



# Business Loan Application

## Credit Request

**Product Requested:**

<input type="checkbox"/> Line of Credit or Letter of Credit	Amount Requested: _____	Term Requested: _____
<input type="checkbox"/> Installment Loan	Amount Requested: _____	Term Requested: _____
<input type="checkbox"/> Commercial Construction	Amount Requested: _____	Term Requested: _____
<input type="checkbox"/> ACH/Merchant	Amount Requested: _____	Term Requested: _____
Or		
Increase/Renew Existing Business Account No. _____	Amount: _____	

**Type of Credit:**

Unsecured Credit

Secured Credit (other than Real Estate)

Collateral Description: \_\_\_\_\_

Secured Credit (Real Estate)

Business Property       Primary Residence       Other \_\_\_\_\_

Property Address: \_\_\_\_\_

**Purpose of Funds:** \_\_\_\_\_

## Business Information

Business Name: _____		Phone No. _____
Street Address: _____		Fax No. _____
Mailing Address: _____	Use for contact? <input type="checkbox"/>	Last Full Year of Gross Revenue: _____
Email Address/Website: _____	Length of time under current management _____	
Month/Year Established _____	Tax Identification Number _____	Total Employees _____
Business Type:		
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Sub Chapter S Corporation
<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Liability Corporation	<input type="checkbox"/> Trust
<input type="checkbox"/> Corporation	<input type="checkbox"/> Non-Profit Organization	<input type="checkbox"/> Other _____

Yes     No    Is the business an endorser, guarantor, or co-maker for any obligations not listed on your business financial statements?

Yes     No    Does the business have existing loans or lines? If yes, please provide additional payment information

Yes     No    Are you aware of any environmental liabilities, problems or potential problems (including underground storage tanks) associated with your business or any owner, or at any property ever owned or used by your business or an owner?

Yes     No    Is this business or its principals involved in any claim or lawsuit?

Yes     No    Has this business, its owners, or any guarantors ever been involved in a failure or bankruptcy?

Yes     No    Does this business owe any taxes for years prior to this year?

Yes     No    Has the business had a loss in the last three years?

**If you answered 'yes' to any of these questions, please attach a written explanation**

## Business Owners or Principals

### 1. Owner/Principal

Full Name: _____	Social Security No. _____
Date of Birth _____	Home Phone: _____ Cell Phone: _____
Street Address: _____	
Mailing Address: _____	
Years/Months at Address: _____	Monthly Housing Payment: _____
Position at Company: _____	% Ownership _____ Gross Monthly Salary: _____
Other Annual Income/Source:* _____	Total Minimum Monthly Credit Card Payment: _____
Comments: _____	

2. Owner/Principal		
Full Name:	Social Security No.	
Date of Birth	Home Phone:	Cell Phone:
Street Address:		
Mailing Address:		
Years/Months at Address:	Monthly Housing Payment:	
Position at Company:	% Ownership	Gross Monthly Salary:
Other Annual Income/Source:*	Total Minimum Monthly Credit Card Payment:	

3. Owner/Principal		
Full Name:	Social Security No.	
Date of Birth	Home Phone:	Cell Phone:
Street Address:		
Mailing Address:		
Years/Months at Address:	Monthly Housing Payment:	
Position at Company:	% Ownership	Gross Monthly Salary:
Other Annual Income/Source:*	Total Minimum Monthly Credit Card Payment:	

4. Owner/Principal		
Full Name:	Social Security No.	
Date of Birth	Home Phone:	Cell Phone:
Street Address:		
Mailing Address:		
Years/Months at Address:	Monthly Housing Payment:	
Position at Company:	% Ownership	Gross Monthly Salary:
Other Annual Income/Source:*	Total Minimum Monthly Credit Card Payment:	

\*You need not disclose income from alimony, child support, or separate maintenance unless you wish to have this income considered in the credit decision

**Business Owners or Principals**

**Each person signing (below) certifies that he/she is authorized to sign for the business related to this application.**

Each person signing (below) certifies that he/she is applying for a business loan either in the capacity as the owner, partner, principal, shareholder or authorized signer on behalf of the business. By signing below, you further agree, that financial information shown in this application and any additional financial information provided, now or in the future, will be relied upon by Community Bank as a source of repayment for this proposed credit request.

Each signer submits the information contained in this application and any supplemental documents as full, true and correct statements on the dated stated.

Each signer authorizes and directs Community Bank to obtain personal credit reports for the business and the signer in conjunction with this application, or any renewal, monitoring, or collection of credit, if this credit request is approved

This application is for  individual  joint credit (Please mark one)

1. Signer _____	Title _____	Date _____
2. Signer _____	Title _____	Date _____
3. Signer _____	Title _____	Date _____
4. Signer _____	Title _____	Date _____

**Any commitments or agreements on the part of Community Bank must be in writing to be enforceable under state law.**

**Attachments**

**Please attach copies of the documents below according to your specific type of business:**

Sole Proprietorship	Partnership/LLC/Corporation
<input type="checkbox"/> Current personal financial statement (Please use Comm. Bank form)	<input type="checkbox"/> Complete business tax returns for past two years
<input type="checkbox"/> Personal tax returns for past two years, including Schedule C	<input type="checkbox"/> Business financial statements for last two years, if available
<input type="checkbox"/> Business financial statements for last two years, if available	<input type="checkbox"/> Current personal financial statement and two years tax return for each partner/principal

Bank Use Only		
Application No.	Special Terms & Comments:	<b>Application Submitted</b> <input type="checkbox"/> In Person <input type="checkbox"/> Phone <input type="checkbox"/> Electronic <input type="checkbox"/> Mail/Fax
Date received		
Revision Date	Branch & Rel Mgr.	





