

General Information Form

Loan Request Information (Please Complete All Information to Avoid Delays in Processing Your Application)

Application For:

- ☐ Conventional Mortgage
 ☐ SBA
☐ Construction loan
 ☐ Church Finance

Purpose of Loan:

Source of Repayment:

Amount Requested: \$

Term Requested:

Amortization Requested:

Collateral Description:

	Market Value:	Purchase Price	Date of Purchase
1.	\$	\$	
2.	\$	\$	
3.	\$	\$	

A. Applicant Information

Legal Name of Applicant (Borrower)				
DBA (If Applicable)			Tax I.D. Number	
Principle Place of Business Address (not P.O. Box)				
City	State	County	Zip	
Mailing Address (if different)				
City	State	Zip		
Key Contact Name		Business Telephone Number ()	Business Fax Number ()	
Date Business Established	Current ownership (# of years)	State of Registration	Annual Sales \$	Net Profit-prev yr \$
Describe applicant's product/service			Number of Employees	
Type of Ownership (Select One) ☐ General Partnership ☐ Limited Partnership ☐ Non Profit ☐ Proprietorship ☐ C-Corp. ☐ S-Corp. ☐ LLC ☐ Professional Association ☐ LLP			E-Mail Address	
Who does applicant currently do their business banking with?		Is applicant willing to move their banking relationship in conjunction with their loan? Yes ☐ NO ☐		

B. Owners Information

Name	Social Security Number	% Ownership	Title
Key Contact Name and Phone Number			

For more than four owners attach additional sheet(s).

C. Loan Disclosures (Refinance)

Current lender	Rate	Start date	Monthly payment	Current balance
Property gross annual revenues	Annual expenses	Type of property	Number of Tenants	Estimated value

D. Loan Disclosures (Purchase)				
Purchase price	Will purchaser occupy 51% or more of the property	Type of property	Down payment	Estimated value
Property gross annual revenues	Annual expenses	Number of tenants	Is the property under contract	Total Square Footage

E. Other Information		
Settlement agent name _____	Insurance Company Phone Number () _____	
Settlement agent phone number _____	Insurance Company Fax Number () _____	
Is the seller of the property willing to carry a second trust? (Purchase only)	☐ Yes*	☐ No
Has The Applicant Ever Declared Bankruptcy Or Had Any Judgments, Repossessions, Garnishments Or Other Legal Proceeding Filed Against Them?	☐ Yes*	☐ No
Is the applicant currently under contract with any other mortgage brokers?	☐ Yes*	☐ No
Are Any Tax Obligations, Including Payroll or Real Estate Taxes, Past Due?	☐ Yes*	☐ No
Is The Applicant Liable On Debts Not Shown, Including Any Contingent Liabilities Such As Leases, Endorsements, Guarantees, Etc.?	☐ Yes*	☐ No
Is The Applicant Currently A Defendant In Any Suit Or Legal Action?	☐ Yes*	☐ No
<i>*If you answered yes to any of the above questions, please provide an explanation on a separate sheet</i>		

F. Certification And Signatures			
Each of the undersigned hereby instructs, consents and authorizes the Lender/Broker, or any affiliate, subsidiary or assigns to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party. The Applicant(s), individually and/or by the signature(s) of its authorized representative below, hereby certifies that: the foregoing has been carefully read by the Applicant and is given to the Lender/Broker for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in this Application and any other documents or information submitted in connection with this Application or any other credit request are true and correct statements of the Applicant's financial condition and may be treated by the bank as a continuing statement thereof until replaced by a new Application or until the Applicant specifically notifies Lender/Broker in writing of any change; and the credit requested herein and any other credit obtained from the Lender/Broker by the Applicant on the basis of the information contained in this Application shall be used solely for business and commercial purposes. The Applicant and each Guarantor authorize the Lender/Broker to verify at any time any information submitted to the Lender/Broker by or on behalf of the Applicant and/or any Guarantor; obtain further information concerning the credit standing of the Applicant, its representatives and Guarantors; and exchange such credit information with others. The Applicant agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender/Broker to the Applicant shall be mailed or faxed to the Applicant at the address or number shown above. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant. Unless I/We initial here, the Lender/Broker is hereby authorized to share this application and credit information with its affiliates or other lenders, which may consider my/our application for loan approval/purchase. This statement does not limit the Lender/Broker's rights to sell or assign any loans to a third party. Applicant and each Guarantor initials: _____			
Signature (Applicant)	Title	Print Name	Date
Signature (Guarantor)		Print Name	Date
Signature (Guarantor)		Print Name	Date

