



# Business Loan Application

Please complete all sections thoroughly. As credit requests vary, additional information may be requested in order to make a sound credit decision.

## Financial Documentation

Please include the following financial documentation with your completed Business Loan Application:

- Business Tax Returns for last 2 years
- Business Financial Statement
- Personal Tax Returns for last 2 years
- Personal Financial Statement
- Business Plan & Projections (if your business is less than 2 years old)

## Business Profile

Legal Business Name \_\_\_\_\_ Federal Tax ID Number: \_\_\_\_\_

Street Address\* \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

Business Phone \_\_\_\_\_ Fax (optional) \_\_\_\_\_ E-Mail (optional) \_\_\_\_\_

Business Structure:  Sole Proprietor  Partnership/General  Partnership/Limited  Corporation  LLC  
 Other (please specify) \_\_\_\_\_

Brief Business Description \_\_\_\_\_

Date Business Established \_\_\_\_\_ State of Formation \_\_\_\_\_ Preferred Method of Contact:  
 Phone  E-Mail  Mail

\* Address fields must be completed with the physical address of the Chief Executive Office.

## Loan Request

Amount Requested \_\_\_\_\_ Type of Loan:  New  Refinance  Letter of Credit

Type of Payments:  Installment  Single Payment  Line of Credit  Other \_\_\_\_\_

Purpose \_\_\_\_\_

Available Collateral \_\_\_\_\_

Down Payment/Equity Injection \_\_\_\_\_

- This is an application for individual credit (in my own name or in the name of my company) and I am relying upon my own income and/or my company's income and not the income or assets of another person as the basis for repayment of the credit requested.
- This is an application for joint credit with another person.  
We intend to apply for joint credit.

_____	_____
Applicant Initials	Co-Applicant Initials
_____	_____
Co-Applicant Initials	Co-Applicant Initials

## Financial Information

Primary Banking Relationship \_\_\_\_\_ How Long? \_\_\_\_\_

Average balance in your checking account \_\_\_\_\_ Annual Sales (Actual or Projected) \_\_\_\_\_

Has the business declared bankruptcy in the past?  Yes  No

## Personal Profile

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Street Address\* \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_ U.S. Citizen?  Yes  No Permanent Resident?  Yes  No

% Ownership \_\_\_\_\_ Annual Income \_\_\_\_\_ Personal Net Worth \_\_\_\_\_

\* Address fields must be completed with the physical address.

**Personal Profile**

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Street Address\* \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_ U.S. Citizen?  Yes  No Permanent Resident?  Yes  No  
 % Ownership \_\_\_\_\_ Annual Income \_\_\_\_\_ Personal Net Worth \_\_\_\_\_

\* Address fields must be completed with the physical address.

**Personal Profile**

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Street Address\* \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_ U.S. Citizen?  Yes  No Permanent Resident?  Yes  No  
 % Ownership \_\_\_\_\_ Annual Income \_\_\_\_\_ Personal Net Worth \_\_\_\_\_

\* Address fields must be completed with the physical address.

**Disclosures and Authorizations**

**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 to 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 information.

**LOAN AUTHORIZATION:** By signing below, I certify that the information provided with this Business Loan Application packet is correct. I authorize Bank to confirm such information, to obtain credit reports, to verify any other credit references, and to make such other investigation as the Bank deems appropriate.

I authorize Bank to file a financing statement in connection with loan(s) I am applying for, naming me as "debtor" and indicating the collateral as "all business assets" or any subset thereof. Bank may file such financing statement in all offices it deems appropriate.

**UPDATE FINANCIAL INFORMATION:** Bank may request from reporting agencies from time to time credit reports on me and my business and request new financial information directly from me or from others for the purpose of updating Bank's records. I agree to promptly provide such financial information to Bank. Bank may rely on such information to make credit decisions concerning my loan. I agree to notify Bank of any adverse change in the financial condition of either me or my business.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date
_____	_____	_____	_____
Co-Applicant	Date	Co-Applicant	Date

**Government Monitoring Data**

**IF THE PURPOSE OF THIS LOAN IS FOR:**

- (1) DWELLING SECURED HOME PURCHASE;
- (2) HOME IMPROVEMENT;
- (3) REFINANCE OF A DWELLING SECURED HOME PURCHASE; OR
- (4) REFINANCE OF A DWELLING SECURED HOME IMPROVEMENT LOAN,



**PLEASE COMPLETE:**

The following information is requested by the Federal government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under Federal regulations the Lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the requested information, please check the box below:

<b>Applicant</b>	<input type="checkbox"/> I do not wish to furnish the following information	<b>Co-Applicant</b>	<input type="checkbox"/> I do not wish to furnish the following information
<b>Ethnicity</b>	<input type="checkbox"/> 1. Hispanic or Latino <input type="checkbox"/> 2. Not Hispanic or Latino	<b>Ethnicity</b>	<input type="checkbox"/> 1. Hispanic or Latino <input type="checkbox"/> 2. Not Hispanic or Latino
<b>Race</b>	<input type="checkbox"/> 1. American Indian or Alaska Native <input type="checkbox"/> 2. Asian <input type="checkbox"/> 3. Black or African American <input type="checkbox"/> 4. Native Hawaiian or Other <input type="checkbox"/> 5. White	<b>Race</b>	<input type="checkbox"/> 1. American Indian or Alaska Native <input type="checkbox"/> 2. Asian <input type="checkbox"/> 3. Black or African American <input type="checkbox"/> 4. Native Hawaiian or Other <input type="checkbox"/> 5. White
<b>Sex</b>	<input type="checkbox"/> 1. Male <input type="checkbox"/> 2. Female	<b>Sex</b>	<input type="checkbox"/> 1. Male <input type="checkbox"/> 2. Female