COMMUNITY BANK OF PLEASANT HILL
FIRST TRUST OF MID AMERICA
Where Your Future Shines
2401 N 7 Highway ♦ P.O. Box 30 ♦ Pleasant Hill, MO 64080
Phone: (816) 540-2525 ♦ Fax: (816) 540-2530
www.cbphonline.net

We Make Business Banking Easier!

BUSINESS LOAN APPLICATION

INSTRUCTIONS:

1. Please complete, sign and return the one page loan application.

2. Please also complete, sign and return a current personal financial statement. (We will need one from each partner or owner of 20% or more of the business and from all other guarantors)

3. Please also provide the following items:

    a. Copies of personal tax returns for the last two years from all partners or owners of 20% or more of the business and any other guarantors.

    b. Copies of business tax returns for the last two years.

    c. A current business financial statement if your business is less than 18 months old or is a sole proprietorship.

QUESTIONS:

Please call us if you have any questions regarding the application process.

THANK YOU!

Thank you for considering Community Bank of Pleasant Hill to assist you with your financing needs.

Member FDIC

EQUAL HOUSING LENDER

COMMUNITY BANK MAKES BUSINESS BANKING EASIER — BUSINESS APPLICATION

BUSINESS INFORMATION

Business Name _____
Your Name _____
Position _____
Street Address _____
City _____
State _____ Zip _____ County _____
Mailing Address _____
City _____
State _____ Zip _____ County _____
Business Phone _____

Is your business a:
☐ Sole Proprietorship ☐ Limited Liability Company
☐ General Partnership ☐ C Corporation
☐ Limited Partnership ☐ S Corporation
☐ Professional Corporation ☐ Other (specify) _____

Registered in?
☐ Missouri ☐ Kansas ☐ Other (specify) _____
What is your Federal Tax Identification # _____

Tell us about your business:
How long has your business been established? _____
How long has your business been under current management? ___

Type of Business
☐ Retail ☐ Wholesale ☐ Manufacturer ☐ Service
Please provide description below:
_____
_____

How did you hear about Community Bank's program?
☐ Newspaper ☐ CPA ☐ Letter ☐ Other _____

CREDIT REQUEST PROFILE

How can we help you today?	How much do you need to borrow?	For how long (number of years)	Specify purposes/s of loan
☐ Line of Credit	$_____		
☐ Term Loan	$_____	_____	
☐ Real Estate Loan	$_____		
☐ Letter of Credit	$_____		

What do you propose to use for collateral?
☐ Accounts Receivable ☐ Equipment ☐ Deposits/Security
☐ Inventory ☐ Commercial Real Estate ☐ Vehicles
☐ Other (specify) _____

Please attach a purchase order, if applicable. If real estate will be used as collateral, please attach a copy of the purchase contract and/or title insurance commitment or title insurance policy. If deposits/securities will be used as collateral, please attach a copy of the certificate.

For business real estate loan applications only
Present Owner _____
Property Location _____
City _____ State _____ Zip _____ County _____
Dimensions of plot _____ Dimensions of building _____
Number of stories _____ Type of construction _____
Usage of building _____ Zoning classification _____
Percent of property: Owner occupied 0.00% ☒ % Rented _____ %
Is any part of the property used as a residence ☐ Yes ☐ No
Property was last sold on: month _____ 20___ This sale price was $ _____

Please provide us with the following support information:
Please give us the name of your: Firm: _____ Phone: _____
Accountant _____ _____ _____
Insurance Agent _____ _____ _____
Address _____
City _____ State _____ Zip _____

FINANCIAL PROFILE

Primary bank: _____ What is the balance in your business checking account? _____
1. Does your business owe any taxes from prior years? ☐ Yes ☐ No If Yes, how much $ _____
2. Is the business an endorser, guarantor or co-maker for obligations not listed on its financial statement? ☐ Yes ☐ No If Yes, how much $ _____
3. Is the business a party to any claim or lawsuit? ☐ Yes ☐ No
4. Are there any delinquent FICA or sales taxes? ☐ Yes ☐ No
5. Has the business ever declared bankruptcy? ☐ Yes ☐ No
6. Have any principals ever declared bankruptcy? ☐ Yes ☐ No

PERSONAL PROFILE

Please list the following information on each owner of the business (Attach separate schedule if necessary.)
(All partners and owners of 20% or more will be asked to guarantee the credit.)