## Additional Business Financial Information

### Schedule A

### Accounts, Notes, Contracts Receivable

Type (A,N,C)	Due From	Amount	Terms: (Date and Amount of Payment	Security (if any)

### Schedule B

### Inventory

Description	Units	Unit Value	Market Value	Security (if any)

### Schedule C

### Real Estate

Location/Description	Date Acquired	Market Value	Title in Name of	Contracts & Mortgages		
				Lien holder	Payment	Due Date

### Schedule D

### Equipment

Description (Year and Model)	Present Value	Present Value

### Schedule E

### Other or Intangible Assets

Description	Market Value

**Comments on Information:**

**Community Bank  
Environmental Risk Assessment**

1. Borrower's Name:  
Contact Person for Borrower:  
Property location:

(Attach legal description and survey, if applicable)

2. **Undeveloped:**

- Agricultural  
 Landfill/Dumpsite  
 Abandoned  
 Other:

**Developed:**

- Industrial SIC #:  
 Manufacturing SIC #:  
 Commercial  
 Residential  
 Other:

3. Describe the proposed use of this property:
4. Are there any adjacent properties from which contamination may have affected this property?  
 Yes       No
5. Were there past users or owners of the property that may have resulted in contamination of subject/adjacent properties (e.g. the property used as a service station or owned by a company or person that has been cited for other environmental violations)?  
 Yes       No
6. Is the property a registered or proposed Superfund (CERCLA) site or a site identified by state or local agencies as in need of cleanup or investigation?  Yes       No
7. Has the property been the subject of any environmental regulatory enforcement action or the subject of any complaints or lawsuits?  Yes       No
8. Have any properties or facilities owned or operated by the owner been subject of any environmental cleanup or regulatory action?  Yes       No
9. Is there any known or suspected environmental contamination, past or present, on or from the property?  
 Yes       No
10. If the proposed use of the property involves any generation, storage, or disposal of hazardous substances or regulated materials, does the borrower have procedures that meet the regulatory requirements for proper handling of these materials?  Yes       No

**Loan Officer Questionnaire**

11. Did on-site inspection or inquiry reveal any of the following:
- a. Stressed or dead vegetation or unusual barren or discolored areas?  Yes       No
- b. Discoloration, oily sheen, or foul/unusual odors in water?  
 Yes       No
- c. Drums or storage containers?  
 Yes       No
- d. Above or below ground storage tanks?  
 Yes       No
- e. Evidence of PCB's (electrical transformers, capacitors, yellow identification labels?)  
 Yes       No
- f. Evidence of petroleum or oil products (pipelines, well-caps)?  
 Yes       No

- g. If there are existing structures, answer the following questions:  
 Evidence of chemical spill/leaks (stains on floors, odors)?  
 Yes       No  
 Evidence of asbestos (built before 1979, pipe wrap, ceiling tiles, broiler insulation, friable, flaking, or damaged asbestos)?  
 Yes       No  
 Source of air emissions (smoke stacks, incinerators, chimneys, chemical odors, smoke)?  
 Yes       No
- h. Existence of hazardous substances or materials (storage of chemical, etc.)?  
 Yes       No
- i. Existence of radioactive materials or radiation emitting devices?  
 Yes       No
- j. Evidence of urea-formaldehyde foam insulation?  
 Yes       No
- k. Wastewater treatment plant?  
 Yes       No
- l. Equipment wash down areas?  
 Yes       No
- m. Unusual heaps, mounds, depressions, or sinkholes?  
 Yes       No
- n. Evidence of random emissions?  
 Yes       No
- o. Is the property in or near a flood plain, wetlands, or an ecologically sensitive area?  
 Yes       No
- p. Have any testing or laboratory procedures ever been employed on the property?  
 Yes       No

Other observations/comments: (all "yes" responses require a comment)

12. Officer evaluation of known environmental factors:

- a. Is there any reason to question or doubt the borrower or owner's responses to the foregoing questions?  Yes       No
- b. Did the pre-audit site inspection or the responses on this checklist evidence possible environmental contamination or risk, past or present, on or near the property?  Yes       No
- c. Has the owner or the borrower revealed potential sources/causes of environmental contamination?  
 Yes       No
- d. Is the purchase price of the property \$ \_\_\_\_\_ consistent with the appraised value \$ \_\_\_\_\_ ?  
 Yes       No       N/A
- e. Other observations or comments:

A Phase One  is  is not required.

A Phase One was ordered on \_\_\_\_\_ with a copy obtained on \_\_\_\_\_. The Phase   
 meets  does not meet the requirements set for the by the EPA.

Signed: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## **BUSINESS APPLICATION NOTICE OF RIGHT TO REQUEST STATEMENT OF REASONS**

**If you have any questions regarding  
This notice, you should contact:**

**Community Bank  
7 S First Avenue  
Walla Walla, WA 99362  
509-522-9996**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the office listed above within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this credit is **FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.**