

COMMERCIAL LOAN APPLICATION - SUMMARY

IMPORTANT APPLICANT 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.

		Date
		Telephone #
		Taxpayer I.D.#
		Nature of Business
Applicant's Name and Address	Creditor's Name and Address	Business Year End Date

General Information

Legal Relationship: Corporation Partnership Sole-Proprietorship Other

Authorization Resolution Dated: Submitted with Statement On File With Creditor To Be Provided

Income Tax Return Filed Through What Date: Are Any Returns Being Contested or Audited: Yes No

Name of Accountant or Accounting Firm: _____

Names of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant: _____

Loan Request

Amount Requested \$ Secured Unsecured Initial Request Additional Advance

Purpose of Loan Terms

Financial Summary (See page 2 for explanation)

Financial Statement Submitted with this Summary. Current Financial Statement on File with Creditor.

Assets	Liabilities
Current Assets	Current Liabilities
Account/Trade Receivables	Long Term Liabilities
Inventory - Gross	Other Liabilities
Fixed Assets	Total Liabilities
Other	Net Worth (Total Assets minus Total Liabilities)
Total Assets	Total Liabilities and Net Worth

Profit and Loss

Additional Information Requested

From	To	Date of Birth - (for individuals only)
Net Sales		
Gross Profit		
Net Operating Profit		
Net Profit/Loss		

Equal Credit Opportunity Notice

<p>Were your gross revenues \$1,000,000 or less in your previous fiscal year?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.</p>	<p>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 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 creditor is:</p> <p>_____</p> <p>_____</p> <p>_____</p>
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NOTICE - JOINT CREDIT:

We intend to apply for joint credit. (initials) _____

Commercial and Agricultural Loans

Please provide the following information to your Loan Officer with your completed Loan Application.

- ✓ Prior two years of tax returns
- ✓ YTD information (Balance sheets, P&L statements, etc.)

The above information will be needed for the business and all Guarantors/Co-borrowers.