

Commercial Loan Application

Business Name: _____ Date: _____
 Address: _____ Tax ID No.: _____
 _____ Telephone: _____

Borrower Information (please provide additional names if necessary on separate paper attached)

1. Name: _____ Address: _____ _____ Email: _____	S.S. No.: _____ DOB: _____ Telephone: _____ Cell Phone: _____
% of Ownership	_____

2. Name: _____ Address: _____ _____ Email: _____	S.S. No.: _____ DOB: _____ Telephone: _____ Cell Phone: _____
% of Ownership	_____

Terms:	Amount	Type of Loan	Term	Reason for Application
\$	_____	_____	_____	_____

Collateral Description (# of units, etc.)	Subject Property Address
_____	_____
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non-Owner Occupied <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction Permanent <input type="checkbox"/> Construction Spec	

Business Information: Type:
 Proprietorship
 Partnership
 Corporation
 LLC
 Trust
 Non-Profit

Established: _____ Service/Product Line: _____
 Accountant: _____ Phone: _____
 Attorney: _____ Phone: _____
 Insurance Agent: _____ Phone: _____

- Financial Information required (check as appropriate)
- Complete copies of 3 years filed Federal Income Tax Returns on you and your business
 - Business Financials – Income Statement and Balance Sheet
 - Proforma Financial Statements – as applicable
 - Personal Information – Country Bank for Savings Financial Statement of each Borrower
 - Property Summary Sheet(s) on your Investment Real Estate
 - Purchase & Sales Agreement – copy of real estate purchase
 - Description of Collateral – Purchase Order, copy of Deed, etc.
 - Other

If the commercial loan request outlined above is to be secured by real estate, at your expense, an acceptable appraisal of the mortgaged premises will be ordered by the Bank. You have the right to a copy of the appraisal report used in connection with your application for credit if one was ordered. We will promptly give you a copy of any appraisal, even if the loan does not close. You can pay for an additional appraisal for your own use at your cost.

Representations and Warranties:

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address or employment and any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned as long as any obligation or guarantee or the undersigned to you is outstanding; the undersigned shall supply annually an updated financial statement. This loan application and any other financial or other information that the undersigned gives you shall be your property.

Home Mortgage Disclosure and Signatures

1. Is your loan request for the purchase of, or improvements to, or a refinance of a residential property?
 (By definition, residential property means 50% or more of the property's rental income is derived from residential units.) Yes No
2. Is the borrower or co-borrower an Individual? Yes No

If you answered Yes to both question 1 and 2, please read the following information and complete as applicable.

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" 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.

Borrower:

Ethnicity

- Hispanic or Latino (check one or more)
 - 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 Alaskan 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

Co-Borrower:

Ethnicity

- Hispanic or Latino (check one or more)
 - 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 Alaskan 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

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Certification:

I/We hereby certify that all information contained above and in exhibits submitted to the Bank are true and complete to the best knowledge and belief of the applicant(s) and are submitted for the purpose of inducing a loan by the Bank to applicant(s), whether or not the loan herein applied for is approved, applicant(s) agree(s) to pay or reimburse Bank for the cost, if any, of surveys, title or mortgage examinations, appraisals, etc... performed by non-Bank personnel with consent of applicant(s).

Important information about procedures for opening a new account

To help the government fight the funding of terrorist and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

If you intend to apply for joint credit, please initial here.

Applicant

Co-Applicant

Date

Signed

Title

Date

Signed

Title

To be completed by interviewer:

This application was taken by: Face-to-face interview

By mail

Interviewer's Signature

Date

Date of receipt of complete application package: _____