G. Business Nature and History		
Background and History of Business <i>(Include business to be acquired)</i>		
Nature of Business, Types of Products/Services		
Customer Profile / List of Key Customers		
Marketing		
List Major Competitors <i>(include why your business/services differ from the competition)</i>		
Major Past Accomplishments		
Future Expansion		
How will this loan benefit your business?		
For Start-up Business or Acquisition of Existing Business: Attach a complete business plan and three years projections with the first year being month to month. Must also includes explanations on projections, source, trends, etc.		
H. Loan Request		
Real Estate / Building Acquisition*	\$	* Include copy of proposed / executed purchase agreement and copies of all tenant leases if applicable ** Loan proceeds for New Construction / Expansion / Repair, please complete <u>The Construction Questionnaire</u> . *** Include list of Equipment to be purchased **** Loan proceeds for Refinance Loan, please complete <u>The Refinance Questionnaire</u> .
Land Acquisition*	\$	
New Construction / Expansion / Repair**	\$	
Acquisition and / or Repair of Machinery and Equipment***	\$	
Inventory and Supplies Purchase	\$	
Working Capital	\$	
Acquisition of Existing Business*	\$	
Refinance Loan****	\$	
Misc. Closing Costs	\$	
Misc. Fees	\$	
Other:	\$	
Other:	\$	
Other:	\$	
TOTAL ESTIMATED PROJECT AMOUNT	\$ 0	
LESS APPLICANT'S CASH/EQUITY INJECTION	\$	
TOTAL LOAN REQUESTED	\$	
Comments & Explanation for cash/equity injection: (Please indicate source of equity injection i.e. savings, brokerage/investment account, gift, etc.)		

Loan Request Checklist

This checklist has been provided to assist you in gathering the necessary information for the initial evaluation of your business loan request. Complete information will be necessary to process your application. This list may not be an all-inclusive. Additional items may be required depending on loan program, business' ownership structure and/or the principals' outside business interests. Incomplete and/or missing applicable information may result in a delay of the loan process.

☐ 1. **Loan Request Information Form.**

IN ADDITION, PROVIDE THE FOLLOWING AS APPLICABLE:

- ☐ 2. **Personal Financial Statement.** Complete the for : (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or mote voting stock and each corporate office and director, or (4) any persona providing a guaranty of the loan.

- ☐ 11. Copy of **Existing or Proposed Lease Agreement(s)**. Include completed Rent Roll Form

- ☐ 3. **Personal Resume.** Completed resume on all individuals referenced in #2 above as well as any Key managers.

- ☐ 12. If not a U.S. citizen, please attach **Proof of Resident Alien Status and Acknowledgment Letter**. Photo copy both sides of the Alien Registration card.

- ☐ 4. **Personal Tax Returns.** Copy of completed federal returns (or extension) for the past three years on each individual referenced in #2 above. Include all attachments, amendments and statements. Include state tax return and all K1's for the most recent year (if applicable)

- ☐ 13. If a **Franchise**, include the Uniform Franchise Offering Circular and Copy of Franchise Agreement or Letter of Approval from Franchisor.

- ☐ 5. **Interim Profit & Loss and Balance Sheet.** Current within 60 days of application for business being: (1) acquired, (2) existing/expanded, and (3) all affiliates of applicant (20% or more ownership interest by any of the owners/partners/shareholders of proposed borrower).

- ☐ 14. Copy of **Proposed Purchase Agreement or Executed Purchase Agreement**. Must include cost allocation of all assets being purchased.

- ☐ 6. **Business Debt Schedule.** The total present balance should coincide with note balances on the interim Balance Sheet. Include ALL long term debt, shareholder loan, installment loans, mortgages and business credit cards.

- ☐ 15. **Business Plan** (start-up business or business Acquisition). Include a description of management, feasibility analysis, assumptions, site evaluation and demographics for each location

- ☐ 7. **Aging of Accounts Receivable and Accounts Payable Summary.** Please attach actual schedules to the summary. Summary should match interim balance sheet date and balances.

- ☐ 16. **Projections** (Start-up business or business acquisition) Include three years projections with the 1st year reflecting a detailed month-to-month. Must include explanations and assumptions.

- ☐ 8. **Past Three Years Business Financial Statements and Tax Returns.** Profit & Loss Statements, balance sheets and tax returns for the three prior year-end time periods, including all notes, attachments and statements for existing business and any affiliates. *Tax Returns for the past three years on any business being acquired, signed and dated by seller.

- ☐ 17. **Entity Documents.** If the business is a Corporation, a copy of the articles of Incorporation and Bylaws, if the business is a partnership or limited partnership, a copy of the Partnership Agreement, if the business is a limited liability company, a copy of the Articles of Organization and Operating Agreement.

- ☐ 9. **Signed Authorization.** To be signed by each individual referenced in #2 above.

- ☐ 18. **Cash/Equity Injection.** Include the last 3 months of bank statements showing the source of cash/equity injection

- ☐ 10. Copy of **Business License**.

- ☐ 19. **Existing Information on Subject Property.** Include old appraisals, title policies, surveys and any environmental work done on the property. If a refinance, copy of settlement statement and note from previous closing.

- ☐ 20. **Photos of Property.** Include front, sides, rear interior /exterior.

- ☐ 21. Copies of **Bids and Proposals for New Equipment, Renovations, Leasehold Improvements or New Construction.** Include completed Construction Questionnaire.

- ☐ 22. If Applicable, **Copies of all Notes or loan agreements to be Refinanced.** Include completed Refinance Questionnaire

PERSONAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided.

For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true and accurate statement of the financial condition of the undersigned on (Date) _____
All amounts are rounded to the nearest \$100.

