



How Can We Help?

I am seeking a financial request/advice for the following:

I will need to borrow (estimate): \$

Please provide some information about your business:

Legal Business Name:

Address:

Phone Number:

Describe your business:

Website Address:

Business operations began in:

| | | | | |
|--------------------|-------|---|-----------------------|-------|
| Current ownership: | <hr/> | % | Current owners since: | <hr/> |
| | <hr/> | % | | <hr/> |
| | <hr/> | % | | <hr/> |

Ownership Information:

| | | | |
|------------------|-------|------------------|-------|
| Position/ Title: | <hr/> | Position/ Title: | <hr/> |
|------------------|-------|------------------|-------|

Other Business Information:

Y/N

- | | |
|---|-------|
| 1. Is the business or any principal liable as a guarantor or endorser on an existing or outstanding loan? | <hr/> |
| 2. Is the business or any principal currently past due on any taxes? | <hr/> |
| 3. Is the business or any principal currently involved in any litigation or any other legal claims? | <hr/> |
| 4. Has the business or any principal ever declared bankruptcy? | <hr/> |

**If you answered yes to any of the above, please provide details below:*

Signature:

I/We hereby authorize you to release to **Municipal Trust & Savings Bank** for verification purposes, information concerning:

- 1. Credit Bureau information.
- 2. Employment history.
- 3. Bank and Savings account record.
- 4. Loan payment history.
- 5. Any information deemed necessary in connection with consumer credit report for a loan transaction.

The information is for the confidential use of **Municipal Trust & Savings Bank** in reviewing your request for a business loan. The Undersigned certifies that the information provided is true and correct and that Municipal Trust & Savings Bank may consider this information as true and correct until written notice is provided by the undersigned. It may be a federal crime punishable by a fine of not more than \$1,000,000 or imprisonment for not more than thirty (30) years, or both, to knowingly make false statements concerning any of the above information, under provisions of US Code Title 18 Part I Chapter 47 Section 1014.

I/we hereby authorize Municipal Trust & Savings Bank to verify my past and present employment earning records, bank accounts, loan balances and loan payoffs, stock holdings, and any other asset balances that are needed to process my loan application. I further authorize Municipal Trust & Savings Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my application for a loan.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Equal Credit Opportunity Act

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with the law concerning this creditor is the FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

U.S. Patriot Act

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. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Information for Government Monitoring Purposes:

The following information is requested by the Federal Government for 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. You may select one or more designations for "Race". The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below (Lender must review this 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).

Applicant:

☐ I do not wish to furnish this information

Ethnicity:

- ☐ Hispanic or Latino/a/x
- ☐ Not Hispanic or Latino/a/x

Race:

- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White

Sex:

- ☐ Female
- ☐ Male

Co-Applicant:

☐ I do not wish to furnish this information

Ethnicity:

- ☐ Hispanic or Latino/a/x
- ☐ Not Hispanic or Latino/a/x

Race:

- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White

Sex:

- ☐ Female
- ☐ Male

PERSONAL FINANCIAL STATEMENT



Date: _____

- ☐ Individual statement: If you are applying for credit in your name alone, fill out all information requested of Applicant.
- ☐ Joint statement: If you are applying for credit together with any other person or relying on another person's income or assets in applying for credit, fill out information requested of Applicant and Co-Applicant

IMPORTANT: READ BEFORE COMPLETING THIS FORM.

If you are applying for individual credit in your own name or as guarantor of a commercial loan and are relying on your own income or assets and not the income or assets of another persons for the basis of repayment of the credit requested, you may omit Sections 2, 4, & 6. If you are applying for joint credit with another person, complete all sections.

APPLICANT - SECTION 1

| | | | |
|------------------|---------------------|-------------------|----------|
| Name | Social Security # | Date of Birth | |
| Home Address | City | State | Zip Code |
| Occupation | Title | Length of Service | |
| Employer | Home Phone | Business Phone | |
| Employer Address | City | State | Zip Code |
| Email Address | Dependents #: Ages: | | |

CO-APPLICANT - SECTION 2

| | | | |
|------------------|---------------------|-------------------|----------|
| Name | Social Security # | Date of Birth | |
| Home Address | City | State | Zip Code |
| Occupation | Title | Length of Service | |
| Employer | Home Phone | Business Phone | |
| Employer Address | City | State | Zip Code |
| Email Address | Dependents #: Ages: | | |

APPLICANT CONTINGENT LIABILITIES - SECTION 3

Do you have any contingent liabilities? _____

If yes, as endorser, co-maker, or guarantor? _____

Legal Claims? _____

Amount of Contested Tax Liens? _____

Are you a defendant in any suits or legal actions? _____

CO-APPLICANT CONTINGENT LIABILITIES - SECTION 4

Do you have any contingent liabilities? _____
If yes, as endorser, co-maker, or guarantor? _____
Legal Claims? _____
Amount of Contested Tax Liens? _____
Are you a defendant in any suits or legal actions? _____

APPLICANT PERSONAL INFORMATION - SECTION 5

Are any assets pledged other than described on the schedules? If so, describe.

What other financial institutions do you do business with? Please list them.

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe.

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

CO-APPLICANT PERSONAL INFORMATION - SECTION 6

Are any assets pledged other than described on the schedules? If so, describe.

What other financial institutions do you do business with? Please list them.

