



# BANK OF ST. FRANCISVILLE

## BUSINESS LOAN APPLICATION CHECKLIST

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We are very pleased that you have selected BSF to assist with your loan needs. To ensure a pleasant and efficient experience for you, we've created this checklist to assist in gathering all necessary documentation. Once these documents are in our hands, we can proceed with the approval process and continue our goal of helping our community and customers prosper.

When applying for a loan for a **PRE-EXISTING BUSINESS**, the following information must be returned to the bank with the attached application completed:

- Business Loan Application
- Current Personal Financial Statement (less than one year) for all owners including contingent liabilities
- E-SIGN Disclosure Agreement
- Articles of Incorporation/Bi-Laws
- Operating Agreement
- Tax ID Number / Secretary of State papers
- Last three years Business Financial Statement (Balance Sheet and P & L Statement)
- Last three years Business Tax Returns with supporting schedules
- Last three years Personal Federal Income Tax Return with supporting schedules with K-1's and W2's
- Tax Returns on entities that generate passive income(25% ownership or more in a company)
- Business Summary / History
- Aging's of Accounts Receivable and Payable as of the date of the interim financial statement (will need on a quarterly basis if loan is originated)
- Rent Rolls on all rental property(will need on a quarterly basis if loan is originated)
- \_\_\_\_\_

When applying for a loan for a **NEW BUSINESS**, the following information must be returned to the bank with the attached application completed:

- Business Loan Application
- Current Personal Financial Statement (less than one year) for all owners including contingent liabilities
- E-SIGN Disclosure Agreement
- Articles of Incorporation/Bi-Laws
- Operating Agreement
- Tax ID Number / Secretary of State papers
- Copy of Driver's License for all borrowers/guarantors
- Last three years Personal Federal Income Tax Return with all schedules included with K-1's and W2's
- Tax Returns on entities that generate passive income(25% ownership or more in a company)
- Business Plan (including proforma financial statements)
- Aging's of Accounts Receivable and Payable as of the date of the interim financial statement(will need on a quarterly basis if loan is originated)
- Rent Rolls on all rental property(will need on a quarterly basis if loan is originated)
- \_\_\_\_\_

\*After the application process is complete there may be other items you will need to provide



# BANK OF ST. FRANCISVILLE

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## COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED				
Amount Requested	Term of Credit Requested	Loan Type	Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Join with Co-Applicant	
Market Survey	Purpose of Credit Request	App #	We intend to apply for joint credit: Applicant _____ Co-Applicant _____	
COMPLETION INSTRUCTIONS FOR APPLICANT				
Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. (Do Not complete Marital Status question below if application is for individual unsecured credit)				
APPLICANT INFORMATION				
Applicant is a: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Cosigner <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____				
Name of Applicant (Business Name or Last Name if Individual)		Applicant First Name (If individual)		SSN/TIN#
Assumed Business Names (If Any)		Filing Dates	Filing Locations	DBA Name
Check Appropriate Box <input type="checkbox"/> 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. <input type="checkbox"/> 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 on whose alimony, support or maintenance payments or income or assets you are relying. <input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.				Marital Status (If Individual Borrower) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Street Address		City	State	Zip Code
Mailing Address		City	State	Zip Code
Principle Office Address (if not listed above)		City	State	Zip Code
State of Organization	Applicant is: <input type="checkbox"/> An Individual <input type="checkbox"/> A Proprietors <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> An Association <input type="checkbox"/> A Trust <input type="checkbox"/> A Gov't Entity <input type="checkbox"/> ALLC			
SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT				
Description	Value	Total Liens	Ownership Status for this Applicant	Creditor Name
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
Use Additional Sheet if Necessary				

**RELATIONSHIP INFORMATION – APPLICANT’S HISTORY WITH LENDER**

New Customer      Customer Since(MM-YYYY): \_\_\_\_\_      Last Financial Statement Date (MM-DD-YYYY) : \_\_\_\_\_  
 Existing Customer      Last Tax Return Date on File(YYYY): \_\_\_\_\_      Last Credit Report Date (MM-DD-YYYY) : \_\_\_\_\_  
 Last Credit Bureau: \_\_\_\_\_

