COMMERCIAL LOAN APPLICATION

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.

New	Joint application (Identify other applicants)		
Refinance/Consolidation	Loan Number(s), Balance, and Lender's Name:		
Renewal/Extension (No New Advances)			
Renewal with New Advance			
Other Modification (Explain)			
	For Internal Use Only		
To:			
	Date Received By		
	Action Taken: Approved Declined Rejected		
	Date Reviewed By		
	Action Taken: Approved Declined Rejected		
	Date Notified By Notification Sent: I In Person I Telephone I Letter		
	Notification Sent: I In Person I Telephone Letter		
1. LOAN APPLICANT. Loan Applicant General Information	n.		
Legal Name	Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984)		
Franchise, in full force and without defaults, with (N	Jame of Franchiser)		
Name(s) of Affiliated Entities			
Current Tradename(s)	Other Tradenames Used in Last 10 Years		
Local Address	Principal Executive Office Address		
Phone No:	Phone No:		
Fax No:	Fax No:		
Tax Identification Number	Nature of Business NAICS Code		
Principals' Names, Addresses, Position Titles, Social Sec	urity Numbers and Date of Birth - (for individuals only)		
A second set News Address and Dhave Newslaw			
Accountant Name, Address, and Phone Number			
Financial Statements. (Check all that apply and attach st	atoments to this application)		
	Calendar Year		
	to		
	to		
· · · · · · · · · · · · · · · · · · ·	to		
Other Statements. (Check all that apply and attach state			
Project Plans & Specifications Project Budge	t dated		
Franchise Agreement, FTC Franchiser Disclosure St			
	s, arbitration, or other proceeding against loan applicant.		

2. LOAN REQUEST AND SOURCES OF REPAYMENT.		
Amount Requested \$ Commercial Purpose Loan Agricultural Purpose Loan Use of Proceeds (Brief Description of Intended Use):	Loan Advances (Choose One) Single Advance/Closed End Revolving Draw Loan Draw Loan Construction/Permanent Loan Revolving Draw Construction Loan Draw Construction Loan	Loan Payment (Choose One) Principal and Interest Principal, plus Interest Interest Only Single Payment Other (describe)
Requested Payment Amount \$ Requested First Payment Date Payment Frequency (if Installment) Monthly Quarterly Requested Interest Rate Fixed Variable Index (If Var List of primary and secondary sources of repayment for this loa	y Semi-Annually Other (describe) iable)	
3. LOAN SECURITY. The requested loan will be secured. (I All loan proceeds will be for purchase of collateral. Description of purchase money collateral:	· ·	eds will be for purchase of collateral. teral \$

Brief description of non-purchase money collateral:	Description of current property insurance on non-purchase money collatera	
	Туре:	Deductible:
Appraised value \$	Coverage:	Term:
Liens on collateral (List any collateral with liens on it, the amount o	f underlying debt, the names and addre	esses of collateral's lienholders)

I Non-Applicant owners of collateral. Attach a separate list with name(s), address(es), and phone number(s) of any other owner(s) of the collateral.

OAN GUARANTY. The requested loan will be guaranteed. ((Complete this section if ch	ecked)
ame		
;	IThere are outstandIOn a separate	ate were declared bankrupt within the last 10 years. ding judgments against Guarantor. (Attach Summary sheet, list each threatened or pending lawsuit, peeeding and its amount claimed.
lo:		
arantor Financial Statements. If checked, Guarantor is an en	tity and will provide financi	al statements upon request by Lender.
urity. Brief description of collateral to secure this guaranty	Description of current property insurance on existing collateral	
	Туре:	Deductible:
	Coverage:	Term:
ed value of guaranty collateral \$	_	
n collateral (List any collateral with liens on it, the amount of	underlying debt, and the n	ames and addresses of collateral's lienholders):
n-Guarantor owners of collateral. If checked, attach a separa c) of the collateral.	ate list with the name(s), a	ddress(es), and phone number(s) of any other

CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):	EQUAL CREDIT OPPORTUNITY 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:
within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.	

NOTICE - JOINT CREDIT:

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

For California residents and transactions secured by real property: Hazard Insurance exceeding the replacement value of the real property is not required as a condition of this loan.

Ohio Notice - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

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 submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application, and will provide all documents and information that Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

Applicant Name			
By X	Date	Title	-
By X	Date	Title	-
	For Internal Use On	ıly	