

# COMMERCIAL LOAN APPLICATION

First, download the form to your desktop and save to your personal computer. Next, close form. After you have closed your saved form, reopen the saved document on your computer, fill out, and save the form. Please drop off your completed application at any of our **branches** OR mail to Home Bank SB, Attn: Commercial Loan Dept., PO BOX 1677, Martinsville, IN 46151 OR email to [commercialloan@homebanksb.com](mailto:commercialloan@homebanksb.com)

**IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT:** *Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. 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. In some cases, we may use outside sources to confirm the information. The information you provide will be kept confidential and secure.*

<b>BORROWING INTENT:</b> <i>Check One</i> Borrowing intent should be evidenced when an individual is applying <u>with</u> the applicant for shared or joint credit (e.g. individual is co-borrower with a business or two individuals are borrowing together). This intent is <u>not</u> completed for guarantors.	<input type="checkbox"/> Individual Credit: Relying <u>solely</u> on my income  <input type="checkbox"/> Individual Credit: Relying on my income <u>and</u> income from other sources  <input type="checkbox"/> Joint Credit: We intend to apply for joint credit. (Initials) _____
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## BORROWING ENTITY INFORMATION

Type of Entity: <i>Check One</i>	<input type="checkbox"/> Corporation  <input type="checkbox"/> Partnership  <input type="checkbox"/> Proprietorship  <input type="checkbox"/> LLC	<input type="checkbox"/> Individual  <input type="checkbox"/> Trust  <input type="checkbox"/> Association  <input type="checkbox"/> Non-Profit
Legal Name:		
Tax Identification Number:		Year Established:
Street Address: <i>No P.O. Boxes</i>		Mailing Address:
City, State, ZIP		City, State, ZIP
<input type="checkbox"/> <i>Check here if your street and mailing addresses are the same.</i>		
Telephone Number:		Primary Business Contact Name:
Description of Business:		

## ADDITIONAL BORROWER INFORMATION

Co-Borrower Name #1	Name:	Address:	
	SSN::	DOB:	Telephone:
Co-Borrower Name #2	Name:	Address:	
	SSN::	DOB:	Telephone:
Co-Borrower Name #3	Name:	Address:	
	SSN::	DOB:	Telephone:

## BUSINESS ID INFORMATION

ID TYPE	ISSUE STATE	ISSUE DATE	ID NUMBER
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Certificate of Good Standing <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Trust Instrument <input type="checkbox"/> Government-Issued Business License <input type="checkbox"/> Other			
Do you cash checks?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
If you cash checks, do you cash more than \$1,000 per person per day?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you sell money orders?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you transmit money (e.g. wire transfers, Western Union, virtual currency, etc.)?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you exchange currency and/or bullion?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you primarily transact business in cash?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you engage in internet gambling?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Do you own or operate ATMs?	<input type="checkbox"/> YES <input type="checkbox"/> NO		

<b>BENEFICIAL OWNER INFORMATION</b>			
Beneficial Owner Name(s)	% Ownership	CONTROL DESIGNATION <i>(e.g. CEO, CFO, COO, Managing Member, General Partner, President, Vice President, Treasurer, etc.)</i>	ID Number & Expiration Date
<b>GUARANTOR INFORMATION</b>			
Guarantor Name #1	Name:		Address:
	SSN::	DOB:	Telephone:
Guarantor Name #2	Name:		Address:
	SSN::	DOB:	Telephone:
Guarantor Name #3	Name:		Address:
	SSN::	DOB:	Telephone:
<b>GROSS ANNUAL REVENUES</b> <i>(In Previous Fiscal Year)</i>			
<input type="checkbox"/> Over \$1 Million		<input type="checkbox"/> Under \$1 Million	
<b>LOAN REQUEST</b>			
Purpose:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Improvement	<input type="checkbox"/> Development
	<input type="checkbox"/> Purchase/Rehab	<input type="checkbox"/> Const/Perm	<input type="checkbox"/> Equipment
	<input type="checkbox"/> Refinance (Cash-Out)	<input type="checkbox"/> Spec Const.	<input type="checkbox"/> Line of Credit
	<input type="checkbox"/> Refinance (No Cash Out)	<input type="checkbox"/> Contract Build	<input type="checkbox"/> Other: _____
Amount Requested:			
<b>COLLATERAL</b>			
Collateral Description:			
Collateral Address: <i>If applicable</i>			
Lien Position:	Total Existing Liens:		
Lienholder(s);			
Sales Price: <i>(Purchase)</i>	Estimated Value:		
<b>COMMUNITY DEVELOPMENT CONSIDERATION</b>			
Will the proceeds from this loan support affordable housing for low- and moderate-income individuals?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Will the proceeds from this loan promote economic development?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Will the proceeds from this loan revitalize or stabilize low- or moderate-income geographies, designated disaster areas or distressed or underserved areas?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Will the proceeds from this loan support, enable or facilitate projects or activities designed to revitalize or support neighborhood programs?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

**NOTICES & DISCLOSURES**

**Credit Authorization:** I/We authorize the Bank (Lender) to obtain a consumer report(s), and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Lender to retain all information and reports for Lender's files.

**True and Correct:** I/We certify that all statements made on this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing Bank's loan decision violates Federal criminal laws and may subject a violator to fine, imprisonment or both.

**For Loans Secured by a 1<sup>st</sup> Lien on a Dwelling:** We may order an appraisal to determine the property's value and charge you for this appraisal. We will provide you copies of your appraisal promptly upon completion or at least three (3) days prior to closing. You may waive this 3-day timeframe by checking this box: . If you waive this timing requirement, we will provide copies of your appraisal to you at closing. 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.

**Credit Denial Notice:** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact *Home Bank SB, Attn: Commercial Loan Department, PO Box 1677, Martinsville, IN 46151* within 60 days of the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

**Equal Credit Opportunity Notice:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives 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 this law concerning the Bank is:  
*Office of the Comptroller of the Currency, Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050*

**SIGNATURE(S)**

<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor			
	<i>Signature</i>	Printed Name	Date
<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor			
	<i>Signature</i>	Printed Name	Date
<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor			
	<i>Signature</i>	Printed Name	Date
<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor			
	<i>Signature</i>	Printed Name	Date

**COMPLETE THIS SECTION ONLY IF LOAN IS FOR THE PURCHASE OR REFINANCE of a 1-4 FAMILY OR MULTI-FAMILY DWELLING:**

The following information is required by The Federal Government for certain types of 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. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. However if you choose not to furnish this information and you have made this application in person, under Federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. Based upon your choice, please complete the information below.

<b>BORROWER</b>		<b>CO-BORROWER</b>	
<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person		<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person <input type="checkbox"/> No Co-Borrower	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American

	<input type="checkbox"/> White		<input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female