCESS YOUR LOAN REQUEST (additional information may be required as this is not an inclusive list):

- One year of personal federal tax returns.
- One year of business federal tax returns.
- If the loan request involves property, include a rent roll, leases and income and expenses.

I HEREBY CERTIFY THAT THE INFORMATION CONTAINED HEREIN, AND ANY EXHIBITS SUBMITTED TO THE BANK, ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND THAT THESE ITEMS ARE SUBMITTED FOR THE PURPOSE OF INDUCING A LOAN BY THE BANK TO THE APPLICANT. WHETHER OR NOT THE LOAN HEREIN APPLIED FOR IS APPROVED, APPLICANT AGREES TO PAY OR REIMBURSE BANK FOR THE COST, IF ANY, OF SURVEYS, TITLE OR MORTGAGE EXAMINATIONS, APPRAISALS, ETC. PERFORMED BY NON-BANK PERSONELL WITH THE CONSENT OF THE APPLICANT.

THE INFORMATION CONTAINED IN THIS STATEMENT IS PROVIDED FOR THE PURPOSE OF OBTAINING, OR MAINTAINING CREDIT WITH THE BANK ON BEHALF OF THE UNDERSIGNED, OR PERSONS, FIRMS, OR CORPORATIONS IN WHOSE BEHALF THE UNDERSIGNED MAY EITHER SEVERALLY OR JOINTLY WITH OTHERS, EXECUTE A GUARANTY IN THE BANK'S FAVOR. EACH UNDERSIGNED UNDERSTANDS THAT THE BANK IS RELYING ON THE INFORMATION PROVIDED HEREIN (INCLUDING THE DESIGNATION AS TO OWNERSHIP OF THE PROPERTY) IN DECIDING TO GRANT OR CONTINUE CREDIT. EACH UNDERSIGNED REPRESENTS AND WARRANTS THAT THE INFORMATION PROVIDED IS TRUE AND COMPLETE AND THAT THE BANK MAY CONSIDER THIS STATEMENT AS CONTINUING TO BE TRUE AND CORRECT UNTIL WRITTEN NOTICE OF A CHANGE IS GIVEN TO THE BANK BY THE UNDERSIGNED. THE BANK IS AUTHORIZED TO MAKE ALL INQUIRIES DEEMED NECESSARY TO VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN, AND TO DETERMINE MY/OUR CREDIT WORTHINESS AND IDENTIFICATION VERIFICATION. THE BANK IS AUTHORIZED TO ANSWER QUESTIONS ABOUT ITS CREDIT EXPERIENCE WITH ME/US.

Date: _____ **Signature:** _____

Date: _____ **Signature:** _____



Commercial Credit Application Supplement

If there will be more than one Borrower on this loan and you are applying for a joint account, whether as individuals or in the name of a trust, LLC, partnership, corporation or other entity, please complete the section below:

We intend to apply for joint credit (sign or initial below):

	APPLICANT		CO-APPLICANT
	Signature		Signature
	Title		Title
	Date		Date

Disclosure of Right to Receive a Copy of Appraisals

If you are applying for a loan secured by a first mortgage on a 1-4 Family Dwelling, we are required to inform you that:

- We may order an appraisal to determine the property’s value, and charge you for this appraisal.
- We will promptly give you a copy of any appraisal, even if your loan does not close.
- You can pay for an additional appraisal for your own use at your own cost.

Pre-closing Appraisal Receipt Waiver

I hereby certify that I am waiving my rights for pre-closing receipt of copies of all appraisal reports associated with my loan and the property address within the time frame set out by Regulation B (promptly upon completion). I agree to receive a copy of the written appraisal(s) at loan closing.

Note: If the borrower is waiving rights, this written waiver must be signed and dated at least three (3) business days prior to closing. If the loan does not close, the borrower will receive the appraisal report no later than 30 days after the Bank determines that the closing will not occur.

(Applicant)	(Date)

USA Patriot Act Disclosure

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 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.

ATM Statement

Do you own/operate an ATM? Please circle one. YES NO
If yes, please complete the attached Non-Bank ATM Checklist