



Business Loan Application

GENERAL BORROWER INFORMATION (Please print legibly or type)

Borrower Legal Name:	IRS Tax ID
Co-Borrower Legal Name:	IRS Tax ID
Guarantor	Percentage (%) of Ownership
Guarantor	Percentage (%) of Ownership

LOAN INFORMATION

Loan Amount	Address of Proposed Collateral OR Address of where funds will be used
Loan Purpose (please be specific)	

For **Real Estate Collateral**, title to the property is/will be held by: _____

- If you are applying for an individual account in your own name and are relying on your income and assets and not the income or assets of another person as the basis for repayment of the credit requested
- If you are applying for a joint account or an account that you and another person will use
- If you are applying for an individual account, but are relying on income from alimony, child support or separate maintenance or on the income of another person as the basis for repayment of the credit requested. (We may request information regarding this person on whose alimony, child support, or maintenance payments, income or assets you are relying.)

Initials

Initials

GENERAL BUSINESS INFORMATION (3 years' business tax returns must accompany this application)

Entity Type Corporation Limited Liability Corp General Partnership Limited Partnership Sole Proprietorship

Corporate Officers: President _____ Secretary _____

Street Address (physical location)	City	State	Zip
Business Phone	Date Business Established	Average Annual Sales	No. of Employees
Website	Business Bank	Average Checking Balance	

OWNERSHIP / MANAGEMENT INFORMATION (Personal Financial Statement and 2 years' Personal Tax Returns are required)

Legal Name	SS/TaxID	Title	% Owned
Street Address	City	State	Zip Phone

Legal Name	SS/TaxID	Title	% Owned
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Legal Name	SS/TaxID	Title	% Owned
Street Address	City	State	Zip Phone

Applicant Signature	Date	Joint Applicant Signature	Date
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Demographic Information of Borrower

(To be completed for Residential or Mixed-Use Property Only)

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, sex, and race) 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity (Check one or more)

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino - *Print Origin*

*For example: Argentinean, Columbian, 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 of enrolled or principal tribe

- _____
 Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian (*list race below*)

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan Other Pacific Islander (*list race below*)

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide

Sex

- Male Female I do not wish to provide

Ethnicity (Check one or more)

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino - *Print Origin*

*For example: Argentinean, Columbian, 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 of enrolled or principal tribe

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 Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian (*list race below*)

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan Other Pacific Islander (*list race below*)

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide

Sex

- Male Female I do not wish to provide

To Be Completed by Financial Institution (for application taken in person) :

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
- Was the sex of the borrower collected on the basis of visual observation or surname? No Yes
- Was the race of the Borrower collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

- Face-to-Face Interview (includes media w/video Component) Telephone Interview Fax or Mail Email or Internet

Appraisal Disclosure

(Required for 1-to-4 family Residential properties)

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. You also have the right to receive a copy of the appraisal three days prior to the consummation of the loan.

Applicant Signature

Joint Applicant Signature



BENEFICIAL OWNERSHIP CERTIFICATION FORM

For Account Numbers: _____

A. Name and title of natural person opening account(s):

B. Name of legal entity for which the account is being opened: _____
C. Type of legal entity: _____

D. Address of legal entity

- Legal entity is exempt from collecting beneficial ownership information
- CSR certifies existing beneficial ownership form has been reviewed with customer and no changes have occurred
Date of review: _____ CSR Initials: _____

E. CONTROL PRONG

Complete the following information for **one individual** with significant responsibility for managing the legal entity listed above, such as an executive officer/senior manager (e.g. CEO, CFO, President, Treasurer, etc.) or any other individual who regularly performs similar functions. (If appropriate, an individual listed under section E above may also be listed below in section F.)
Exemptions include sole proprietorships, unincorporated associations, non-statutory trusts, financial institutions, & publicly traded companies.

Name and Title	Date of Birth	Residential Address	For US Persons: Social Security # For Foreign Persons: Passport # and Country of Issuance*

Please verify the identity of the control person by completing section G page 2 as applicable.

F. OWNERSHIP PRONG

Complete the following information for **each individual***, if any, who directly or indirectly, through any contract arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the legal entity listed above.
Exemptions include sole proprietorships, unincorporated associations, non-statutory trusts, financial institutions, publicly traded companies, non-profit organizations, churches, and IOLTA accounts.

	Name	Date of Birth	Residential Address	For US Persons: Social Security # For Foreign Persons: Passport # and Country of Issuance*	% Owner
1					
2					
3					
4					

Please verify the identity of all beneficial owners by completing section H on page 2 as applicable.

Ownership Comments – If ownership percent does not equal 100%, please explain why below:

I, _____ (print name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I understand that I am responsible to keep BankFive informed of any changes to the beneficial ownership or control of this legal entity.

Signature: _____ Date: _____

Completed by: _____

* In lieu of a passport number, foreign persons may also provide an alien identification card number or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



BENEFICIAL OWNERSHIP CERTIFICATION FORM
Continued

G. Please verify the identity of the **Control Person** listed in section E by completing the identification information listed below.

ID Type	ID Number	State/Country of Issuance	Issue Date	Expiration Date

H. Please verify the identities of all **Beneficial Owners** listed in section F by completing the identification information listed below.

	ID Type	ID Number	State/Country of Issuance	Issue Date	Expiration Date
1					
2					
3					
4					

Comments: