

Borrower/Guarantor Information for Individuals

Borrower/Guarantor #1				Borrower/Guarantor #2 (if spouse, else use a			
Name (include Jr. or Sr., if applicable)				Name (include Jr. or Sr., if applicable)			
Age	Yrs School	Home Phone Number (include area code)		Age	Yrs School	Home Phone Number (include	
<input type="checkbox"/> Marrie <input type="checkbox"/> Unmarrie		Social Security Number		<input type="checkbox"/> Marrie <input type="checkbox"/> Unmarrie		Social Security Number	
<input type="checkbox"/> Separated				<input type="checkbox"/>			
Present Address			<input type="checkbox"/> Rent <input type="checkbox"/> Own	Present Address			
			No Years _____				
			Date of Birth				
Name and address of employer <input type="checkbox"/> Self Employe		Yrs on this job		Name and address of employer <input type="checkbox"/> Self Employe		Yrs on this job	
		Yrs employed in this line of					
Position/Title/Type of business		Business Phone Number		Position/Title/Type of business		Business Phone Number	
If employed in current position for less than two or if currently employed in more than one position, complete the following							
Name and address of employer <input type="checkbox"/> Self Employe		Yrs on this job		Name and address of employer <input type="checkbox"/> Self Employe		Yrs on this job	
		Yrs employed in this line of					
Position/Title/Type of business		Business Phone Number		Position/Title/Type of business		Business Phone Number	

Declarations									
If you answer "yes" to any of the questions a through g, provide an explanation to right or on a continuation sheet.				Borrower/ Guarantor #1		Borrower/ Guarantor #2		Explanations. Use continua	
				Yes	No	Yes	No		
a. Are there outstanding judgements against you?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
b. Have you been declared bankrupt in the past seven years?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven (7) years?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
d. Are you party to a lawsuit?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvements loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
g. Is any part of the down payment borrowed?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
h. Are you a U.S. citizen?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
i. Are you a permanent resident alien?				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Monthly Income				
Gross Monthly Income	Borrower #1	Borrower #2	Total	Describe sources of c
Base Empl. Income			\$0.00	
Overtime			\$0.00	
Bonuses			\$0.00	
Commissions			\$0.00	
Dividends/Interest			\$0.00	
Net Rental Income <i>(Total is calculated on the Real Estate Schedule)</i>			\$0.00	
Business Income			\$0.00	
Other Income			\$0.00	
Total	\$0.00	\$0.00	\$0.00	

Acknowledgement and Agreement

Borrower/Guarantor Information for Individuals

Borrower/Guarantor #1				Borrower/Guarantor #2 (if spouse, else use another form)			
Name (include Jr. or Sr., if applicable)				Name (include Jr. or Sr., if applicable)			
Age	Yrs School	Home Phone Number (include area code)		Age	Yrs School	Home Phone Number (include area code)	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Social Security Number		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/>		Social Security Number	
Present Address			<input type="checkbox"/> Rent <input type="checkbox"/> Own No Years _____ Date of Birth _____	Present Address			<input type="checkbox"/> Rent <input type="checkbox"/> Own No Years _____ Date of Birth _____
Name and address of employer <input type="checkbox"/> Self Employed		Yrs on this job	Yrs employed in this line of work/profession	Name and address of employer <input type="checkbox"/> Self Employed		Yrs on this job	Yrs employed in this line of work/profession
Position/Title/Type of business		Business Phone Number		Position/Title/Type of business		Business Phone Number	
<i>If employed in current position for less than two or if currently employed in more than one position, complete the following</i>							
Name and address of employer <input type="checkbox"/> Self Employed		Yrs on this job	Yrs employed in this line of work/profession	Name and address of employer <input type="checkbox"/> Self Employed		Yrs on this job	Yrs employed in this line of work/profession
Position/Title/Type of business		Business Phone Number		Position/Title/Type of business		Business Phone Number	

Declarations					
If you answer "yes" to any of the questions a through g, provide an explanation to right or on a continuation sheet.	Borrower/		Borrower/		Explanations. Use continuation sheets as necessary
	Guarantor #1	Guarantor #2	Guarantor #1	Guarantor #2	
	Yes	No	Yes	No	
a. Are there outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
b. Have you been declared bankrupt in the past seven years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven (7) years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvements loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
h. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
i. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Monthly Income				
Gross Monthly Income	Borrower #1	Borrower #2	Total	Describe sources of other income below
Base Empl. Income			\$0.00	
Overtime			\$0.00	
Bonuses			\$0.00	
Commissions			\$0.00	
Dividends/Interest			\$0.00	
Net Rental Income <i>(Total is calculated on the Real Estate Schedule)</i>			\$0.00	
Business Income			\$0.00	
Other Income			\$0.00	
Total	\$0.00	\$0.00	\$0.00	

Acknowledgement and Agreement			
Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) 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 Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made in the application.			
Borrower/Guarantor's Signature #1	Date	Borrower/Guarantor's Signature #2	Date
X		X	

Statement of Assets and Liabilities for Individuals

Borrower/Guarantor #1	Borrower/Guarantor #2 (if spouse, else use another form)
Name	Name

Personal Financial Statement			
Assets		Liabilities & Net Worth	
Cash on Hand in Banks (List accounts below)		Notes Payable to Bank	\$0.00
		Notes Payable to Relatives	\$0.00
		Notes Payable to Others	\$0.00
		Accounts Payable (i.e. credit cards)	\$0.00
		Liens on Real Estate (from schedule below)	\$0.00
		Other Liabilities (List Below)	
U.S. Government Securities	\$0.00		
Accounts, Loans and Notes Receivable	\$0.00		
Cash Surrender Value Life Insurance	\$0.00		
Stocks & Bonds	\$0.00		
Total Liquid Assets (Verifiable at closing)	\$0.00		
Real Estate Owned (Complete schedule below)	\$0.00		
Net Worth of Business Owned	\$0.00		
Vested Interest in Retirement Fund	\$0.00		
Automobiles Owned	\$0.00		
Other Assets (List Below)			
		Total Liabilities	\$0.00
Total Assets	\$0.00	Net Worth (Assets - Liabilities)	\$0.00

Schedule of Real Estate						
Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Annual Gross Rental Income	Annual Operating Expenses	Annual Net Income
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
Totals		\$0	\$0	\$0	\$0	\$0

Continuation Sheet/Commercial Loan Application - Entity

Borrower

Acknowledgement and Agreement

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) 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 Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made in the application. If signing on behalf of an entity and not as an individual, I/we certify that I/we have the authoritative capacity to sign on behalf of the Borrower(s).

Borrower's Signature #1

Date

Borrower's Signature #2

Date

X

X

Continuation Sheet/Commercial Loan Application - Individuals

Use this continuation sheet if you need more space to complete the Commercial Loan Application. Mark #1 for the first borrower/guarantor or #2 for the second borrower/guarantor.	Borrower/Guarantor Name #1
	Borrower/Guarantor Name#2

Acknowledgement and Agreement

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) 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 Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made in the application.

Borrower/Guarantor's Signature #1	Date	Borrower/Guarantor's Signature #2	Date
-----------------------------------	------	-----------------------------------	------