

COMMERCIAL LOAN APPLICATION

LOAN TYPE AND TERMS			
Loan Request Amount \$	Term to Maturity Months	Interest Rate <input type="checkbox"/> Variable <input type="checkbox"/> Fixed	Loan Type <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Guaranteed
Loan Purpose / Classification <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other – Describe:	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Use of Proceeds			

APPLICANT INFORMATION			
<input type="checkbox"/> New Customer		<input type="checkbox"/> Existing Customer: CIF Number:	
Company Name	Entity Type	Tax ID or EIN	
DBA or Other Names			Date Organized (Mo & Yr)
Street Address (no PO Boxes)	City	State	ZIP
Mailing Address (If different from street address)	City	State	ZIP
Telephone	Website	Email Address	
Principal Business or Activities, Products, Services			

OWNER, PRINCIPAL, OFFICER OR REPRESENTATIVE			
<input type="checkbox"/> Existing Customer: CIF Number:			
Last Name	First Name and MI	Social Security Number	Date of Birth
Street Address (residence, no PO Boxes)	City	State	ZIP
Mailing Address (If different from street address)	City	State	ZIP
Telephone	Alternate Telephone (<input type="checkbox"/> Mobile)	Email Address or Website	
Employer (Name & Telephone) <input type="checkbox"/> Self Employed		Years	Occupation / Profession / Title
ID Security Question	ID Security Answer	Place of Birth	

CERTIFICATION The undersigned certifies that all of the information provided in or with this application for credit is true, correct and complete as of the date below. The Lender is authorized, at its discretion, to verify any of the information provided in this application and to obtain a credit history or identity verification report on any applicant at any time.

Signature of Owner, Principal, Officer or Representative X	Date
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CUSTOMER IDENTIFICATION PROGRAM DISCLOSURE To help the government fight the funding of terrorism and money laundering activities, federal law requires that all financial institutions obtain, verify, and record information which identifies each organization or person who opens or controls a new account. When an account is opened by a new customer or the representative of an organization, we will request name, address, date of birth and other information which allows us verify identity. We may also require presentation of a driver's license, passport or other government-issued ID documents.

Applicant(s)	Loan Request Amount
<p>TO OPEN A NEW ACCOUNT FOR A BUSINESS OR OTHER ORGANIZATION, you must provide a taxpayer identification or other identifying number and appropriate entity identification documents, some of which are listed below for illustrative purposes. Bank personnel may, at their discretion, request additional documentation to resolve discrepancies, to verify identity, or to comply with regulatory recordkeeping requirements.</p>	
<ol style="list-style-type: none"> Sole Proprietorship: Assumed Name Certificate, if applicable; any applicable State-issued business license(s). Corporation (including Non-profit corporations): Certificate / Articles of Incorporation; Corporate Resolution; any applicable State-issued business license(s); and Assumed Name Certificate, if applicable. Limited Liability Corporation (LLC): Certificate of Organization; Resolutions; excerpt from Articles of Organization documenting appointment of manager, member or officer responsible for business matters; any applicable State-issued business license(s); and Assumed Name Certificate, if applicable. Partnership: Partnership Agreement; Partnership Resolutions; any applicable State-issued business license(s); and Assumed Name Certificate, if applicable. 	<ol style="list-style-type: none"> Limited Liability Partnership (LLP): Certificate of Organization; Resolutions; Partnership Agreement documenting appointment of partners or managing partner responsible for business matters; any applicable State-issued business license(s); and Assumed Name Certificate, if applicable. Association: Resolutions; Charter, Bylaws, constitution or meeting minutes; IRS Determination Letter (documenting non-profit status, if applicable). Trust: Trust Certification; and excerpts from trust documents with name of trust, name of trustee and successor trustee and signatures of parties who executed the trust document. Estate: Letters of Administration, Letters Testamentary or comparable documents.

