

CENTIER BANK

SMALL BUSINESS LOAN APPLICATION

Sole Proprietorship Business Name _____
 Partnership Business Address _____
 Limited Liability Company City/State/ZIP _____
 Corporation SS# or TIN# _____ Phone _____ Fax _____
 Nature of Business _____
 No. of Employees _____ Date Bus. Established _____ Name of CPA _____
 Type of Borrower _____ New _____ Past _____ Present E-Mail Address _____

Credit Requested		
Purpose	Type (term, line, etc.)	Amount Requested
Working Capital		
Purchase Equipment		
Acquire Existing Business		
Payoff Existing Debt		
Purchase Real Estate		
Construction		
Total Loan Requested		

Ownership Information				
Complete required information for each owner or partner with 20% or greater ownership interest; or for any proposed guarantors.				
Name	Title	% Owned	Annual Compensation From Bus	Guarantor (Y or N)

Name of Individual / Guarantor _____ SS# _____ Statement of Financial Condition as of _____ 20____

Address _____

Cash on hand and in this bank	_____	Notes payable to banks	_____
Cash in other banks	_____	Amounts payable to others – secured / unsecured	_____
U.S. Gov't. & marketable securities	_____	Accounts and bills due	_____
Real estate owned	_____	Real estate mortgages payable	_____
Automobiles & other personal property	_____	Other debts (car payments, credit cards, etc.) – itemize	_____
Cash surrender value – life insurance	_____		_____
Other assets	_____		_____
		Total Liabilities	_____
		Net Worth	_____
Total Assets		Total Liabilities and Net Worth	_____

Name of Individual / Guarantor _____ SS# _____ Statement of Financial Condition as of _____ 20____

Address _____

Cash on hand and in this bank	_____	Notes payable to banks	_____
Cash in other banks	_____	Amounts payable to others – secured / unsecured	_____
U.S. Gov't. & marketable securities	_____	Accounts and bills due	_____
Real estate owned	_____	Real estate mortgages payable	_____
Automobiles & other personal property	_____	Other debts (car payments, credit cards, etc.) – itemize	_____
Cash surrender value – life insurance	_____		_____
Other assets	_____		_____
		Total Liabilities	_____
		Net Worth	_____
Total Assets		Total Liabilities and Net Worth	_____

Deposit Account Information (Business & Personal)			
Bank Name	Account Name	Account Type	Avg. Monthly Balance

Additional Information (Answer all of the following questions regarding the proposed business applicant)

1. Is the applicant contingently liable as a guarantor or co-maker on any loans, under any leases or other contracts, under a Letter of Credit? ___ Yes ___ No If yes, explain _____

2. Has the company or any officers of the company ever been involved in bankruptcy or insolvency proceedings? Lawsuits? Have any judgments or liens ever been filed? ___ Yes ___ No If yes, explain _____

3. Are any payroll-related taxes or income taxes past due? Have any levies been filed or is the company operating under an agreement with the IRS? ___ Yes ___ No If yes, explain _____

To: Centier Bank: The information contained in the Business Loan Application, together with all other documents submitted as part of this application, is submitted for the purpose of procuring, establishing and maintaining credit for a commercial or business purpose with Centier Bank on behalf of the undersigned or persons, firms or corporations on whose behalf the undersigned may either severally or jointly with others execute a guaranty in the Bank's favor. The undersigned warrants that a) the foregoing application, with all attachments, has been carefully read and undersigned, b) I/We are of the age of majority and the signatures below are valid, genuine and the individual(s) signing this application has received all necessary authorizations to sign this application and c) that this application and loan is for a business or commercial purpose and the proceeds will not be used for any personal, family or household purposes. I/We authorize Centier Bank to make whatever credit inquiries or verification of information or to request any additional information that it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person or reporting agency to compile and furnish to the Bank's credit experience with me/us to third parties. I/we understand that this application, attachments, and the non-refundable application fee will remain the property of Centier Bank, even if the loan is declined.

Company Name _____ Date: _____

By: _____ By: _____