



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: ☐ Corporation ☐ LLC ☐ Sole Proprietorship ☐ Partnership ☐ Not for Profit ☐ Individual ☐ 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: ☐ Line of Credit ☐ Term Loan ☐ Commercial Mortgage

Desired Term _____ ☐ Construction Loan ☐ Letter of Credit ☐ 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: ☐ Line of Credit ☐ Term Loan ☐ Commercial Mortgage

Desired Term _____ ☐ Construction Loan ☐ Letter of Credit ☐ 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. Do you have any past due business tax obligations? If yes, 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):

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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