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe.

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

ASSETS

| | |
|---|--|
| Cash: Checking, Savings, Money Market, CDs (Schedule 1) | |
| Investments: Marketable Securities (Schedule 2) | |
| Investments: Closely Held Companies/ Non-Marketable Securities (Schedule 3) | |
| Accounts & Notes Receivable, Undrawn Earnings (Schedule 4) | |
| Real Estate Owned, Personal (Schedule 5) | |
| Real Estate Owned, Investment (Schedule 6) | |
| Retirement Accounts (Schedule 7) | |
| Securities held by broker in margin accounts | |
| Other Assets | |
| Life Insurance Cash Value (Face Value \$_____(Schedule 8)) | |
| Equity in Partnerships/ Privately Owned Business (Schedule 9) | |
| Total Assets | |

LIABILITIES

| | |
|---|--|
| Notes Payable- Unsecured (Schedule 10) | |
| Notes Payable- Secured (Schedule 10) | |
| Real Estate Mortgages Owning, Personal (Schedule 5) | |
| Real Estate Mortgages Owning, Investment (Schedule 6) | |
| Installment Loans (Schedule 10) | |
| Credit Accounts (Schedule 11) | |
| Accounts & Bills Due | |
| Accrued Income Tax | |
| Other Liabilities (Itemize and attach additional pages) | |
| Total Liabilities | |
| Total Worth (Total Assets-Total Liabilities) | |

SCHEDULE 1- CASH: Checking, Savings, CDs, Money Market Funds

| Financial Institution | Title of Account | Type of Account | Amount |
|-----------------------|------------------|-----------------|--------|
| | | | |
| | | | |
| | | | |
| | | | |

SCHEDULE 2- INVESTMENTS: Marketable Securities (Registered and Traded Stock & Bonds)

| Description of Security | Registered Owner(s) | Bond Par or No. Shares | Book Value | Market Value | Where Pledged |
|-------------------------|---------------------|------------------------|------------|--------------|---------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

SCHEDULE 3- INVESTMENTS: Non-Marketable Securities

| Description of Security | Registered Owner(s) | Bond Par or No. Shares | Book Value | Market Value | Where Pledged |
|-------------------------|---------------------|------------------------|------------|--------------|---------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

SCHEDULE 4- ACCOUNTS & NOTES RECEIVABLE, DEFERRED COMPENSATION

| Date of Account/ Note | Due From | Original Amount | Present Value | Repayment Terms | Security Held, if any |
|-----------------------|----------|-----------------|---------------|-----------------|-----------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

SCHEDULE 5- REAL ESTATE: Personal

| Description & Location | Name on title | Purchase Price | Purchase Year | Percent Ownership | Market Value | Lender | Mortgage Balance | Monthly Pmts | Tax or Insurance Escrow? |
|------------------------|---------------|----------------|---------------|-------------------|--------------|--------|------------------|--------------|--------------------------|
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

SCHEDULE 6- REAL ESTATE: Investment **(Please complete and attach Rental Statement if applicable)**

SCHEDULE 7- RETIREMENT ACCOUNTS: Pension, 401(k), IRAs

| Institution Where Held | Title of Account | Type of Account | Percent Vested | Market Value |
|------------------------|------------------|-----------------|----------------|--------------|
| | | | | |
| | | | | |
| | | | | |

SCHEDULE 8- LIFE INSURANCE

| Insurance Company | Policy Owner/ Name of Insured | Beneficiary | Policy Face Amount | Cash Surrender | Policy Loans | Assigned? (Y/N) |
|-------------------|-------------------------------|-------------|--------------------|----------------|--------------|-----------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

SCHEDULE 9- EQUITY IN PARTNERSHIPS/PRIVATELY OWNED BUSINESS(ES)

| Business Name & Address | Form of Ownership | Nature of Business | Date of Investment | Original Investment | % Ownership | Est. Market Value |
|-------------------------|-------------------|--------------------|--------------------|---------------------|-------------|-------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

SCHEDULE 10- NOTES PAYABLE & INSTALLMENT LOANS: Secured, Unsecured

| Payable To | Balance Amount | Payment | Frequency/ Maturity | Terms | Secured By |
|------------|----------------|---------|---------------------|-------|------------|
| | | | | | |
| | | | | | |
| | | | | | |

SCHEDULE 11- CREDIT ACCOUNTS: Credit Cards, Credit Lines

| Issuer | Credit Limit | Current Balance | Monthly Payments | Secured By |
|--------|--------------|-----------------|------------------|------------|
| | | | | |
| | | | | |
| | | | | |

Your Representations and Warranties

I understand that Municipal Trust & Savings Bank is relying on the information in this financial statement (including the designation of my property as individually or jointly held) in deciding to give or continue their financial accommodations or extensions of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. You may retain and verify this statement. I understand that from time to time you may request and receive information about me from others and may answer questions and requests from others seeking credit experience information about me and my relationships with you. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made therein, and to determine my/our creditworthiness. If this is a joint financial statement, these representatives and warranties are for each of us.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willingly overvalue any land, property, or security for the purpose of influencing in any way the action of any financial institution.

I HAVE READ, UNDERSTOOD AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES AND VOLUNTARILY AFFIX MY SIGNATURE HERETO.

Applicant's Signature

Date Signed

Co-Applicant's Signature

Date Signed