1. NAME	% OF OWNERSHIP 0.00%	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS; STREET	CITY	STATE	ZIP
2. NAME	% OF OWNERSHIP 0.00%	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS; STREET	CITY	STATE	ZIP
3. NAME	% OF OWNERSHIP 0.00%	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS; STREET	CITY	STATE	ZIP
4. NAME	% OF OWNERSHIP 0.00%	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS; STREET	CITY	STATE	ZIP

AGREEMENT

Your Authorization to Release Information: Applicant(s) hereby certify that all of the statements above and on any other documents provided to the Bank to consider this extension of credit are true and complete as of the date given. Applicant(s) authorize Bank to verify all of the information given, to obtain a credit report or any other verification of credit references, and to make such other investigation as the Bank deems appropriate. Applicant(s) agree to notify the Bank promptly of any adverse change in their financial condition. If the business is a corporation or partnership, all owners/principals must sign and include their corporate/partnership title.

☐ We intend to apply for joint credit.

X _____ Initial
X _____ Initial

X _____ 1. SIGNATURE TITLE DATE
X _____ 2. SIGNATURE TITLE DATE
X _____ 3. SIGNATURE TITLE DATE

FOR INTERNAL BANK USE ONLY
Officer name: Number:
Phone number:
Fax number:
Branch number:

PERSONAL FINANCIAL STATEMENT (Type or Print) **BUSINESS APPLICATION**

Submitted to: (BANK NAME) COMMUNITY BANK OF PLEASANT HILL

IMPORTANT: Read these directions before completing this Statement

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Section 1, 3 and 4. If you own an asset jointly with another person, show the aggregate market value and debt on the reverse side and include only your prorated share of each on this side.
- If you are applying for joint credit with another person, complete all Sections and provide information in Section 2 about the joint applicant. Include all individuals as well as joint assets, liabilities, income, etc. in Sections 3 and 4. In lieu of this, the joint applicant may complete a separate personal financial statement and the applications maybe submitted together.
- If you are applying for individual credit but are relying on the income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person on whose alimony, support, or maintenance payments or income or assets you are relying. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as basis for repaying this obligation.
- If this statement relates to your individual guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Section 1, 3, and 4, and include your interests in jointly held assets and related liabilities as described in the first instruction above. If it is to be a joint guaranty, complete it as described in the second instruction above.

SECTION 1 – INDIVIDUAL INFORMATION

Name
Address
City, State & Zip
Social Security # Date of Birth
Position or occupation
Business name
Business address
City, State & Zip
Length of employment
Res. phone ( ) Bus. phone ( )
Housing ☐ Own ☐ Rent ☐ Other. At present address: years, months

SECTION 2 – OTHER PARTY INFORMATION

Name
Address
City, State & Zip
Social Security # Date of Birth
Position or occupation
Business name
Business address
City, State & Zip
Length of employment
Res. phone ( ) Bus. phone ( )
Housing ☐ Own ☐ Rent ☐ Other. At present address: years, months

SECTION 3 – STATEMENT OF FINANCIAL CONDITION

Statement of Financial Condition as of _____ 20____

ASSETS (Do not include assets of doubtful value)	In dollars (omit cents)	LIABILITIES	In dollars (omit cents)
Cash on hand and in this bank		Notes payable to banks - see Schedule E	
Cash in other banks		Notes payable to other institutions - see Schedule E	
U.S. Govt. & marketable securities - see Schedule A		Due to brokers	
Non-marketable securities - see Schedule B		Amounts payable to others - secured	
Securities in margin accounts - see Schedule A		Amounts payable to others - unsecured	
Real Estate - see Schedule C		Accounts and bills due	
Restricted, stocks - see Schedule A		Unpaid income tax	
Accounts, loans, and notes receivable		Other unpaid taxes and interest	
Automobiles		Real estate mortgages payable - see Schedule C & E	
Other personal property		Other debts (car payments, credit cards, etc.) Itemize	
Cash surrender value - life insurance - see Schedule D			
Other assets - itemized - see Schedule F			
		Total Liabilities	$0
		Net Worth	$0
Total Assets	$0	**Total Liabilities and Net Worth**	$0

