

# Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

## BUSINESS LOAN APPLICATION

### Community Bank

### Makes Business Banking Easier

#### INSTRUCTIONS:

1. Please complete, sign and return the loan application.
2. Please provide the following items from each partner, owner of 20% or more of the business and any guarantor(s) or principal(s) as deemed appropriate:
  - Current Personal Financial Statement (form attached)
  - Copies of Personal Tax Return for the last 2 (two) years including W 2's and Schedule K 1's as applicable.
  - Copies of Business Tax Return for the last 2 (two) years
  - Year-end Business Financial Statement from the last 2 (two) years
  - Current year-to-date Profit & Loss and Balance Sheet
  - Current Aging Report on Receivables
  - Business plan and projections (if business less than 2 years old)

#### Questions:

Please feel free to contact a Loan Officer if you have any questions regarding the application process at 816.322.2100.

#### THANK YOU!

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



**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 purpose/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/Securities  
 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 \_\_\_\_\_% 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      5. Has the business ever declared bankruptcy?     Yes     No  
 4. Are there any delinquent FICA or sales taxes?     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	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS: STREET	CITY	STATE	ZIP
2. NAME	% OF OWNERSHIP	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS: STREET	CITY	STATE	ZIP
3. NAME	% OF OWNERSHIP	SOCIAL SECURITY #	PERSONAL NET WORTH (Excluding value of business)
HOME ADDRESS: STREET	CITY	STATE	ZIP
4. NAME	% OF OWNERSHIP	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.

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)**

Submitted to: (BANK NAME) **COMMUNITY BANK OF RAYMORE**

**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 application may complete a separate personal financial statement and the applications may be 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**

**SECTION 2 - OTHER PARTY INFORMATION**

Name	Name
Address	Address
City, State & Zip	City, State & Zip
Social Security #	Social Security #
Date of Birth	Date of Birth
Position or occupation	Position or occupation
Business name	Business name
Business address	Business address
City, State & Zip	City, State & Zip
Length of employment	Length of employment
Res. phone ( )	Res. phone ( )
Bus. phone ( )	Bus. phone ( )
Housing <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other. At present address: years, months	Housing <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> 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			
		<b>Total Liabilities</b>	
		<b>Net Worth</b>	
<b>Total Assets</b>		<b>Total Liabilities and Net Worth</b>	

**SECTION 4 - ANNUAL INCOME**

Annual Income For Year Ended _____ 20____	Annual Expenditure	Contingent Liabilities	Estimated Amounts
Salary, bonuses & commissions \$ _____	Mortgage/rental payments \$ _____	<b>Do you have any...</b>	
Dividends & interest _____	Real estate taxes & assessments _____	Contingent liabilities (as endorser, co-maker or guarantor? (in cases? 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 liens?	_____
	Alimony, child support maintenance _____	If "yes" to any question(s) describe.	_____
	Other expenses _____		_____
			_____
<b>Total Income \$</b>	<b>Total Expenditures \$</b>	<b>Total Contingent Liabilities \$</b>	

**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

**SCHEDULE B - NON-MARKETABLE SECURITIES**

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

**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)								
Residence(s)								
Other								
Other								

**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

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 inquires 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

Raymore • PECULIAR • HARRISONVILLE

## 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

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Applicant \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

**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

# APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Applicant:**

**Lender:**

Community Bank of Raymore  
Raymore Branch  
801 W Foxwood Dr  
P O Box 200  
Raymore, MO 64083

Document Date:

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

# Community Bank

Raymore • PECULIAR • HARRISONVILLE

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I / We have applied for a loan from the Community Bank of Raymore. As part of the application process, the Community Bank of Raymore 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 Raymore 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 Raymore is appreciated.

<u>Borrower</u>	<u>Date</u>	<u>Borrower</u>	<u>Date</u>
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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.