

COMMERCIAL LOAN APPLICATION

CUSTOMER CREDIT INFORMATION REQUIREMENTS

- Under \$250,000 complete a Business Loan Application.
- Over \$250,000 required documents: This application, plus documents listed under "Documentation" on page 5.

Global Account #

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To comply with this requirement, please complete the following information prior to applying for credit.

Borrower Information:

Legal name of borrower (<i>company name</i>) (<i>for sole proprietor: last name, first name</i>):						
Doing business as (DBA) (<i>if applicable</i>):						
Federal tax ID number:		Date established:		Present ownership since:		
Annual sales revenue: \$	Business phone number:		Business email:			
Business type: <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation <input type="checkbox"/> Trust <input type="checkbox"/> LLC <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Non-profit <input type="checkbox"/> Partnership <input type="checkbox"/> Other						
Nature of business:						
Business physical address (<i>no P.O. Box please</i>):			City:		State:	Zip:
Mailing address (<i>if different than street address</i>):			City:		State:	Zip:
Collateral Offered:						
<input type="checkbox"/> All Assets <input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Equipment <input type="checkbox"/> Inventory <input type="checkbox"/> Marketable Securities <input type="checkbox"/> Savings <input type="checkbox"/> Unsecured <input type="checkbox"/> Other						
<input type="checkbox"/> Vehicle/Equipment	Year:	Make:	Model:	VIN or Serial number:		
Real Estate: <input type="checkbox"/> Commercial <input type="checkbox"/> Residential						
Physical address:		Current valuation:		Environmental concerns? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach explanation		

Line of Credit Information:

<input type="checkbox"/> Line of Credit <input type="checkbox"/> Letter of Credit	Amount requested: \$
<input type="checkbox"/> Overdraft protection. Cover overdrafts from my Global business checking account number: with the available funds from my Global Line of Credit	
Purpose: <input type="checkbox"/> Cash Flow <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Working Capital <input type="checkbox"/> Other	
<input type="checkbox"/> Check here if this is an increase/renewal of an existing loan	

Term Loan Information:

<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	Amount requested: \$	Purpose:
Requested Term/Amortization:	<input type="checkbox"/> Check here if this is an increase/renewal of an existing loan	

Business Financial Information:

Business deposit or investment accounts (<i>List only non-Global accounts. Attach separate sheet, if necessary.</i>)				
Financial institution:			Average combined balance: \$	
Financial institution:			Average combined balance: \$	
Present business loans (<i>List only non-Global accounts. Attach separate sheet, if necessary.</i>)				
Financial institution:				Balance: \$
Monthly Payment: \$	Interest rate:	Open date:	Maturity:	Collateral:
Financial institution:				Balance: \$
Monthly Payment: \$	Interest rate:	Open date:	Maturity:	Collateral:
If yes to any of the questions, please explain on an attached sheet:				
Has the business incurred a loss in the last 3 years			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the borrower or any principal declared bankruptcy in the last 10 years?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower liable on any debts not shown above?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower or any principal contingently liable as guarantor, comaker, or endorser?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower or any principals currently involved in any litigation or other legal claims?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any taxes currently past due by the borrower or any principal?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the borrower have any outstanding tax liens?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please list amount due: \$				

Owner/principal information: (if more than two owners, please attach additional sheet)

1. Owner/principal				
First name:		MI:	Last name:	
Suffix:				
Social Security Number:	Title:		% of Ownership:	Years as owner:
Residence street address:		City:	State:	Zip:
Primary Phone Number:	Email:		Total personal annual income* \$	
U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:				Date of birth:
Personal residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Number of years:	Monthly payment: \$	Market value: \$	Mortgage balance: \$
Assets:		Value:		
Cash on hand and in bank:		\$		
Investments: stocks, bonds, etc.:		\$		
Real estate:		\$		
Retirement accounts:		\$		
Automobiles/Recreational vehicles:				
Make:		Year:	Value: \$	
Make:		Year:	Value: \$	
Other:		Value: \$		
*Income received from child support, alimony, or maintenance is optional information furnished only if you desire this income to be considered in evaluating your application.		Total assets: \$		
Liabilities:			Monthly payment:	Balance owed:
Notes payable to banks and others:			\$	\$
Installment loans:			\$	\$
Real estate mortgages:			\$	\$
Credit cards (outstanding balance):			\$	\$
Contingent liabilities:			\$	\$
Other liabilities:			\$	\$
Total Liabilities:				\$
Net worth:				\$
Total liabilities and net worth:				\$

Owner/principal information: (if more than two owners, please attach additional sheet)

