

Cache Bank & Trust

Business Loan Application

In order to process your loan request, please complete the following information:

Date _____

Applicant:

Company Name: _____

Any trade name (DBA) used: _____

Address: _____ Telephone: (____) _____

_____ Fax:(____) _____

E-mail : _____ Web Site: _____

Type of business: _____ Federal Employer Identification # _____

(Check all that apply)

Existing Business New Business For Profit Non Profit

Entity Structure:

S. Corp Limited Liability Company General Partnership
 C. Corp Limited Partnership Sole Proprietorship

Use of Loan Proceeds, Amount and Terms Requested:

Amount

Purpose: _____ \$ _____

_____ \$ _____

Terms: _____ Total: \$ _____

Source of repayment: _____

(If additional room is needed, please attach a separate sheet)

Ownership / Officers: (List all officers, directors, partners, owners, and stockholders)

<u>Name</u>	<u>Title</u>	<u>% Ownership</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

General Information:

Fiscal Year End: _____

Financial reporting: Accrual Cash

Independent CPA or Financial Advisor: _____

Name of Insurance Agency: _____

Internal Chief Financial Officer: _____

Legal Counsel: _____

Are all personal and business income, payroll and property taxes paid current?
 Yes No

If not, explain: _____

Current Banking Relationship: _____

Have you ever borrowed from Cache Bank and Trust before? Yes No

Please list all other debt obligations:

Lender/Lessor	Original Amount	Date of Loan	Current Balance	Monthly Payment	Maturity Date	Security
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Are there any judgments, unsettled lawsuits or major disputes involving the business? Yes No
If yes, please explain: _____

Has the business ever declared bankruptcy? Yes No

Other documentation required:

The following checked information is required in connection with the processing of this loan request. The effective date of this loan application will commence upon the date that all of the data checked is submitted. Please be advised that upon receipt and review by the bank officer of the information requested, additional information may be deemed necessary in order to proceed with the processing of your loan request.

- Written history of business
- Resume of the principals
- Personal tax returns for the past _____ years
- Personal Financial Statement prepared within the past 45 days (form provided by Cache Bank)
- Business tax returns for the past _____ years
- Fiscal year end business financial statements for the past _____ years
- Interim financial statements within the past 45 days
- Business debt schedule and a list of at least 3 major suppliers of trade credit
- Pro Forma projection of profit & loss, and cash flow for the next 12 months or fiscal year
- Articles of Incorporation, By-Laws and Certificate of Incorporation (if Corporation)
- Articles of Organization and Operating Agreement (if Limited Liability Company)
- Partnership Agreement (if Partnership)
- Trade Name Registration (if Sole Proprietorship)
- Listing and Aging of Receivables
- Listing and Aging of Payables
- Other: _____

INDIVIDUAL OR JOINT CREDIT

Borrower: _____ Address: _____

Borrower: _____ Address: _____

I/We are applying for \$ _____ on _____ (date) with Cache Bank and Trust.

() I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.

() I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources.

() We are applying for joint credit.

Signature(s) _____

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Business Name: _____

By: _____ Date: _____

By: _____ Date: _____

Signature (Individual) _____

Signature (Other Party) _____

S.S. No. _____ Date of Birth _____

S.S. No. _____ Date of Birth _____

Date Signed _____ 20 _____

Date Signed _____ 20 _____

