

IMPORTANT: Please read these directions before completing this Application and check (✓) the appropriate box below.

- If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested.
- If you are applying for joint credit with another person, please complete the "Tell Us About Yourself" section.

IF YOU INTEND TO APPLY FOR JOINT CREDIT, PLEASE INITIAL HERE:

APPLICANT _____

CO-APPLICANT _____

Tell Us About Your Business

Business Name _____ dba or Trade Name (if different) _____

Structure: Proprietorship Partnership S Corporation C Corporation LLC Other _____

Description of Business _____ SIC Code _____

Date Business Founded ____ / ____ / ____ How long has current ownership been in place? _____
MM DD YY

Company Street Address _____ City/State _____ Zip _____

Company Mailing Address (if different) _____ City/State _____ Zip _____

Business Telephone () _____ Number of Employees _____ Federal Tax ID _____

Company Contact Name _____ Phone _____

Business Balance Sheet Information (Skip this section if information is included in a schedule attached to this application.)

ASSETS	CURRENT VALUE	TYPE OF ASSET/ACCOUNT#	INSTITUTION
(Cash, Checking Savings, CD or other investments such as Securities, IRA or Keogh)	\$ _____		
	\$ _____		
	\$ _____		
		LIABILITIES:	Balances Owed
Account(s) Receivable	\$ _____	Trade Payables	\$ _____
Inventory	\$ _____	Accruals	\$ _____
Equipment	\$ _____	Tax Payable	\$ _____
Vehicle(s) _____ <small>(yr / make / model)</small>	\$ _____	Total Short Term Debt	\$ _____
Real Estate	\$ _____	Total Long Term Debt*	\$ _____
Other _____	\$ _____		\$ _____
Other _____	\$ _____		\$ _____
TOTAL ASSETS:	\$ _____	TOTAL LIABILITIES	\$ _____

Long-Term Debt Breakdown

Creditor	Origination Date	Original Amt	Payment	Terms	Rate	Balance\$/Owing
_____	_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	_____	\$ _____
TOTAL LONG-TERM DEBT* (see above)						\$ _____

Other Business Information

- Is the business involved in any claim or Lawsuit? Yes No Has the business ever been declared bankrupt or had a judgement against it? Yes No
- Are there any taxes not currently paid or in dispute? Yes No Is any collateral offered to or currently pledged to other creditors? Yes No

Tell Us About Yourself

Principal #1 Name	Title	% Bus. Ownership	Social Security	Date of Birth	
Address	Zip Code	Time of Residence	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Housing Payments	Home Phone Number
Principal #2 Name	Title	% Bus. Ownership	Social Security	Date of Birth	
Address	Zip Code	Time of Residence	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Housing Payments	Home Phone Number

Current Annual Income \$ _____ Last Year's Income \$ _____ *Other Income _____

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Loan Request Information

What is the purpose for the Business Loan(s)? _____

Purposed Collateral _____ Amount Requested \$ _____

Personal Financial Statement As Of ____ / ____ / ____
MM DD YY

ASSETS	CURRENT VALUE	TYPE OF ASSET/ACCOUNT#	INSTITUTION
(Cash, Checking Savings, CD or other investments such as Securities, IRA or Keogh)	\$ _____	_____	_____
	\$ _____	_____	_____
	\$ _____	_____	_____
		Balance of Loans Owing	Minimum Payment
Residence	\$ _____	\$ _____	\$ _____
Other Real Estate	\$ _____	\$ _____	\$ _____
Vehicle(s) _____ <small>(yr / make / model)</small>	\$ _____	\$ _____	\$ _____
Life Insurance <i>(Cash Value)</i>	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
TOTAL ASSETS:	\$ _____		
Credit _____	\$ _____	\$ _____	\$ _____
Credit _____	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
	TOTAL LIABILITIES:	\$ _____	

Contingent Liabilities (Co-Signed / Guaranteed Loans)

	Creditor	Origination Date	Original Amt	Payment	Terms	Rate	Balance\$/Owing
e)	_____	_____	_____	_____	_____	_____	\$ _____
f)	_____	_____	_____	_____	_____	_____	\$ _____
							TOTAL CONTINGENT LIABILITIES \$ _____

Financial Documentation *(Please provide the following)* • PLEASE NOTE that additional documents may be requested.

- | | |
|---|--|
| <input type="checkbox"/> Business tax returns – <i>most recent two years</i> | <input type="checkbox"/> Principal's Personal Balance Sheet |
| <input type="checkbox"/> Year End Business Balance Sheet & Income Statement | <input type="checkbox"/> Principal's Personal Tax Returns – <i>most recent two years</i> |
| <input type="checkbox"/> Current Interim Business Balance Sheet & Income Statement | <input type="checkbox"/> Certificate of Incorporation, Articles of Incorporation and By-Laws |
| <input type="checkbox"/> Business Plan & Financial Projections <i>(business purchase)</i> | <input type="checkbox"/> Borrowing Resolution – Corporations & Partnerships |
| <input type="checkbox"/> Accounts Receivable Aging | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Equipment listing with market valuation | <input type="checkbox"/> _____ |

Certification / Signature

Please recognize that the Bank may require additional information and financial reports to fully evaluate your request before considering the application process to be completed. You should also note that at any point in the application process, the Bank reserves the right to recognize that sufficient information has been provided to make a credit decision. Credit decisions may be made subject to any necessary documentation or information verification that may be reasonably requested by the Bank.

The undersigned certifies that information contained on this form has been carefully reviewed and that it is – to the best of your knowledge and belief – complete, true and correct in all respects and authorizes the Bank to obtain credit reports to check each applicant's and/or guarantor's credit history. If the Bank provides you with credit, it is authorized to provide others with information concerning any applicant or guarantor in accordance with Bank standards. By signing below, the undersigned agrees that the Business Loan will be used for business purposes only and not for household, personal, or consumer use.

X _____
AUTHORIZED SIGNATURE PRINT NAME TITLE DATE

X _____
AUTHORIZED SIGNATURE PRINT NAME TITLE DATE