FOR BANK USE			
Officer	Analyst or Assistant	Branch	Date Application Received
Notes, Comments			

Customer ID Verification for the Organization (Complete for all new customers and for any existing customers without this information on file.)				
Organization / Identification Documents Provided * (include complete descriptions, dates, document names, issuers, etc. – indicate whether the documents examined were originals, photocopies, electronic images, certified reproductions, etc.)				
CIP Verified By	CIP Date	CIP Discrepancies and Resolution (Indicate "None" if no discrepancies noted.)		
OFAC / Gvt List	List Date	BSA / AML / OFAC Risk Designation	MSB, PEP or HRC <input type="checkbox"/> Yes <input type="checkbox"/> No	Notes

Customer ID Verification – Owner, Principal, Officer or Representative (Complete for all new customers and for any existing customers without this info on file.)					
Identification Type	ID Number	Issued By	Issue Place	ID Issue Date	ID Expiration Date
CIP Verified By	CIP Date	CIP Discrepancies and Resolution (Indicate "None" if no discrepancies were noted.)			
OFAC / Gvt List	List Date	BSA / AML / OFAC Risk Designation	PEP or Other HRC <input type="checkbox"/> Yes <input type="checkbox"/> No	Notes	

Comments

Applicant	Loan Request Amount
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DECLARATIONS AND DISCLOSURES If you answer yes to any of the questions in this section, please provide explanations, as appropriate, in the space provided below or in an attachment to this application.

- In the past seven (7) years has the applicant:
- a. Declared bankruptcy? Yes No
 - b. Been obligated, directly or indirectly, on any loan which resulted in foreclosure, repossession, or judgment? Yes No
 - c. Been obligated, directly or indirectly, on any loan which resulted in transfer of title in lieu of foreclosure? Yes No
 - d. Is the applicant a co-maker, co-signer, guarantor or endorser on any note, loan or other form of credit? Yes No
 - e. Are there any outstanding judgments or tax liens against the applicant? Yes No
 - f. Is the applicant a party to an ongoing or impending criminal, civil or regulatory lawsuit or enforcement action? Yes No
 - g. Is the applicant a defendant in an ongoing or impending criminal prosecution? Yes No
 - h. Is the applicant delinquent or in default on any federal debt or other loan, mortgage, financial obligation, or bond? Yes No
 - i. Is the applicant delinquent or in default on court-ordered payments or loan guarantees? Yes No
 - j. Is any officer, director or significant owner of the applicant organization a director, officer or significant (over 10%) shareholder of a regulated financial institution? (Name below) Yes No
 - k. Does any officer, director or significant owner of the applicant organization have a close familial relationship with an officer, employee or director of this lending institution? Yes No
 - l. Does any officer, director or significant owner of the applicant organization have have a business or investment relationship with any officer, employee or director of this institution? Yes No
 - m. Income tax returns have been filed through year: _____ Are any income tax returns being audited or contested? Yes No
 - n. Is there any reason to expect a significant reduction in income or revenues during the term of the requested loan due to such events as termination or completion of a contract, loss of a major customer, impending cost escalation, etc.? Yes No
 - o. Does the applicant organization operate an electronic commerce website or other facility for processing internet payments? Yes No

Explanations, details for "Yes" responses:

SUMMARY FINANCIAL AND OPERATING INFORMATION

Provide the information below as of the most recent fiscal year end for which financial statements have been prepared.

Fiscal Year End (Date)		Gross Revenues / Receipts	Total Expenses	Net Income (Loss)
Employees	Locations	Total Assets	Total Liabilities	Net Worth, Owner Equity

Description of Most Significant Products, Services or Programs

Most Significant Customers or Clients

Applicant	Loan Request Amount
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COLLATERAL EXPECTED TO SECURE THE LOAN – REAL ESTATE

PROPERTY TYPE <input type="checkbox"/> Lot / Raw Land <input type="checkbox"/> Single Family Residential <input type="checkbox"/> 2-4 Family Residential <input type="checkbox"/> 5+ Multifamily Residential <input type="checkbox"/> Commercial - Retail <input type="checkbox"/> Commercial - Office <input type="checkbox"/> Industrial or Warehouse <input type="checkbox"/> Other:				
OCCUPANCY / USE <input type="checkbox"/> Owner-Occupied/Utilized <input type="checkbox"/> <input type="checkbox"/> Other:				
USE OF PROCEEDS <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Improvements <input type="checkbox"/> Refinancing <input type="checkbox"/> Other:				
General Description (Include details such as square footage, bedrooms, rental units, etc.)				
Property Location - Street Address	City	State	ZIP	County
Legal Description of Collateral Property (attach additional page if necessary)				
Current Use of Property		Planned Use of Property		

