



BUSINESS CREDIT APPLICATION

A. General Business Information					
Applicant			Application Date		
Street Address		City	County	State	Zip Code
Tax Identification Number or Social Security No.	Telephone Number	Fax Number	Date Founded	#Employees	
Description of Business					

Legal Status
 Corporation (C) Corporation (S) Sole Proprietorship Partnership
 Professional Corporation Limited Liability Company Other _____

How long has current ownership been in place	Gross annual revenues for preceding fiscal year
--	---

B. Credit Request
Who is the borrower?

	Amount Requested
<input type="checkbox"/> New Credit Line	\$ _____
<input type="checkbox"/> Increase Existing Credit Line from \$ _____ to \$ _____	
<input type="checkbox"/> Term Loan Term Requested _____	\$ _____
<input type="checkbox"/> Commercial Mortgage Term Requested _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____

Purpose of Loan _____

Collateral Available: (Give description and value, attach additional sheets if necessary)

Collateral	Value	Source & Valuation
Accounts Receivable < 90 days		
Inventory		
Real Estate		
Other		

Business Banking Account(s)			
Bank name	Account Number	Current Checking Balance	Current Savings Balance

Business Indebtedness: (supply the following for all loan, credit lines, mortgages, credit cards, etc)					
To Whom Payable	Line or Term	Original Loan Amount	Total Balance on Loan/ Amount of Credit Line	Monthly Payment	Collateral Pledged

C. Other Business Information (If yes to any question below, please explain on an attached sheet)

- Is the business currently involved in any litigation or other legal claims? Yes No
- Has the business or any principal ever declared bankruptcy? Yes No
- Are any taxes currently past due by the business or any principal Yes No
- Is the company liable on any debts not shown above? Yes No
- Is firm or any principal contingently liable as guarantor or endorser? Yes No

D. Principal Information Please provide the requested information for all principals. Attach separate sheet if needed			
Principal #1 Name		Company Title	Social Security #
Home Street Address		City, State Zip Code	Percentage of Ownership
Assets Cash \$	Real Estate \$	Other Assets \$	Total Assets \$
Liabilities Real Estate \$	Liabilities Other \$	Total Liabilities \$	Net Worth \$
Annual Salary From Business \$	* Other Source of Repayment \$		Source
Residence Own <input type="checkbox"/> Rent <input type="checkbox"/>		Monthly Housing \$	

Principal #2 Name		Company Title	Social Security #
Home Street Address		City, State Zip Code	Percent of Ownership
Assets Cash \$	Real Estate \$	Other Assets \$	Total Assets \$
Liabilities Real Estate \$	Liabilities Other \$	Total Liabilities \$	Net Worth \$
Annual Salary From Business \$	* Other Source of Repayment \$		Source
Residence Own <input type="checkbox"/> Rent <input type="checkbox"/>		Monthly Housing \$	

Principal #3 Name		Company Title	Social Security #
Home Street Address		City, State Zip Code	Percent of Ownership
Assets Cash \$	Real Estate \$	Other Assets \$	Total Assets \$
Liabilities Real Estate \$	Liabilities Other \$	Total Liabilities \$	Net Worth \$
Annual Salary From Business \$	*Other Source of Repayment \$		Source
Residence Own <input type="checkbox"/> Rent <input type="checkbox"/>		Monthly Housing \$	

Principal #4 Name		Company Title	Social Security #
Home Street Address		City, State Zip Code	Percent of Ownership
Assets Cash \$	Real Estate \$	Other Assets \$	Total Assets \$
Liabilities Real Estate \$	Liabilities Other \$	Total Liabilities \$	Net Worth \$
Annual Salary From Business \$	* Other Source of Repayment \$		Source
Residence Own <input type="checkbox"/> Rent <input type="checkbox"/>		Monthly Housing \$	

*You need not disclose any income derived from alimony, child support or separate maintenance if you do not choose to rely on such income to obtain or repay the requested loan.

E. Financial Statements and Tax Returns (Please provide the following for Loans over \$100,000)

For All Business

- Company’s last two Fiscal Year-End Balance Sheets and Income Statements & Tax Returns
- Company’s most recent Interim Balance Sheet and Income Statement
- Principals’ Personal Financial Statement
- Principals’ Personal Tax Return for the most recent Year-End

New Business

- Business Plan and Financial Projections

Business Purchase

- Last two Fiscal Year-Ends of Business to be purchased

To facilitate loan documentation processing if your loan is approved, please attach as applicable

- Articles of Incorporation and By Laws (Copies only)
- Limited Liability Company Articles of Organization and Operating Agreement (Copies only)
- Partnership Agreement (Copies only)
- Equipment Listing, dated and signed
- Inventory Listing, dated and signed
- Accounts Receivable Aging, dated and signed
- Real Estate Legal Description(s)
- Landlord’s Name and Address
- Other: _____
- Other: _____

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. The Bank may reach a decision on the extension of credit at any time during the application process and will notify you.

F. Notice to Applicant(s)

This form has been designed to comply with the Federal Equal Credit Opportunity Act. If you are individual(s) applying for business purpose joint credit, please complete the entire application (or the co-applicant may complete a separate application) and initial below. If you are an individual applying for business purpose credit, you may omit information regarding a co-applicant.

We are applying for joint business purpose credit

Initials of Applicant

Initials of Co-Applicant

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Bank in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s), whether personal, business, or otherwise. The Bank is further authorized to verify credit history with Credit Reporting Agencies and any other sources the Bank may deem necessary concerning credit, whether personal, business or otherwise, or employment. Applicant(s) will promptly notify Bank of any subsequent changes which would affect the accuracy of the statement. Bank is further authorized to answer any questions about Bank’s experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of the Bank can be a violation for Federal Law 18 U.S.C. Sec. 1014 and may result in a fine or imprisonment or both.

By signing below, each Applicant declares that the statement above has been read and understood.

Signature of Applicant Date Signed

Signature of Applicant Date Signed

I would also like information on the following services and products:

- Business check cards and credit cards
- Lockbox (Service to speed collection of receivables and automatic processing)
- Cash vault
- Merchant credit card processing
- First Ecash (real-time Internet cash management system)
- Pay Cards (Employees without bank accounts can take advantage of direct deposit)