



PLEASE FILL IN HIGH LIGHT AREA ONLY

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit (sign below):

Applicant:

Co-Applicant:

Application Date

COMMERCIAL CREDIT APPLICATION

IMPORTANT APPLICATION 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.

NAME OF BUSINESS OR BORROWER (IF INDIVIDUAL)		NAME OF CO-BORROWER (IF INDIVIDUAL)		
ADDRESS (Street, City, County, State, Zip)		ADDRESS (Street, City, County, State, Zip)		
FEDERAL TAX ID NUMBER - EIN		TYPE OF BUSINESS	CITY & STATE WHERE BUSINESS LOCATED	
PRINCIPAL (S) NAME	OWNERSHIP PERCENTAGE	SOCIAL SECURITY NUMBER	PHONE NUMBER	EMAIL ADDRESS
NATURE OF BUSINESS	YEAR ESTABLISHED	NUMBER OF EMPLOYEES	NUMBER OF LOCATIONS	COMMENTS

LOAN REQUEST

AMOUNT REQUESTED		LOAN PURPOSE (Please Explain)		
COLLATERAL ADDRESS				
EST. COLLATERAL VALUE				
EST. LOAN TO VALUE				
PROJECT COST		COLLATERAL OFFERED		
REAL ESTATE ACQUISITION (Land and building)		CASH		
NEW CONSTRUCTION/EXPANSION/REPAIR		LAND		
ACQUISITION AND / OR REPAIR OF MACHINERY & EQUIPMENT		BUILDING		
INVENTORY PURCHASE		MACHINERY & EQUIPMENT		
WORKING CAPITAL		FURNITURE & FIXTURES		
ACQUISITION OF EXISTING BUSINESS		ACCOUNTS RECEIVABLE		
REFINANCING OF EXISTING DEBT		INVENTORY		
OTHER		CASH VALUE LIFE INSURANCE		
TOTAL PROJECT COST		OTHER		
LESS CASH INJECTION FROM BORROWER		TOTAL:		
FINANCE REQUEST AMOUNT				

AUTHORIZATION TO RELEASE INFORMATION

(To be completed by all owners with 20% or more ownership interest)

Company Name		Company Name		Company Name	
Personal Name		Personal Name		Personal Name	
Title		Title		Title	
Home Address		Home Address		Home Address	
Driver License Number		Driver License Number		Driver License Number	
Expiration Date		Expiration Date		Expiration Date	
Social Security Number		Social Security Number		Social Security Number	
Date of Birth		Date of Birth		Date of Birth	

EQUAL CREDIT OPPORTUNITY NOTICE: The federal Equal Credit Opportunity Act Prohibits creditors from discriminating against credit applicants on a 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 Credit is: **FDIC CONSUMER RESPONSE CENTER | 1100 WALNUT ST, BOX #11 | KANSAS CITY, MO 64106**

PERSONAL FINANCIAL STATEMENT

(Each Guarantor is required to submit his/her personal financial statement)

Name:		Resident Address:		As of Date:			
ASSETS (Omit Cents)			LIABILITY (Omit Cents)				
CASH ON HAND & IN BANK		ACCOUNT PAYABLE					
SAVINGS		NOTE PAYABLE TO BANK & OTHER (Complete Section 2)					
IRA or OTHER RETIREMENT ACCOUNT		INSTALLMENT ACCOUNT					
ACCOUNTS & NOTES RECEIVABLE		INSTALLMENT ACCOUNT (Credit Card & Other)					
LIFE INSURANCE - CASH SURRENDER VALUE (Complete Section 8)		MORTGAGE ON REAL ESTATE (Describe in Section 4)					
STOCK & BOND (Complete Section 3)		UNPAID TAX					
REAL ESTATE (Complete Section 4)		LOAN ON LIFE INSURANCE					
AUTOMOBILE (Present Value)		OTHER LIABILITY					
PERSONAL PROPERTY (Complete Section 5)		TOTAL LIABILITY					
OTHER ASSETS (Describe in Section 6)		EQUITY					
TOTAL ASSETS		TOTAL LIABILITY & OWNER EQUITY					
SECTION 1. SOURCE OF INCOME			CONTINGENT LIABILITY				
Salary		As Endorser or Co-Maker					
Net Investment Income		Legal Claims & Judgments					
Real Estate Income		Provision for Federal Income Tax					
Other Income		Other Special Debt					
SECTION 2. Note Payable to Banks and Others							
<u>Name and Address of Noteholder</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Monthly Pmt Amount</u>	<u>Type of Collateral</u>			
Total Note Payable Balance							
SECTION 3. STOCK AND BONDS							
<u>Number of Shares</u>	<u>Name of Securities</u>	<u>Cost Per Share</u>	<u>Current Value</u>	<u>Total Value</u>			
Total Stock and Bonds Value							
SECTION 4. REAL ESTATE OWNED		Property 1	Property 2	Property 3	Property 4	Property 5	Property 6
Type of Real Estate (<i>Primary Resident, Land, Rental Property, etc.</i>)							
Property Street Address							
City							
State							
Zip Code							
Year Purchase							
Original Cost							
Present Market Value							
Mortgage Balance							
Bank Name							
Monthly Payment Amount Per Month							
Status of Mortgage (<i>Current/Past Due</i>)							
SECTION 5. PERSONAL PROPERTY (Please explain)							
SECTION 6. OTHER ASSETS (Please explain)							
<p>SIGNATURES: By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information is accurate and complete. In connection with this application for financing and any updated, extension, modification, renewal or review of such financing, if it is granted, each of the undersigned hereby, authorizes the "Lender" to make all inquiries it deems necessary to verify the accuracy of the information provided herein and to determine my creditworthiness including, without limitation, obtaining consumer and/or business credit reports regarding me or any entity I am affiliated with. Each of the undersigned individual hereby acknowledges that Lender will obtain a consumer credit report concerning them. All owners including stockholders with 20% or more ownership interest, partners, directors and guarantors MUST sign this form (Spouse should sign when applicable).</p>							
<u>Signature (Please sign):</u>		<u>Signature (Please sign):</u>		<u>Signature (Please sign):</u>		<u>Signature (Please sign):</u>	
<u>Date:</u>		<u>Date:</u>		<u>Date:</u>		<u>Date:</u>	