



## COMMERCIAL LOAN APPLICATION

Applicant Name:		DBA Name:
Applicant Address:		
Email Address:	Phone Number:	Cell Phone:
Company Structure: <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Prop. <input type="checkbox"/> Individual <input type="checkbox"/> Other _____		
Tax ID Number:		
Business Description:		
Names of Persons Authorized to Borrow Money on Behalf of and In the Name of the Applicant:		
Income Tax Return Filed Through What Date:		Are Any Returns Being Contested or Audited: <input type="checkbox"/> Yes <input type="checkbox"/> No

### LOAN REQUEST

Amount Requested \$	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Requested Term:
Purpose of Credit Request:		
Sources of Repayment:		
Guarantor(s):		

### COLLATERAL OFFERED BY APPLICANT

Description	Value	Total Liens	Ownership Status for Applicant	Creditor Name
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

Comments:
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### Equal Credit Opportunity Notice

<p>Were your gross revenues \$1,000,000 or less in your previous year?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you answered "Yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement within 60 days from the date you are notified of Creditor's decision, please contact:</p> <p style="text-align: center;">Resurgens Bank  2300 Henderson Mill Road, Suite 100  Atlanta, GA 30345</p> <p>The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.</p>	<p>NOTICE: The Federal Equal Credit Opportunity Act prohibits creditor from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or a 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 creditor is:</p> <p style="text-align: right;">FDIC Consumer Response Center  1100 Walnut Street Box #11  Kansas City, MO 64106</p>
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This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of the Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of Federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

## APPLICANT CERTIFICATION

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 loan. When you (the customer) open an account or loan, we will ask for your name, address, date of birth (for natural persons), tax identification or social security number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The information contained in this statement is provided to induce you (Resurgens Bank) 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 to the undersigned or to accept a guarantee from the undersigned. Under penalty for making false statements or overvaluing property to influence the action of any FDIC insured bank, each of the undersigned represents, warrants and certifies that the name, address, or employment and of 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 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, both now and at anytime in the future, to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned, including such background checks, employment inquiries, investigations and/or public records searches, as you may deem appropriate. The undersigned authorize, both now and at anytime in the future, any person or consumer reporting agency to give you any information it may have on the undersigned. The Bank is also authorized to furnish information about the undersigned's account to consumer reporting agencies and others who may properly receive that information. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor By signing below, each applicant declares that he/she has read and understands the statements above. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor By signing below, each applicant declares that he/she has read and understands the statements above. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):
Business Entity <hr/> By: _____ Signature _____ Date _____ <hr/> Print Name _____ It's: _____ Title _____	Business Entity <hr/> By: _____ Signature _____ Date _____ <hr/> Print Name _____ It's: _____ Title _____
Individually: <hr/> Signature _____ Date _____ <hr/> Print Name _____	Individually: <hr/> Signature _____ Date _____ <hr/> Print Name _____

Following is a list of items we may need to expedite our processing of your commercial loan application.  
The items needed are checked for your convenience.

### For all Requests:

- \_\_\_\_\_ Last 3 years business tax returns and all schedules
- \_\_\_\_\_ Last 3 years fiscal year end corporate financial statements
- \_\_\_\_\_ Most recent interim financial statements with prior year comparison
- \_\_\_\_\_ Current personal financial statements (on forms supplied) on guarantor(s) of the business credit
- \_\_\_\_\_ Last 3 years personal tax returns on guarantors including W-2s, K-1s, and all supporting schedules
- \_\_\_\_\_ LLC Operating Agreement
- \_\_\_\_\_ Articles of Incorporation

### For equipment or vehicle financing:

- \_\_\_\_\_ Copy of purchase invoice
- \_\_\_\_\_ Detailed listing of equipment/vehicles
- \_\_\_\_\_ Current loan statement (for refinance only)

### For real estate requests:

- \_\_\_\_\_ Copy of purchase contract and warranty deed (if applicable)
- \_\_\_\_\_ Current loan statement (for refinance only)
- \_\_\_\_\_ Current rent roll and copies of third-party leases (if applicable)
- \_\_\_\_\_ Copy of appraisal, tax card, survey, and environmental data (if applicable)
- \_\_\_\_\_ For construction project: budget, contract, sources and uses

### For line of credit requests:

- \_\_\_\_\_ Aging of accounts receivable and accounts payable (matching the date of the interims)
- \_\_\_\_\_ Detailed listing of current inventory

Loan Officer Signature

Print Name

Date Received

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower Name:

Requested Loan Amount:

Co-Borrower Name:

Collateral:

### FOR EXISTING AND NEW LOANS SECURED BY A RESIDENTIAL STRUCTURE, COMPLETE THE INFORMATION BELOW:

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>Borrower:</b>		<b>Co-Borrower:</b>	
<input type="checkbox"/> I do not wish to furnish this information.		<input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower Signature

Co-Borrower Signature

### INTERNAL USE ONLY

Application Taken By:

Phone or Mail Application? ☐ Yes ☐ No  
In Person (face to face) Application? ☐ Yes ☐ No

Lender Signature

Date Application Received