



# QuickStep™ Small Business Loan Application

LOAN REQUEST	AMOUNT	PURPOSE
<input type="checkbox"/> Conventional <input type="checkbox"/> SBA Express <input type="checkbox"/> SBA Export Express		
<input type="checkbox"/> \$5,000 to \$500,000 <b>Revolving Line of Credit</b> (3 Yr. term) Unsecured maximum \$250,000	\$	
<input type="checkbox"/> \$5,000 to \$1,000,000 <b>Business Term Loan</b> (up to 5 Yr. term) Unsecured maximum \$250,000	\$	
<input type="checkbox"/> <b>Business MasterCard® Account</b> (Minimum \$1,000, separate Credit Card Agreement required on approved credit)	\$	

**Collateral (select one):**  None  AR/Inventory  Equipment  Other

Real Estate Secured Loans:	Amount	Purpose
<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: \$ \_\_\_\_\_

**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:**

- **Business:** 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.
- **Guarantors:** 2 years complete tax returns and a current personal financial statement.

Loans to the Transportation Industry require two years personal and business tax returns for all loan amounts.

## ABOUT YOUR BUSINESS

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 \$

## BUSINESS DEPOSIT ACCOUNTS

Financial Institution Name	Checking Balance	Savings Balance
	\$	\$
	\$	\$

## BUSINESS CREDIT ACCOUNTS

Name of Creditor	Type of Loan (Sec./Unsec./ Equip./Etc.)	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 \$ _____ /month <input type="checkbox"/> Own \$ _____ /month	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 (IRS line 9). <i>*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</i>	\$
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### 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 \$ _____ /month <input type="checkbox"/> Own \$ _____ /month	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 (IRS line 9). <i>*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</i>	\$
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Value of Auto(s) & Equipment	\$	Other Personal Liabilities	\$
<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. 1st Ave., Walla Walla, WA 99362, 509-524-5834** within 60 days from 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.

For applications to be secured by a 1-4 family dwelling, federal law requires the bank to provide loan applicants with the following notice of all written appraisals developed in connection with your loan: **We may order an appraisal to determine the property's value and charge you for the 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.**

Banner Bank will provide a copy of a nonresidential appraisal to applicants that have paid for the report. If you did not receive a copy, please write us at Banner Bank QuickStep Lending PO Box 1391 Walla Walla, WA 99362 within 90 days of the action taken. We will send you a copy to the address shown on the application. California residents have this statutory right under CA Bus. & Prof. Code Section 11423.

**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:

**Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20006**

**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.