



COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED			
Amount Requested	Term of Credit Requested	Loan Type: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Business expansion <input type="checkbox"/> Equipment purchase <input type="checkbox"/> Furniture or Fixtures <input type="checkbox"/> Refinance (please specify) <input type="checkbox"/> SBA <input type="checkbox"/> Other (please specify):	App. #
Specify all intended uses of loan proceeds (if more than one):	Does borrower(s) have any unpaid taxes or judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain:		
Contingent Liabilities	Purpose of Credit Requested	Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s) ___ ___ (initials)	

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. **(Do Not complete Marital Status question below if application is for individual unsecured credit)**

APPLICANT INFORMATION:

Applicant is a: Borrower Guarantor Cosigner Grantor Other

Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If Individual)	SSN/TIN#
Main Contact Phone Number	Filing Dates	Filing Locations
DBA Name		

Please describe the nature of the business in which the borrower is engaged:

Check Appropriate Box <input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status. <input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person whose alimony, support maintenance payments or income or assets you are relying. <input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.	Marital Status (If Individual Borrower) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated/Divorced
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Street Address	City	State	Zip Code
Mailing Address	City	State	Zip Code
Principal Office Address (if not listed above)	City	State	Zip Code

State of Organization	Applicant is: <input type="checkbox"/> An Individual <input type="checkbox"/> A Proprietorship <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> An Association <input type="checkbox"/> A Trust <input type="checkbox"/> A Gov't Entity <input type="checkbox"/> A LLC
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SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT

Description	Value	Total Liens	Ownership Status of This Applicant	Creditor Name (if any)
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

Use Additional Sheet if Necessary

RELATIONSHIP INFORMATION - APPLICANT'S HISTORY WITH LENDER

<input type="checkbox"/> New Customer	Customer Since (MM-YYYY): _____	Last Financial Statement Date (MM-DD-YYYY): _____	
<input type="checkbox"/> Existing Customer	Last Tax Return Date on File (YYYY): _____	Last Credit Report Date (MM-DD-YYYY): _____	
		Last Credit Bureau: _____	
How Many Years in Business: _____	Any bankruptcies in last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Any current or pending law suits or judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please explain)	

Liabilities with Lender Direct: \$ _____ Contingent: \$ _____ Total: \$ _____	Deposits with Lender DDA Avg: \$ _____ Other Avg: \$ _____ Total Avg: \$ _____	Total Credit With Lender New Credit: \$ _____ Proposed Total: \$ _____
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LIST ALL GUARANTORS AND/OR AUTHORIZED SIGNERS FOR THIS APPLICANT

Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN#
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN#
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code

Use Additional Sheet if Necessary

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lenders' experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representation and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation they the may request with respect to my/our application, credit or loan.

APPLICANT:

By: _____ (Seal): _____	DATE: _____	By: _____ (Seal): _____	DATE: _____
By: _____ (Seal): _____	DATE: _____	By: _____ (Seal): _____	DATE: _____
By: _____ (Seal): _____	DATE: _____	By: _____ (Seal): _____	DATE: _____

Use Additional Sheet if Necessary

FOR LENDER'S USE ONLY

Officer No./Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Committee No.	Loan No.

Decision and Comments:

Approved
 Denied
 Incomplete
 Counteroffer
 Conditional Approval
 Withdrawal
 Other

CUSTOMER NOTIFICATION 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: 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.

USE OF LOAN PROCEEDS

"Please list all uses of which you plan to apply your proceeds. For example, if you plan to use a portion for tuition and another portion for making home improvements, then list the total amount separately for each of these two uses so that the sum of the loan purposes is equal to the loan amount you are requesting. It is not necessary to separately list specific uses of loan proceeds within a particular category. For example, you need not separately list the various home improvements expenses you anticipate such as \$500 for a new refrigerator and \$1,000 for new flooring. Instead, just report the combined dollar amount (in this \$1,500) as home improvements uses.

Purpose: _____	Amount:\$ _____
Purpose: _____	Amount:\$ _____
Purpose: _____	Amount:\$ _____
Purpose: _____	Amount:\$ _____
Purpose: _____	Amount:\$ _____
Purpose: _____	Amount:\$ _____
Total Dollar Amount of the Loan Request	\$ _____

Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____
Signature _____	Date _____