



Independence BANK

ULI # _____

COMMERCIAL LOAN APPLICATION

Application Date: _____

Applying for Credit as: Individual Joint Guarantor Co-Signor

Please indicate by your initials if you intend to apply jointly: _____ Lender Oral Acknowledgment for Evidence of Joint Credit _____

Principal Borrower Information		
Business Name:	Taxpayer ID#:	
Applicant's Name:	SSN:	DOB:
Mailing Address:	City & State:	Zip Code:
Physical Address:	City & State:	Zip Code:
Phone Number(s):	Email:	
Additional Borrower Information		
Business Name:	Taxpayer ID#:	
Applicant's Name:	SSN:	DOB:
Mailing Address:	City & State:	Zip Code:
Physical Address:	City & State:	Zip Code:
Phone Number(s):	Email:	
Business Entity Information		
Mailing Address:	City & State:	Zip Code:
Physical Address:	City & State:	Zip Code:
Nature of Business:	Business Year End Date:	
Legal Relationship: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole-Proprietorship <input type="checkbox"/> Other	If other please list:	
Authorization Resolution: <input type="checkbox"/> Submitted with Statement <input type="checkbox"/> On File with Creditor <input type="checkbox"/> To Be Provided		
Income Tax Return Filed Through (Date): _____	Any Tax Returns Being Contested or Audited:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Accountant or Accounting Firm:	Filed Bankruptcy in the last 10 years:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Names of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant:		
Checking Account(s) #:	Financial Institution:	
Savings Account(s) #:	Financial Institution:	
Loan Request		
Amount Requested: \$	Term Requested:	
Purpose of Loan:	Payment Date:	

Appraisal Notice

This notice applies if your loan will be secured by a first lien on a dwelling. 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.

You have the right to receive a copy of the appraisal or written valuation upon completion three business days prior to loan closing whichever is earlier. You may waive this right by checking the box below:

Applicant(s) waive(s) the right to receive a copy of the appraisal three business days before loan closing.

Equal Credit Opportunity Act (ECOA) 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 (provided the applicant has the capacity to enter into a binding contract), because all or 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 Credit Protection Act. The federal agency that administers compliance with this law is the Consumer Financial Protection Bureau, P.O. Box 27170, Washington, DC 20038, Toll-Free (855) 411-CFPB (2372), TTY/TDD (855) 729-CFPB (2372), Fax (855) 237-2392. If your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. The Federal agency that administers compliance with this law concerning this creditor is: Division of Depositor and Consumer Protection, National Center for Consumer and Depositor Assistance, Federal Deposit Insurance Corporation, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

Demographic Information Collection for ECOA & HMDA (Commercial Loans Only): Answering the following questions to determine whether Demographic Information and HMDA Data Sheet sections must be completed.

Loan Purpose:

Agricultural (includes commercial loans primarily secured by agricultural real estate using an Ag Real Estate class code) - Skip to Agreements and Certifications section - Do Not Complete Demographic Information or HMDA Data Sheet sections.

Commercial - Continue answering the following questions to determine whether Demographic Information and HMDA Data Sheet sections must be completed.

Will the loan/line be secured by any dwellings?

Yes
 No

If the loan will be secured by unimproved property, will the **LOAN PROCEEDS** be used to construct a dwelling on, or to purchase a dwelling to be placed on, the unimproved property within 2 years after closing?

Yes
 No
 N/A

If either of the above dwelling questions is YES:

- The applicant must complete the Demographic Information on the next page if they or the co-applicant is an individual.
- The applicant must complete the attached HMDA Data Sheets if this is a commercial loan, regardless of applicant type.

Demographic Information

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, select the applicable check box.

If the borrower is an entity (e.g., corporation, partnership or trust) you may disregard the following questions.

Borrower is an entity and not a natural person.

Applicant:	Co-Applicant:
<p>Ethnicity: Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latin: _____</p> <p style="font-size: small;">For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information.</p>	<p>Ethnicity: Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latin: _____</p> <p style="font-size: small;">For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information.</p>

<p>Race: Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p>Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian: _____</p> <p style="font-size: small;">For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</p> <p style="margin-left: 20px;"><input type="checkbox"/> Samoan <input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information.</p>	<p>Race: Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p>Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian: _____</p> <p style="font-size: small;">For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</p> <p style="margin-left: 20px;"><input type="checkbox"/> Samoan <input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information.</p>
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<p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information.</p>	<p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information.</p>
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To Be Completed by Financial Institutions (In Person Applications Only):		
Was the ethnicity of the Borrower Collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the sex of the Borrower collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the race of the Borrower collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

The Demographic Information was provided through:	
<input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/ Video Component)	<input type="checkbox"/> Telephone Interview
<input type="checkbox"/> Fax or Mail	<input type="checkbox"/> Email or Internet

This information and the information on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing of willful false statements regarding the value of the property given for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S. C. & 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

By signing below, the undersigned agree(s) to all the terms and conditions of this Application.

Signature	Date	Signature	Date
Signature	Date	Signature	Date