APPLICANT			SPOUSE		
Full Name			Full Name		
Street Address			Street Address		
City/State/Zip			City/State/Zip		
County			County		
Since	Own ☐	Rent \$	Since	Own ☐	Rent \$
Previous Address (if less than 10 years at present)			Previous Address (if less than 10 years at present)		
City/State/Zip	Owned ☐	Rented	City/State/Zip	Owned ☐	Rented
Social Security #	Date of Birth		Social Security #	Date of Birth	
Phone: Residence	Work		Phone: Residence	Work	
Employer			Employer		
Address			Address		
Position/Title	Since		Position/Title	Since	
Previous Employer			Previous Employer		
Position/Title	How Long		Position/Title	How Long	
Dependents (include self)			Dependents (include self)		
Marital Status ☐ Unmarried ☐ Married ☐ Separated					

ASSETS		LIABILITIES	
Cash (Schedule 1)		Short Term Notes Due Financial Institutions (Sched 7)	\$
Securities (Schedule 2)		Short Term Notes Due to Others (Schedule 7)	
Life Insurance Cash Value (Schedule 3)		Credit Accounts and Bills Due (Schedule 8)	
Mortgages and Contracts Held by You (Schedule 4)	\$	Insurance Loans (Schedule 3)	
Homestead (Schedule 5)		Installment Loans and Contracts (Schedule 7)	
Other Real Estate (Schedule 5)	\$	Mortgages on Home (Schedule 5)	
Profit Sharing & Pension (Schedule 6)	\$	Mortgages on Other Real Estate (Schedule 5)	
Retirement Accounts, include IRA Accts (Schedule 1)		Taxes	
Automobiles (Describe)		Other Liabilities (Describe)	
Personal Property			
Other Assets (Describe)			
		TOTAL	\$
TOTAL	\$	(Total Assets Less Total Liabilities)	NET WORTH \$

Please contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

*ANNUAL INCOME	Applicant	Spouse	Please answer each question (Yes or No)		Applicant
Salary			Are you a Co-Maker, Endorser, or Guarantor of any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Net Real Estate Income					
*Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a basis for repayment.			Have you ever gone through bankruptcy or had a judgement against you?		
Other (List)			Have you made a will?		
Total	\$	\$			

SCHEDULE 1 / CASH, SAVINGS, CERTIFICATES AND IRA ACCOUNTS

Please attach copy of statement

Name of Bank or Financial Institution	Type of Account	Acct Balance
		\$

SCHEDULE 2 / SECURITIES OWNED

Please attach copy of statement

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
				Total \$

SCHEDULE 3 / LIFE INSURANCE

Please attach copy of statement for cash value

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
				Total \$	\$

SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN

Name of Debtor	Description of Property	First Lien or Second	Date of Maturity	Repayment Terms	Balance Due
Total					\$

SCHEDULE 5 / REAL ESTATE OWNED

Property Address	Name of Creditor	Year Acquired	Percent Ownership	Mortgage Balance@100%	Monthly Rent Received @100%	Repayment Terms @100%	Current Market Value@100%
						Per Month	
						Per Month	
						Per Month	
						Per Month	
						Per Month	
						Per Month	
Total							

Insurance Co _____ Agent _____ Phone # _____

SCHEDULE 6 / PROFIT SHARING AND PENSION

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
Total			\$	

SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES (INCLUDING HOME EQUITY LINE)

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			Per	
			Per	
			Per	
			Per	
Total				

SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, etc.

Name of Company	Repayment Terms	Balance Due
	Per	
	Per	
	Per	
	Per	
	Per	
Total		

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and upon request, you agree to provide the bank with an updated personal financial statement. The bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the bank to make any loan even if you meet the normal standards the bank considers in **determining whether to approve or deny the application.**

Applicant's Signature

Date _____

Spouse's Signature

Date _____

PERSONAL RESUME FORM

TO BE COMPLETED BY EACH PRINCIPAL INVOLVED IN THE LOAN
If you already have a prepared resume, submit in lieu of this form

Name _____
FIRST MIDDLE MAIDEN LAST

Date of birth _____ Place of birth _____ Social Security No. _____

U.S. Citizen – If not, please provide alien registration number _____

Home address _____ City _____ State _____ Zip _____

From _____ To _____ Home phone _____ Business phone _____

Immediate past address _____ City _____ State _____ Zip _____

From _____ To _____

Are you employed by the U.S. Government? _____

If so, give the name of the agency and position _____

Military Service Background

Branch _____ From _____ To _____

Rank at discharge _____ Honorable? _____

Job Description _____

Work Experience

List chronologically, beginning with present employment

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____



Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Education (College or Technical Training)

Name and Location	Dates Attended	Major	Degree or Certificate
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1. _____

Comments: _____

2. _____

Comments: _____

3. _____

Comments: _____

4. _____

Comments: _____



BUSINESS DEBT SCHEDULE

Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.

Business Name: _____ *As of _____, 20____ *Should match the financial statement to be submitted.

Creditor Name/address	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Security	Current or delinquent
		Total present balance**			Total monthly payment			

**Total must agree with balance shown on current financial statement

Signature: _____

Title: _____

Date Signed: _____