Current Lienholder	Loan Number	Loan Maturity Date	Original Loan Amt	Current Balance
Land – Acreage, Lot Size, Zoning or Use Restrictions		Year Acquired	Acquisition Cost	Market Value
Existing Structure(s) – Square Footage, Type / Use / Character		Year Built, Acquired	Acquisition Cost	Market Value
Planned Construction – Square Footage, Type of Structure(s)		Constrctn Start Date	Construction Cost	Estd Market Value
Planned Improvements –Type		Project Start Date	Project Cost	Estd Market Value
Source(s) of Market Value Information <input type="checkbox"/> Appraisal <input type="checkbox"/> In-house Evaluation <input type="checkbox"/> Assessed Value for Tax <input type="checkbox"/> Other:			Total Cost	Total Market Value
Source(s) of funds for downpayment, transaction costs		Estimated:	Downpayment	Transaction Costs
Notes				

COLLATERAL OTHER THAN REAL ESTATE EXPECTED TO SECURE THE LOAN

ASSET TYPE <input type="checkbox"/> Bank Account, CD <input type="checkbox"/> Marketable Securities <input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Inventories <input type="checkbox"/> Equipment <input type="checkbox"/> Motor Vehicle(s) <input type="checkbox"/> Boat, Vessel , Ship <input type="checkbox"/> Other:				
Detailed Description (including make, model, features, VIN or serial number, stock symbols, dimensions, etc.)				
Asset Location- Street Address	City	State	ZIP	County
Seller, if any	Seller's Location (City and State)		Seller's Telephone (with Area Code)	
Source(s) of Market Value Information <input type="checkbox"/> Appraisal <input type="checkbox"/> Publication <input type="checkbox"/> Market Quote <input type="checkbox"/> Other:			Cost, Sales Price	Market Value
Notes				

Applicant	Loan Request Amount
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CO-APPLICANT, REPRESENTATIVE OR GUARANTOR INFORMATION *					<input type="checkbox"/> Existing Bank Customer: CIF Number:	
<input type="checkbox"/> Co-Borrower <input type="checkbox"/> Signer <input type="checkbox"/> Guarantor <input type="checkbox"/> Other:		Relationship to Borrower(s)		Guarantee Type		
Last Name or Company Name		First Name and MI		SSN, Tax ID Number		Date of Birth
Street Address (residence, no PO Boxes)			City		State	ZIP
Mailing Address (if different from street address above)			City		State	ZIP
Telephone		Alternate Telephone (<input type="checkbox"/> Mobile)		Email Address or Website		
Employer (Name and Telephone)		<input type="checkbox"/> Self Employed Years		Occupation / Profession / Title		<input type="checkbox"/> Retired
ID Security Question			ID Security Answer		Place of Birth	
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OFAC / Gvt List	List Date	BSA / AML / OFAC Risk Designation		PEP or Other HRC		Notes
				<input type="checkbox"/> Yes <input type="checkbox"/> No		

CO-APPLICANT, REPRESENTATIVE OR GUARANTOR INFORMATION *					<input type="checkbox"/> Existing Bank Customer: CIF Number:	
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Signature	Date
Signature	Date

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Applicant	Loan Request Amount
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ADDITIONAL INFORMATION, COMMENTS AND NOTES	

DISCLOSURES	
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IMPORTANT DISCLOSURES FOR COMMERCIAL CREDIT APPLICANTS Representations by the applicant(s) and the information provided in this application and any accompanying statements, schedules, tax returns or other materials, may be relied upon by the Lender in connection with its consideration of this application and its credit decision. Intentional misrepresentations or omissions in the information provided to the Lender may result in criminal prosecution under federal or State law.

The Lender is authorized to undertake, to the extent considered necessary, any reasonable investigation or verification of the information provided by the applicant(s) and to obtain reports covering the credit history and creditworthiness of any organization or individual named as an applicant, co-applicant, co-borrower, or guarantor.

<p>RIGHT TO NOTICE OF CREDIT DENIAL REASONS Commercial credit applicants have credit denial notice rights provided under the Equal Credit Opportunity Act. If a business credit request is denied, the applicant has the right to receive a written statement detailing specific reasons for credit denial. To obtain a written explanation of denial reasons, an applicant should contact the Lender, in writing, at the address below, within sixty days of the date notice of the credit decision is provided. The Lender will provide a written statement of denial reasons within thirty days of receiving such a request.</p>	<p>EQUAL CREDIT OPPORTUNITY ACT 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 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:</p>
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DISCLOSURES FOR REAL ESTATE LOAN APPLICANTS	
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<p>APPRAISAL RIGHTS DISCLOSURE FOR REAL ESTATE LOAN APPLICANTS</p>
