

LOAN APPLICANT (Business or individual applying for loan)

Legal Name of Applicant	Doing Business As (DBA) Name, if any		
Physical Street Address (no PO Boxes)	City	State	Zip Code
Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Not for Profit <input type="checkbox"/> Individual <input type="checkbox"/> Other _____			
Tax ID# _____	Date Established _____	Primary Industry _____	
Number of Employees _____		Gross Sales/Revenues (last fiscal year) _____	
Phone# _____	Email _____	Website _____	

CO-APPLICANT (if applicable)

Legal Name of Co-Applicant	Doing Business As (DBA) Name, if any		
Physical Street Address (no PO Boxes)	City	State	Zip Code

LOAN REQUEST 1

Amount _____	Loan Type:	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Commercial Mortgage
Desired Term _____		<input type="checkbox"/> Construction Loan	<input type="checkbox"/> Letter of Credit	<input type="checkbox"/> Other _____

Purpose of Loan _____

Description of Collateral (if Real Estate, include physical address)	Estimated Value of Collateral
--	-------------------------------

Collateral Type: Business Assets Equipment Real Estate Vehicle

If Real Estate: Commercial Mixed-Use 1-4 Unit Residential 5+ residential

Occupancy Status: Owner Occupied Non Owner Occupied

LOAN REQUEST 2

Amount _____	Loan Type:	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Commercial Mortgage
Desired Term _____		<input type="checkbox"/> Construction Loan	<input type="checkbox"/> Letter of Credit	<input type="checkbox"/> Other _____

Purpose of Loan _____

Description of Collateral (if Real Estate, include physical address)	Estimated Value of Collateral
--	-------------------------------

Collateral Type: Business Assets Equipment Real Estate Vehicle

If Real Estate: Commercial Mixed-Use 1-4 Unit Residential 5+ residential

Occupancy Status: Owner Occupied Non Owner Occupied

BUSINESS OWNERS AND GUARANTORS (All owners. List additional principals on separate sheet)

Name (First, Middle Initial, Last)	Social Security# / ITIN	Date of Birth (MM/DD/YYYY)	
Physical Street Address (no PO Boxes)	City	State	Zip Code
Phone#	Email	Title	Ownership %

Name (First, Middle Initial, Last)	Social Security# / ITIN	Date of Birth (MM/DD/YYYY)	
Physical Street Address (no PO Boxes)	City	State	Zip Code
Phone#	Email	Title	Ownership %

Name (First, Middle Initial, Last)	Social Security# / ITIN	Date of Birth (MM/DD/YYYY)	
Physical Street Address (no PO Boxes)	City	State	Zip Code
Phone#	Email	Title	Ownership %

BANKING RELATIONSHIP AND ACCOUNT RELATIONSHIP

Financial Institution	Account Type	Balance
1. _____	_____	_____
2. _____	_____	_____

DECLARATIONS

1. Have you, any officers of your company, related business or partnership, or any guarantors been involved in a bankruptcy?
If yes, please provide the details as an attachment to this application.
 YES NO
2. Is business involved in any lawsuit or pending litigation? If yes, please provide the details as an attachment to this application.
 YES NO
3. Are all of your business tax obligations current? If no, please provide the details as an attachment to this application.
 YES NO

ACKNOWLEDGMENTS

If you have paid, or will pay, for an appraisal report in connection with your application for a mortgage loan, or if you have paid an application fee which includes costs for a real estate appraisal, you will receive a copy of the report.

By initialing below, you acknowledge that you have received and read this notice.

Initials _____ Initials _____

If applying for joint credit, we, the applicants, hereby certify that we intend to apply for joint credit with respect to the credit application.

Initials _____ Initials _____

FINANCIAL INFORMATION

Please include with this application the last three years of your business financial statements, tax returns, accounts receivable aging, inventory listings, equipment listings, accounts payable aging, projections, and any other information you have to support your loan request. If you have prepared a recent business plan, include a copy with this application. If your company is new, please provide an opening balance sheet and two years earning projections for the loan being requested.

The undersigned hereby declares and represent that all statements made in this application and in supporting documentation are complete and true, that all financial and credit information has been given as an inducement to St. Mary's Bank to grant the loan for which this application is made. The undersigned authorize St. Mary's Bank, or its agent, to verify all information given and to make such additional normal inquiries as reasonably may be related to or associated with the application, from credit bureaus, employers, creditors, and references listed on this application and the supporting documentation, and authorize St. Mary's Bank to give such information to others.

APPLICANT:

BY: _____
Applicant Signature Print Name

Title Date

CO-APPLICANT:

BY: _____
Co-Applicant Signature Print Name

Title Date

GUARANTORS:

BY: _____
Guarantor Signature Print Name Date

BY: _____
Guarantor Signature Print Name Date

BY: _____
Guarantor Signature Print Name Date

If the applicant is an individual and the requested loan will be secured by a residential-use property, this section must be completed.

DATA COLLECTION FORM DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity"

APPLICANT:

ETHNICITY: (Check one or more)

- Hispanic or Latino Mexican Puerto Rican Cuban
- Other Hispanic or Latino—*Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____
- Not Hispanic or Latino I do not wish to provide this information

RACE: (Check one or more)

- American Indian or Alaska Native—*Print name of enrolled or principal tribe:* _____
- Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian—*Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____
- Black or African American Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:* _____
- White I do not wish to provide this information

SEX:

- Female Male I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No

Was the race of the applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the applicant collected on the basis of visual observation or surname? Yes No

and one or more designations for "Race."

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

CO-APPLICANT:

ETHNICITY: (Check one or more)

- Hispanic or Latino Mexican Puerto Rican Cuban
- Other Hispanic or Latino—*Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____
- Not Hispanic or Latino I do not wish to provide this information

RACE: (Check one or more)

- American Indian or Alaska Native—*Print name of enrolled or principal tribe:* _____
- Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian—*Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____
- Black or African American Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:* _____
- White I do not wish to provide this information

SEX:

- Female Male I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No

Was the race of the applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the applicant collected on the basis of visual observation or surname? Yes No