

# Commercial Loan Request Form

Company Name \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Type of Business \_\_\_\_\_ Date Established \_\_\_\_\_

Type of Entity  Corporation  Partnership  Sole Proprietorship  Limited Liability Company  Other

Number of Employees Existing \_\_\_\_\_ Expected After This Loan \_\_\_\_\_

## Ownership

List below all partners, owners, co-owners, and stockholders

Name	Title	Percentage of Ownership

\*Note: Percent total for individuals listed in above table must total 100%. If additional space is required to list all individuals, this information can be submitted as an attachment to the application.

## Estimated Project Costs

	Your Money	Other Sources	Our Loan	Total Amount
Land & Building Acquisition				
Construction (Including Leasehold Improvements)				
Machinery & Equipment				
Inventory				
Working Capital				
Acquisition of Existing Business (Goodwill)				
Payoff Existing Debts				
Closing Costs				
Other _____				
Total				

## Key Contact Information

Accountant's Name \_\_\_\_\_ Phone \_\_\_\_\_

Attorney's Name \_\_\_\_\_ Phone \_\_\_\_\_

Life Insurance Agent \_\_\_\_\_ Phone \_\_\_\_\_

Hazard Insurance Agent \_\_\_\_\_ Phone \_\_\_\_\_

## Source of Capital Injection

Company Name \_\_\_\_\_

The source of capital injection should reconcile to "Your Money" listed in the Estimated Project Costs table on page 1 of this loan application.

Source of Funds: How was the injection obtained - and by whom?	Amount	Detailed Description
1. Personal Savings		
2. Sale of Investments		
3. Obtained by debt on other assets*		
4. Sale of assets*		
5. Business assets already purchased*		
6. Gift/Loan from family member**		
7. Gift/Loan from another source**		
8. Inheritance**		
9. Other		

\* Verification of sale or transfer of assets are subject to documented verification by TransPecos Banks including copies of closing statements, notes, canceled checks, asset appraisals or other items deemed necessary.

\*\* All loaned, gifted or inherited funds are subject to acknowledgment by lender/donor/estate and verification by Bank, at its sole discretion.

### Public Records/Declarations

*\*If yes to any questions, furnish details in separate exhibit*

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| Are any business owners or the business involved in any pending lawsuits?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have any owners of the company ever been involved in bankruptcy or insolvency proceedings?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have any of the owners been arrested or convicted or any criminal offense other than a minor traffic violation?                              | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are any business owners currently under indictment, on parole or on probation?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are any federal, state or local taxes delinquent?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are any business owners currently delinquent for child support payments?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have any business owners requested or received government financing before?<br><i>(This may include SBA, FHA, Student Loans, USDA, etc.)</i> | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

### Benefit to Your Business

# ***Business Questionnaire***

Company Name \_\_\_\_\_

If a business start-up provide industry detail as best as possible for background, history and business goals..

Background and History of Company

Nature of Business, Types of Product/Services

Customer Profile

List of Key Customers

List Major Competitors

Sales & Marketing - Describe how you plan to reach your target market.

Goals & Objectives - Describe the services or products the business provides and the role the company serves in the industry

## Business Debt Schedule

Company Name \_\_\_\_\_

Date \_\_\_\_\_

This schedule should list loans, contracts, capital leases and notes payable, **not** accounts payable or accrued liabilities. It should correspond to the balances on the company's interim balance sheet. It should list BUSINESS DEBTS ONLY. If no debt, fill out the top portion and write "NONE" on the first line.

Creditor Name & Address	Original Loan Date	Original Loan Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Collateral/Security	Balloon? Y/N	Loan Current? Y/N	Refi? Y/N
<b>Totals:</b>										

Company Name \_\_\_\_\_

The undersigned certifies that all statements in this application and each document required to be submitted in connection herewith, including Federal Income Tax Returns are true, correct and complete. The undersigned authorizes TransPecos Banks ("Bank") and its assignees to rely on such statements, make such inquiries and gather such information it deems necessary to verify any information provided to Bank. and its assignees on this application or any such required document, including inquiries to the IRS, business credit reporting and credit bureau agencies, and further authorizes Bank, its holding company, affiliates, and assignees to exchange this application, the information contained or submitted with this application and all banking relationship information with each other and with business credit reporting or credit bureau agencies and creditors of the undersigned. The undersigned further agrees to notify Bank and assignees promptly of any material change in such information.

USA PATRIOT ACT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or acquires a loan. What this means for you: When you open an account or obtain a loan, the Bank will ask for your name, address, date of birth and other information that will allow the bank to identify you. The Bank will also ask to see your driver's license or other identifying documents.

Commercial use: The undersigned certifies that any property and or proceeds from the proposed loan request will be used by the applicant for business or commercial purposes only and not for any personal, family or household purpose, and that the proposed request would constitute a business or commercial loan, which is exempted from the disclosure requirements of (Regulation 2) Truth in Lending of the Board of Governors of the Federal Reserve System. The applicant agrees to indemnify and hold harmless from any and all claims, loss or damage resulting or caused by this request, being subject to any provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act) and Regulation 2 of the Board of Governors of the Federal Reserve System. The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request.

Your signature below acts not only under your authority and capacity within the entity you represent in making this business credit application; but also is an effective waiver and consent to Bank and its assignees to verify any information it deems necessary on you as an individual to include, but not limited to, your individual credit bureau information.

## Signatures

Name	Signature	Social Security Number	Date
------	-----------	------------------------	------

Name	Signature	Social Security Number	Date
------	-----------	------------------------	------

Name	Signature	Social Security Number	Date
------	-----------	------------------------	------

Name	Signature	Social Security Number	Date
------	-----------	------------------------	------

Name	Signature	Social Security Number	Date
------	-----------	------------------------	------

## APPLICATION CHECKLIST

In addition to the attached application, TransPecos Banks will need to review the following documents as part of the commercial loan application process:

- Last two years filed business tax returns
- Most recent year-end business balance sheet and income statement
- Current year-to-date business balance sheet and income statement as of most recent month-end
- Personal financial statement of any owners with 20% or more ownership in the business
- Last two years personal tax returns of any owners with 20% or more ownership in the business
- Copy of any purchase contracts, construction bids and equipment quotes available

