



COMMERCIAL LOAN APPLICATION

Date: _____

Branch: _____

Officer: _____

- New Relationship
 Existing Relationship

BUSINESS INFORMATION

Business/Borrower Name: _____

Tax ID #: _____ Telephone: (____) _____

Address: _____

Contact Name: _____ Title: _____

Telephone: (____) _____

Type of Business (*Check One*):

- | | | |
|--|--|--|
| <input type="checkbox"/> Corporation | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Company |
| <input type="checkbox"/> Sub Chapter S Corporation | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Non-Profit |
| <input type="checkbox"/> Professional Corporation | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Other _____ |

Ownership (*attach a separate sheet if additional space is needed*):

Name	Title	# of Years	Percentage Owned	Social Security #

Nature of Business _____ Year Established _____

Number of Employees: _____ Years at Present Location _____ [] Own [] Lease

Accountant: _____ Telephone: (____) _____

Attorney: _____ Telephone: (____) _____

Insurance Agent: _____ Telephone: (____) _____

Current Banking Institution: _____ Account #: _____

Credit Relationships (*attach a separate sheet if additional space is needed*):

Creditor	Purpose of Loan	Original Loan Amount	Current Loan Amount	Repayment Terms	Maturity Date	Interest Rate	Collateral



LOAN REQUEST

Amount Requested: _____

Date Needed: _____

Reason for Loan Request (Please check all that apply):

- | | |
|---|---|
| <input type="checkbox"/> Purchase Inventory | <input type="checkbox"/> Purchase/Refi of Real Estate (attach supplement) |
| <input type="checkbox"/> Growth of Accounts Receivable | <input type="checkbox"/> Purchase of a Business |
| <input type="checkbox"/> Buy-out of a partner/shareholder | <input type="checkbox"/> Purchase of Equipment (attach invoice or quote) |
| <input type="checkbox"/> Construction (attach supplement) | |
| <input type="checkbox"/> Other (please specify) _____ | |

Requested Term:

- | | | |
|---|-----------------------------------|--------------------------------------|
| <input type="checkbox"/> Revolving Line of Credit | <input type="checkbox"/> 3 Years | <input type="checkbox"/> 20 Years |
| <input type="checkbox"/> 6 Months | <input type="checkbox"/> 5 Years | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> 1 Year | <input type="checkbox"/> 10 Years | |

Collateral Offered or Available:

- Accounts Receivable (Please attach a current aging list of the subject receivables)
- Inventory/Equipment (Please attach list of subject inventory)
- Real Estate (Please attach First Commerce Bank Real Estate Loan Supplement & Environmental Questionnaire)
- Marketable Securities (Please attach itemized list of the issues and number of shares)
- Cash/First Commerce Bank # _____
- Personal Assets: _____
- Other Collateral: _____

Source of Repayment: _____
_____**Guarantors*:**

1. Name _____ SSN _____
Address _____

2. Name _____ SSN _____
Address _____

3. Name _____ SSN _____
Address _____

*For incorporated Borrower, guarantees of owner(s) is/are usually required, unless secured by Bank deposits or marketable collateral. If personal assets are in joint names, a sole proprietorship and/or partnership, the Bank may require all parties to pledge guarantees.



BUSINESS BACKGROUND INFORMATION

Please provide a brief history of your business, future plans and projections. Describe your products and/or service. Include your competition.

PERSONAL BUSINESS EXPERIENCE

If you have been in your present business for less than five years, please describe your previous business experience. (Include business background, management experience, and training, or include a resume.)

MISCELLANEOUS INFORMATION

1. Are tax liabilities current? Yes No Settled through _____
2. Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements? Yes No
 - a. If yes, what is the contingent liability? _____
3. Has the business or principal owner ever declared bankruptcy? Yes No
 - a. If yes, provide details on a separate sheet.
4. Is the business a defendant in any lawsuit? Yes No
 - a. If yes, provide details on a separate sheet.
5. Are any of the business assets encumbered by liens or attachments of any type?
 Yes No
 - a. If yes, provide details on a separate sheet.
6. Does the business have a retirement fund? Yes No
 - a. Profit-sharing Plan? Yes No b. 401(k)? Yes No
 - b. Does the plan have any unfunded liabilities? Yes No Amount \$ _____



CERTIFICATION

The undersigned specifically acknowledge(s) and agree(s) that: (1) all statements in this application are made for the purpose of obtaining the loan indicated herein; (2) verification or re-verification of any information contained in this application may be made at any time by the Bank, its agents, successors or assigns, either directly or through a credit reporting agency, from any source name in this application; (3) the original copy of this application will be retained by the Bank, even if the loan is not approved; (4) the Bank, its agent successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein change prior to closing; (5) ownership of the loan may be transferred to an agent, successor, or assign of the Bank without notice to me; and (6) that all expenses for legal fees, title examination, appraisal, and settlement or other charges of the loan are to be paid by the Borrower.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signatures on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Bank, its agents, successors and assigns, insurers and any other person who may suffer any loss due reliance upon any misrepresentation which I/we have made on this application.

Borrower Name (print): _____

Signature: _____ Date: _____

Name and Title (print): _____

Guarantor Signature: _____ Date: _____

Guarantor Signature: _____ Date: _____

Guarantor Signature: _____ Date: _____

Guarantor Signature: _____ Date: _____



BUSINESS LOAN APPLICATION CHECKLIST

Please be sure all of the following documentation has been included in order for your business loan application to be processed.

Checked Items are Required:

- Business Loan Application
- Accountant Prepared Business Financial Statements for the past three (3) fiscal years
- Business Federal Tax Returns for the past three (3) fiscal years
- Interim Financial Statements (if available)
- Accounts Receivable Aging Report
- Accounts Payable Aging Report
- List of Equipment
- Copy of Leases/Current Rent Roll
- Personal Income Tax Returns for the past two (2) yeas for each principal owner including K-1's
- Personal Financial Statement for each principal owner
- Organizational Documentation (Articles of Incorporation, EIN Certificate, By-Laws, Operating Agreement) as applicable.
- Other: _____

**WE INVITE YOU TO REVIEW YOUR APPLICATION WITH A LOAN OFFICER TO DETERMINE IF ANY
ADDITIONAL SUPPORTING INFORMATION IS REQUIRED.**