



## QuickStep Small Business Loan Application

LOAN REQUEST	AMOUNT	PURPOSE						
<input type="checkbox"/> \$5,000 to \$500,000 <b>Revolving Line of Credit</b> (3 Yr term) <small>Unsecured maximum \$250,000</small>	\$							
<input type="checkbox"/> \$5,000 to \$1,000,000 <b>Business Term Loan</b> (up to 5 Yr term) <small>Unsecured maximum \$250,000</small>	\$							
Collateral: <input type="checkbox"/> None <input type="checkbox"/> AR/Inventory <input type="checkbox"/> Equipment <input type="checkbox"/> Other								
<b>Real Estate Secured Loans:</b>		<b>Amount</b>						
<input type="checkbox"/> \$10,000 to \$500,000 <b>Business Purpose Home Equity LOC</b> (5 Yr term, secured by a residence)		\$						
<input type="checkbox"/> \$50,000 to \$1,000,000 <b>Commercial RE Loan</b>		\$						
Property Address:	Property Value: \$	Mortgage Balance: \$						
<b>Non Transportation Industry Loan Requests for more than \$100,000 will normally be secured and require the following financial information in addition to this application:</b> <ul style="list-style-type: none"> <li>▪ <b>Business:</b> 2 years complete tax returns and a current profit and loss statement and balance sheet. A/R aging for loan(s) greater than \$100,000.</li> <li>▪ <b>Guarantors:</b> 2 years complete tax returns and a current personal financial statement.</li> </ul> Loans to the Transportation Industry require two years personal and business tax returns for all loan amounts.								
<b>ABOUT YOUR BUSINESS</b>								
Business Exact Legal Name		DBA (If applicable)						
Business Street Address (Cannot be a PO Box)		City						
		State						
		ZIP Code						
Mailing Address (If different than above)		City						
		State						
		ZIP Code						
Taxpayer ID Number	Business Phone	Business Fax						
		Cell Phone						
Type of Organization: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> S-Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____		Description of Business or Service (Please be specific)						
Gross Annual Sales as Reported on Last Tax Return \$	Year Established	Years as Owner						
		# of Employees						
		Annual Net Profit \$						
<b>BUSINESS DEPOSIT ACCOUNTS</b>								
Financial Institution Name	Checking Balance	Savings Balance						
	\$	\$						
	\$	\$						
<b>BUSINESS CREDIT ACCOUNTS</b>								
Name of Creditor	Type of Loan <small>(Sec./Unsec./Equip./Etc.)</small>	Original Date	Original Amount	Balance Owing	Monthly Payment	Term	Rate	Payoff with this request?*
			\$	\$	\$			<input type="checkbox"/>
			\$	\$	\$			<input type="checkbox"/>
			\$	\$	\$			<input type="checkbox"/>
			\$	\$	\$			<input type="checkbox"/>
			\$	\$	\$			<input type="checkbox"/>
*Please indicate any debt to be repaid from proceeds of this loan by checking the box.								



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### OWNER(S)/GUARANTOR INFORMATION

List all Owners with at least 20% ownership in the company plus any guarantors. Complete additional application if more than two Owners or Guarantors.

#### OWNER/GUARANTOR #1:

First, MI, Last Name		Social Security #	Date of Birth	% Ownership	Home Phone
<input type="checkbox"/> Rent \$ _____ <input type="checkbox"/> Own \$ _____	Physical Address		City	State	ZIP Code
Time at Current Address ____ yrs ____ mos	Mailing Address		City	State	ZIP Code

#### Personal Income Summary:

Total income\* reported on your most recent IRS Personal Tax Return (2018 1040 Line 6 or 2017 1040 Line 22).

\$

*\*Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation*

#### Personal Financial Summary:

Cash, Savings, CDs, Stocks, Bonds	\$	Vehicle Loans	\$
Retirement Accounts	\$	Credit Card/Line of Credit	\$
Value of Home	\$	Other Personal Loans	\$
Other Real Estate	\$	Home Loan	\$
Value of Business	\$	Other RE Loan(s)	\$
Value of Auto(s) & Equipment	\$	Other Personal Liabilities	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>

#### OWNER/GUARANTOR #2:

First, MI, Last Name		Social Security #	Date of Birth	% Ownership	Home Phone
<input type="checkbox"/> Rent \$ _____ <input type="checkbox"/> Own \$ _____	Physical Address		City	State	ZIP Code
Time at Current Address ____ yrs ____ mos	Mailing Address		City	State	ZIP Code

#### Personal Income Summary:

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<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>



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## AUTHORIZATION & CERTIFICATIONS

By signing below, each Individual is signing as an authorized representative on behalf of Applicant. In that capacity, such person certifies that the information in this application and all supporting documentation including, but not limited to taxes and financial statements are true and correct and that he/she has full power and authority to sign this application on behalf of Applicant. If the Applicant is an organization, an authorized individual must sign on behalf of Applicant. Applicant and each person signing below: 1) Requires that Commercial Loan Account(s) be issued in reliance on this application, 2) Agrees to comply with the terms of all Loan Agreements; 3) Applicant shall be liable for repayment of all amounts due on any and all accounts opened in response to this application or subsequently on behalf of Applicant; 4) Authorize Banner Bank to request any information that is deemed necessary to assess this application or to service my/our credit file in the future. I/we authorize any third party to release information (including but not limited to verification of income and employment, credit history, loan or credit balance, account balance, tax returns, or any other information) to Banner Bank at their request, now or in the future.

_____		
Name		
X		
_____	_____	_____
Signature	Title	Date
_____		
Name		
X		
_____	_____	_____
Signature	Title	Date

## Applicant Rights

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: **Banner Bank, Small Business Lending, 10 S. 1<sup>st</sup> Ave., Walla Walla, WA 99362, 509-524-5834** within 60 days from the date your 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.

**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 concerning this creditor is:

**Federal Deposit Insurance Corporation  
Consumer Response Center  
1100 Walnut St, Box #11  
Kansas City, MO 64106  
1-877-275-3342**

**SUBMISSION INSTRUCTION:** Completed applications should be printed and returned to your Banner Bank representative. Internet email is not secure. Please do not email documents such as this completed application or tax returns which include sensitive information such as your social security number or account numbers.

## EMPLOYEE USE ONLY

Retail Branch #: \_\_\_\_\_ Commercial Center #: \_\_\_\_\_

Officer Name and # for Jack Henry: \_\_\_\_\_ & \_\_\_\_\_ Referral Officer Name and # for Jack Henry: \_\_\_\_\_ & \_\_\_\_\_

## UNDERWRITING USE ONLY

Is loan HMDA Reportable? (refinance, purchase or dwelling improvements)  Yes  No