

Commercial Loan Application



Section 1: Certification

This application is designed to be completed by the applicant(s) and guarantor(s) with the Lender's assistance. The party certifies that he/she/it has applied for a commercial loan from Crossroads Bank. In applying for the loan, the party provided the information within this application. The party certifies that all of the information is true and complete. The party made no misrepresentations to Crossroads Bank, nor did the party omit any important information. The party understands and agrees that Crossroads Bank may verify any information provided within the application and on subsequent documents provided to Crossroads Bank during the application process. The party fully understands that it is a federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for a loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

Receipt of this application by Crossroads Bank does not constitute approval. The bank has made no representations or promises in conjunction with this application. The request will be subject to full underwriting, which may require that the party provide additional documentation. The party certifies that any additional information provided to the bank to be used for consideration of the loan requested in this application is accurate and legitimate.

Applicant Signature

Date

Section 2: Joint Intent

If this is an application for joint credit or for credit with the intention of joint personal guarantees, each person certifies that he/she intends to apply jointly.

Signature

Signature

Signature

Signature

Signature

Signature

Section 3: Request

Loan Purpose:	
Amount Requested:	
Application Date:	

Section 4: Applicant and Guarantor Information

Entity #1

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Entity #2 (if applicable)

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Entity #3 (if applicable)

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Section 4: Applicant and Guarantor Information (continued from previous page)

Entity #4 (if applicable)

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Entity #5 (if applicable)

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Entity #6 (if applicable)

Name or Legal Entity Name:	
Intent to apply as a Borrower or Guarantor:	
Social Security Number or Tax Identification Number:	
Physical Address (if no physical, then mailing):	
Phone Number:	
Email Address:	
Driver's License Number (if applicable):	
Birth Date (if applicable):	
History of bankruptcy, foreclosure, deed in lieu of foreclosure, judgment, or lawsuit in the last 7 years? (if so, state which)	

Section 5: Information for Government Monitoring Purposes

**Attention: Do not fill out this section unless this is a dwelling related purpose. Only borrowing entities, not guarantors, are to fill out this section. The information only applies to persons applying, not business entities.*

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. **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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Applicant Name: _____

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Enter origin: _____
Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Enter race: _____
Examples: 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 – Enter race: _____
Examples: Fijian, Tongan, etc.
- White
- I do not wish to provide this information

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 Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

**Bank use only: I hereby certify that I have noted this information based on visual observation or surname:*

Bank Employee Name

Bank Employee Signature

Date

Applicant Name: _____

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Enter origin: _____
 - Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*
- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Enter race: _____
 - Examples: 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 – Enter race: _____
 - Examples: Fijian, Tongan, etc.*
- White
- I do not wish to provide this information

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 Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

**Bank use only: I hereby certify that I have noted this information based on visual observation or surname:*

Bank Employee Name

Bank Employee Signature

Date

Section 6: Regulation B Appraisal Requirements

**Attention: Do not fill out this section unless the transaction requires an appraisal on a dwelling to be commissioned.*

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.

I acknowledge receipt of this appraisal notice. _____ (sign here)

Section 7: Environmental Questionnaire

**Attention: This section only needs to be completed if the loan applied for will be secured by real estate. If there are multiple properties involved, please complete for all properties involved. This should be completed by the applicant.*

Current use of property:	
Past use(s) of property:	
Has the property or any adjoining/adjacent properties use involved environmentally sensitive industries presently or in the past? (if yes, describe)	
Have hazardous substances been used or identified at the property or adjoining properties in the past or present? (if yes, describe)	
Are any hazardous substances, petroleum products, or chemicals stored or produced on the property or adjoining properties? (if yes, describe)	
Is there evidence of contamination at the property or adjoining properties? (if yes, describe)	
Are there potential sources of contamination at the property or adjoining properties (if yes, describe)	
Does the applicant have any knowledge of contamination at the property or adjoining properties, or aware of any past or present legal action regarding the property or adjoining properties (if yes, describe)	
Has any government entity taken any regulatory action related to environmental conditions at the property or adjoining properties? (if yes, describe)	
Have any environmental risk studies (questionnaires, TSAs, Phase I, Phase II, other) or assessments been performed on the property in the past? (if yes, describe)	
Is there any presence of lead paint, asbestos, or polychlorinated biphenyls on the property? (if yes, describe)	
Is there any other pertinent information to the applicant’s knowledge that should be made aware to Crossroads regarding the environmental condition or safety of the property or adjoining properties? (if so, describe)	

Applicant Signature