2. Owner/principal					
First name:		MI:	Last name:		Suffix:
Social Security Number:	Title:		% of Ownership:	Years as owner:	
Residence street address:		City:		State:	Zip:
Primary Phone Number:		Email:		Total personal annual income* \$	
U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:					Date of birth:
Personal residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Number of years:	Monthly payment: \$	Market value: \$	Mortgage balance: \$	
Assets:			Value:		
Cash on hand and in bank:			\$		
Investments: stocks, bonds, etc.:			\$		
Real estate:			\$		
Retirement accounts:			\$		
Automobiles/Recreational vehicles:					
Make:		Year:	Value: \$		
Make:		Year:	Value: \$		
Other:			Value: \$		
<i>*Income received from child support, alimony, or maintenance is optional information furnished only if you desire this income to be considered in evaluating your application.</i>			Total assets: \$		
Liabilities:			Monthly payment:	Balance owed:	
Notes payable to banks and others:			\$	\$	
Installment loans:			\$	\$	
Real estate mortgages:			\$	\$	
Credit cards (outstanding balance):			\$	\$	
Contingent liabilities:			\$	\$	
Other liabilities:			\$	\$	
				Total Liabilities:	\$
				Net worth:	\$
				Total liabilities and net worth:	\$

Statement and signatures of all business owners/principals

(if more than two owners, please attach additional sheet)

Each of the undersigned certifies intent to apply for credit as indicated in this application and that everything stated herein and in attachment(s) is correct. Global may keep this application whether or not it is approved. We authorize Global and any of its duly authorized agents to obtain and use credit reports and to exchange credit information in connection with this application, and any update, renewal, or extension that Global may require. Additionally we hereby authorize Global to obtain our personal credit report(s), and/or to make employment or investigative inquiries deemed necessary by Global in connection with this application. We have the right to ask if a consumer credit report was requested, and if it was and we ask, we will be informed of the name and address of the consumer reporting agency that furnished the report. We understand and agree that Global can furnish our personal and business information to consumer reporting agencies and to others who may properly receive the information. It is understood that a photocopy or fax of this application will also serve as authorization. We understand that we must update this credit information at Global's request and if our financial condition changes. We certify that the credit being applied for will be used solely for business purposes. We understand and agree that the above statements apply to any Owner, Principal, Partner, Guarantor, and Co-Borrower.

Statement of intent to obtain credit as joint applicants/guarantors:

- Yes, we are applying for joint credit in all of our names
- No, the request is for individual credit in the name of:

1. Signer:	Title:	Date:
2. Signer:	Title:	Date:

Documentation

<p>Partnership</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Copy of formal partnership agreement <input type="checkbox"/> Partnership financial statement <input type="checkbox"/> Three (3) years of the most recent filed tax returns for partnership <input type="checkbox"/> Current interim partnership financial statement (balance sheet/profit and loss) <input type="checkbox"/> Personal financial statement for each individual owner and three (3) most recent filed tax returns <p>Corporation</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Articles of incorporation <input type="checkbox"/> Current By-Laws <input type="checkbox"/> Corporate financial statement <input type="checkbox"/> Three (3) years of the most recent filed tax returns for corporation <input type="checkbox"/> Current interim corporate financial statement (balance sheet/profit and loss) <input type="checkbox"/> Personal financial statement for each individual owner and three (3) most recent filed tax returns <p>Proprietorship</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Personal financial statement for each individual owner and three (3) most recent filed tax returns 	<p>Limited Liability Company (LLC)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Articles of organization <input type="checkbox"/> Operating agreement <input type="checkbox"/> LLC financial statement <input type="checkbox"/> Three (3) years of the most recent filed tax returns for LLC <input type="checkbox"/> Current interim LLC financial statement (balance sheet/profit and loss) <input type="checkbox"/> Personal financial statement for each individual owner and three (3) most recent filed tax returns <p>New Business</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Opening balance sheet <input type="checkbox"/> Projected income/expense statement for the next 12 months <input type="checkbox"/> Projected cash flow for the next 12 months <input type="checkbox"/> Business plan <p>Individual Owner(s)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Personal financial statement <input type="checkbox"/> Three (3) years of the most recent personal filed tax returns <p>For Lines of Credit, add</p> <ul style="list-style-type: none"> <input type="checkbox"/> Accounts receivable aging report <input type="checkbox"/> Accounts payable aging report <input type="checkbox"/> Inventory list, e.g. raw materials, work in progress, finished goods 	<p>Trust</p> <ul style="list-style-type: none"> <input type="checkbox"/> Original or certified copy of executed trust agreement and all related documents <input type="checkbox"/> Trust financial statements <input type="checkbox"/> Three (3) years of the most recent filed tax returns for trust <input type="checkbox"/> Current interim Trust financial statement (balance sheet/profit and loss) <input type="checkbox"/> Personal financial statement for each individual owner and three (3) most recent filed tax returns <p>Non-profit</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current business license <input type="checkbox"/> Articles of organization <input type="checkbox"/> Non-profit financial statements <input type="checkbox"/> Three (3) years of the most recent filed tax returns for non-profit <input type="checkbox"/> Current interim non-profit financial statement (balance sheet/profit and loss)
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