SECTION 4 – ANNUAL INCOME

Annual Income For Year Ended 20____		Annual Expenditure		Contingent Liabilities			Estimated Amounts
Salary, bonuses & commission	$_____	Mortgage/rental payments	$_____	Do you have any...	Yes	No	$_____
Dividends & interest	_____	Real estate taxes & assessments	_____	Contingent liabilities (As endorser, co-maker or guarantor? In case? Or contracts?)	☐	☐	_____
Real estate income	_____	Taxes – federal, state & local	_____	Involvement in pending legal actions?	☐	☐	_____
Other income	_____	Insurance payments	_____	Other special debt or circumstances?	☐	☐	
(Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		Other contract payments (Car payments, charge cards, etc.)	_____	Contested income tax tax liens?	☐	☐	
		Alimony, child support maintenance	_____	If "yes" to any question(s) describe.			
		Other expenses	_____				
Total Income	$ 0	Total Expenditures	$ 0	Total Contingent Liabilities			$ 0

PERSONAL FINANCIAL STATEMENT (Type or Print)

SCHEDULE A – U.S. GOVERNMENT & MARKETABLE SECURITIES

Number of Shares or Face Value of Bonds	Description	In Name of	Are these registered, pledged, or held by others?	Market Value
				$0.00
				$0.00
				$0.00
				$0.00

SCHEDULE B – NON-MARKETABLE SECURITIES

Number of Shares	Description	In Name of	Are these registered, pledged, or held by others?	Value	Source of Value
				$0.00	
				$0.00	
				$0.00	
				$0.00	

SCHEDULE C – RESIDENCES AND OTHER REAL ESTATE (PARTIALLY OR WHOLLY OWNED)

Address and Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Monthly Payment	Mortgage Amount	Mortgage Maturity
Residence(s)		0.00%						
Residence(s)		0.00%						
Other		0.00%						
Other		0.00%						

SCHEDULE D – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE E – BANK AND OTHER INSTITUTIONAL RELATIONSHIPS

Name and Address of Creditor	Original Loan/ Line Amount	Date of Loan	Maturity Date	Unsecured or Secured (List Collateral)	Amount Owed

SCHEDULE F – BUSINESS VENTURES

List name and address of any business venture in which you are a principal or partner	Total Assets Listed in Section 3	Your % of Ownership	Your Position/Title in the Business	Total Assets of Business	Line of Business	Years in Business
		0.00%				
		0.00%				
		0.00%				
		0.00%				

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material 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 fully written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. **Each of the undersigned represents, warrants and certifies that none of the above assets are held in trust, and will notify you immediately if any of the above assets are transferred to a trust.**

Signature (individual) _____ Date signed _____, 20 _____

Signature (other party) _____ Date signed _____, 20 _____

Community Bank of Pleasant Hill

COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED:

Credit Request

- ☐ Applicant Only
- ☐ Joint with Co-Applicant

We intend to apply for joint credit:

Applicant _____ Co-Applicant _____

Check Appropriate Box

- ☐ If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person whose alimony, support or maintenance payments or income or assets you are relying.
- ☐ If you are applying for joint credit with another applicant, complete all sections and attach joint application.

Marital Status (If individual borrower)

- ☐ Married
- ☐ Unmarried
- ☐ Separated

_____ _____

Applicant Date Co-Applicant Date

2401 N. 7 Hwy, PO Box 30, Pleasant Hill, Missouri 64080 (816) 540-2525 Fax (816) 540-2530
www.cbphonline.net

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product annuity in connection with this extension of credit. FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:

1.) My purchase of an insurance product or annuity from you or from affiliates;

OR

2.) My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure provided electronically or I have applied by credit by mail, I also acknowledge that you have provided this disclosure to me orally.

_____

Consumer Date

_____

Consumer Date

2401 N. 7 Hwy, PO Box 30, Pleasant Hill, Missouri 64080 (816) 540-2525 Fax (816) 540-2530
www.cbphonline.net

APPRAISAL NOTICE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials

References in the boxes above are for our use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Applicant:

Lender: **Community Bank of Pleasant Hill**
Pleasant Hill
2401 N 7 Highway
PO Box 30
Pleasant Hill, MO 64080

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.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

X_____ _____
Applicant **Date**

X_____ _____
Applicant **Date**

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Community Bank of Pleasant Hill

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I / We have applied for a loan from the Community Bank of Pleasant Hill. As part of the application process, the Community Bank of Pleasant Hill may verify information contained in my / our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I / We authorize you to provide the Community Bank of Pleasant Hill any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income verification, bank verification (i.e., account balances), credit history, copies of income tax returns, and loan payoff.

3. A copy or fax copy of the authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply to the Community Bank of Pleasant Hill is appreciated.

Borrower Date Borrower Date

PRIVACY ACT NOTICE – This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent as required and permitted by law. You do not have to give us this information, but if you do not, your approval, as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 42, U.S.C., 1471 et. Seq., 1921 et. Seq.

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