

## 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.

<input type="checkbox"/> New	<input type="checkbox"/> Joint application (Identify other applicants)
<input type="checkbox"/> Refinance/Consolidation <input type="checkbox"/> Renewal/Extension (No New Advances) <input type="checkbox"/> Renewal with New Advance <input type="checkbox"/> Other Modification (Explain)	Loan Number(s), Balance, and Lender's Name:
To:	

### 1. LOAN APPLICANT. Loan Application General Information.

Legal Name	Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984)	
<input type="checkbox"/> Franchise, in full force without defaults, with (Name of Franchiser)		
Name(s) of Affiliated Entities		
Current Tradename(s)		Other Tradenames Used in Last 10 Years
Local Address	Principal Executive Office Address	
Phone No: Fax No:	Phone No: Fax No:	
Tax Identification Number	Nature of Business	NAICS Code
Principals' Names, Addresses, Position Titles, Social Security Numbers and Date of Birth - (for individuals only)		
Accountant Name, Address, and Phone Number		
Financial Statements. (Check all that apply and attach statements to this application.)		
Fiscal Year _____ Calendar Year _____		
<input type="checkbox"/> Financial Statements covering _____ to _____		
<input type="checkbox"/> Accounts Receivable Schedule covering _____ to _____		
<input type="checkbox"/> Inventory Schedule covering _____ to _____		
<input type="checkbox"/> Income Tax/Informational Returns for tax years _____		
<input type="checkbox"/> Other (Specify) _____		
Other Statements. (Check all that apply and attach statements to this application.)		
<input type="checkbox"/> Business Plan dated _____		
<input type="checkbox"/> Project Plans & Specifications <input type="checkbox"/> Project Budget dated _____		
<input type="checkbox"/> Franchise Agreement, FTC Franchiser Disclosure Statement		
<input type="checkbox"/> List of outstanding judgments or threatened lawsuits, arbitration, or other proceeding against loan applicant.		
<input type="checkbox"/> Other (Articles of Incorporation, Resolutions, etc.) _____		

## 2. LOAN REQUEST AND SOURCES OF REPAYMENT.

Amount Requested \$ _____	Loan Advances (Choose One):	Loan Payment (Choose One):
<input type="checkbox"/> Commercial Purpose Loan	<input type="checkbox"/> Single Advance/Closed End	<input type="checkbox"/> Principal and Interest
<input type="checkbox"/> Agricultural Purpose Loan	<input type="checkbox"/> Revolving Draw Loan	<input type="checkbox"/> Principal, plus Interest
Use of Proceeds (Brief Description of Intended Use):	<input type="checkbox"/> Draw Loan	<input type="checkbox"/> Interest Only
	<input type="checkbox"/> Construction/Permanent Loan	<input type="checkbox"/> Single Payment
	<input type="checkbox"/> Revolving Draw Construction Loan	<input type="checkbox"/> Other (describe)
	<input type="checkbox"/> Draw Construction Loan	

Requested Payment Amount \$ \_\_\_\_\_  with Balloon \$ \_\_\_\_\_

Requested First Payment Date \_\_\_\_\_ Requested Loan Term \_\_\_\_\_

Payment Frequency (If Installment)  Monthly  Quarterly  Semi-Annually  Other (describe) \_\_\_\_\_

Requested Interest Rate  Fixed  Variable Index (If Variable) \_\_\_\_\_

List of primary and secondary sources of repayment for this loan:

## 3. LOAN SECURITY. The requested loan will be secured. (Complete this section if checked)

<input type="checkbox"/> All loan proceeds will be for purchase of collateral. Description of purchase money collateral: _____	<input type="checkbox"/> \$ _____ of the proceeds will be for purchase of collateral Appraised value of purchase money collateral \$ _____
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Brief description of non-purchase money collateral: \_\_\_\_\_

Appraised value \$ \_\_\_\_\_

Liens on collateral (List any collateral with liens on it, the amount of underlying debt, the names and addresses of collateral's lienholders)

Description of current property insurance on non-purchase money collateral

Type:	Deductible:
Coverage:	Term:

Non-Applicant owners of collateral. Attach a separate list with name(s), address(es), and phone number(s) of any other owner(s) of the collateral.

## 4. LOAN GUARANTY. The requested loan will be guaranteed. (Complete this section if checked)

Legal Name \_\_\_\_\_

Address _____	<input type="checkbox"/> Guarantor or affiliate were declared bankrupt within the last 10 years.
Phone No: _____	<input type="checkbox"/> There are outstanding judgments against Guarantor. (Attach Summary)
	<input type="checkbox"/> On a separate sheet, list each threatened or pending lawsuit, arbitration, or other proceeding and its amount claimed.

Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender.

<input type="checkbox"/> Security. Brief description of collateral to secure this guaranty _____	Description of current property insurance on existing collateral
Appraised value of guaranty collateral \$ _____	Type: _____
Liens on collateral (List any collateral with liens on it, the amount of underlying debt, and the names and addresses of collateral's lienholders):	Deductible: _____
	Coverage: _____
	Term: _____

Non-Guarantor owners of collateral. If checked, attach a separate list with the name(s), address(es), and phone number(s) of any other owner(s) of the collateral.

**EQUAL CREDIT OPPORTUNITY NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of 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: