



BUSINESS LOAN APPLICATION

Note: Please print or type all information. Use additional sheets if necessary

Date _____

GENERAL BUSINESS INFORMATION				
Applicant Name (Exact Legal Business Name)		DBA (if applicable)	Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s)	Customer Since
Street Address		City	State	ZIP
Business Phone No.		FAX No.	Tax ID No.	
Legal Status of Business <input type="checkbox"/> Sole Ownership <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation			Annual Sales \$	
Profit (Loss) Last Fiscal Year \$	Date Business Established	Under Current Management Since?	Number of Employees?	
Name of Primary Bank of Account		Account(s) <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Line of Credit	Loan No.
OCB Business Checking Acct. No.		Other OCB Account(s) (Name & Account No.)		
Nature of Business (Product or Service)				

BUSINESS LOAN REQUESTED:		
<input type="checkbox"/> Business Line of Credit	<input type="checkbox"/> Single Payment Loan	
<input type="checkbox"/> Business Term Loan	<input type="checkbox"/> Business Line of Credit Secured by Real Estate	
<input type="checkbox"/> Business Equipment Loan	<input type="checkbox"/> Business Term Loan Secured by Real Estate	
<input type="checkbox"/> Business Vehicle Loan		
Amount of Credit Requested \$		How will the funds be used?
Primary Source of Repayment		Secondary Source of Repayment
Term (in months) Requested to Repay Loan	Preferred Monthly Payment Due Date	Loan Payment to be Automatically Deducted from this OCB Account

COLLATERAL		
What Collateral will be Offered?		
<input type="checkbox"/> Accounts Receivable	<input type="checkbox"/> Deposits/Securities	<input type="checkbox"/> Inventory
<input type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Equipment	<input type="checkbox"/> Vehicles
<input type="checkbox"/> Residential Real Estate	<input type="checkbox"/> Other: _____	
Complete Detailed Description of Collateral (Year, Model, Serial Number, Account Number, etc.):		
Value of Collateral:		Source of Valuation of Collateral:

PRINCIPALS/GUARANTORS

Name	Address	SSN#	% Own.	Title

ACCOUNT RECEIVABLE AGING

Please attach Account Receivable and Account Payable Agings

Usual Terms of Sale offered to Customers

Usual Terms of Sale Offered by Suppliers

LEASE INFORMATION

Do you have a Lease for the Property your Business now occupies?

Yes No

Month Rental \$
(Includes Tax, Ins., etc.)

Years remaining on Lease

TRADE CREDITORS/OTHER CREDIT REFERENCES

Creditor Name	Contact Person	Phone No.

SUPPORT INFORMATION

Name of Accountant

Firm

Phone No.

Name of Attorney

Firm

Phone No.

Name of Insurance Agent

Firm

Phone No.

RELATED BUSINESS ISSUES

(if applicant answers "yes" to any of the following questions, please describe the circumstances in detail below or on an attached sheet.)

Has applicant pledged inventory, accounts receivable or equipment to secure existing debt?

Yes No

If "Yes," please explain:

Is applicant a party to any claim or lawsuit?

Yes No

If "Yes," please explain:

Has applicant/guarantor(s) declared bankruptcy in past 10 years?

Yes No

If "Yes," please explain:

Date of filing

Does applicant owe any past due taxes?

Yes No

If "Yes," please explain:

Owed to

Has/is applicant applied/applying for credit from another source?

Yes No

If "Yes," please explain:

Is applicant an endorser, guarantor or co-maker for any obligations (including leases)?

Yes No

If "Yes," please explain:

Does the company anticipate significant capital expenditure within the next 12 months?

Yes No

If "Yes," please explain:

APPLICANT'S STATEMENT

If married, you may request individual credit by applying alone. If you intend to rely on your spouse's future earnings to qualify for this credit, please apply for joint credit. Persons married to each other may request for joint credit by applying together in one application. Persons not married to each other may request joint credit by completing separate applications and submitting their applications together.

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/We made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation they may request to my/our application, credit or loan.

I/We certify that all the information contained in this application, and any attachments hereto, is true and complete, and is provided to bank for the purpose of obtaining credit.

Authorized Signature (Applicant)

Authorized Signature (Co-applicant or Guarantor)

Printed Name

Printed Name

Title

Date

Title

Date

Authorized Signature (Co-applicant or Guarantor)

Authorized Signature (Co-applicant or Guarantor)

Printed Name

Printed Name

Title

Date

Title

Date

All co-applicants and/or guarantors previously listed must sign.

ADDITIONAL INFORMATION

FOR BANK USE ONLY

Originated Branch & No.

Relationship Officer

Date of Completed Application Received

Officer Signature