**Liabilities with Lender**

Direct: \$ \_\_\_\_\_  
 Contingent: \$ \_\_\_\_\_  
 Total: \$ \_\_\_\_\_

**Deposits with Lender**

DDA Avg: \$ \_\_\_\_\_  
 Other Avg: \$ \_\_\_\_\_  
 Total Avg: \$ \_\_\_\_\_

**Total Credit With Lender**

New Credit: \$ \_\_\_\_\_  
 Proposed Total: \$ \_\_\_\_\_

**SIGNERS FOR THIS APPLICANT**

Name	Titles	Authorized	SSN #
Street Address	City	State	Zip Code      Phone Number
Name	Titles	Authorized	SSN #
Street Address	City	State	Zip Code      Phone Number
Name	Titles	Authorized	SSN #
Street Address	City	State	Zip Code      Phone Number
Name	Titles	Authorized	SSN #
Street Address	City	State	Zip Code      Phone Number
Use Additional Sheet If Necessary			

**APPLICANT SIGNATURES**

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender’s experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

**Applicant:**

By: \_\_\_\_\_      By: \_\_\_\_\_  
 By: \_\_\_\_\_      By: \_\_\_\_\_

Use Additional Sheet If Necessary

**FOR LENDER’S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Commitment Date	Decision Date
Branch	Application Date	Application No.	Commitment No.	Loan No.
Mortgage Loan Originator Unique Identifier, if applicable:		Mortgage Loan Originator Company Identifier, if applicable:		
Decision and Comments: <input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Incomplete <input type="checkbox"/> Counteroffer <input type="checkbox"/> Conditional Approval <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other: _____				



# BANK OF ST. FRANCISVILLE

MEMBER FDIC

## CONFIDENTIAL PERSONAL FINANCIAL STATEMENT

As of: \_\_\_\_\_

Name		Spouse's Name	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Date of Birth	Type of Credit (Check one) <input type="checkbox"/> Individual <input type="checkbox"/> Joint	Spouse's Date of Birth
Residence Address		Work Phone No.	Spouse's Work Phone No.
Former Address (If at Present Address Less Than Three Years)		Mailing Address (If Different From Residence)	
Employed By	How Long	Position	Applicants Social Security No.
Spouse Employed By	How Long	Position	Spouse's Social Security No.
Number of Dependents	Mobile Phone No.	Spouse's Mobile Phone No.	Email Address
			Spouse's Email Address

### BALANCE SHEET

Note: Please list entire value of ALL COMMUNITY ASSETS and LIABILITIES whether this application is for individual or joint credit

ASSETS			LIABILITIES & NET WORTH		
Do Not Include Assets of Doubtful Value	Separate Property	Round To Nearest Dollar	Include All Direct Liabilities	Separate Property	Round To Nearest Dollar
1. Cash in Checking			15. Notes Payable to Banks - Secured		
2. Cash in Savings			16. Notes Payable to Banks - Unsecured		
3. Other Cash			17. Notes Payable to Relatives		
4. U.S. Government Securities - See Schedule A			18. Notes Payable to Others		
5. Listed Securities - See Schedule A			19. Account and Bills Due		
6. Unlisted Securities - See Schedule A			20. Unpaid Income Tax		
7. Accounts & Notes Receivable			21. Other Unpaid Taxes and Interest		
8. Real Estate Owned - See Schedule B			22. Real Estate Mortgages Payable - See Schedule B		
9. Partial Interest in Real Estate - See Schedule C			23. Partial Interest in Real Estate Mortgages - See Schedule C		
10. Real Estate Mortgages Receivable			24. Chattel Mortgages and other Liens Payable - See Schedule E		
11. Automobile and other Personal Property			25. Other Debts - Itemize		
12. Cash Value of Life Insurance - See Schedule D					
13. Other Assets - Itemize					
			26. Total Liabilities		
			27. Net Worth		
14. Total Assets			28. Total Liabilities & Net Worth		

ANNUAL SOURCES OF INCOME			CONTINGENT LIABILITIES	
Applicant	Spouse		Include any commercial debt that is guaranteed by you personally	
Current Annual Salary			As Endorser, comaker, or Guarantor	
Bonuses & Commission			On Leases or Contracts	
Dividends & Interest			Legal Claims	
Real Estate Income			Provision for Federal Income Taxes	
Other Income *			Other	
			<b>GENERAL INFORMATION</b>	
			Are any assets pledged?	
Total Income Current Year:			Are you a defendant in any suits or legal actions?	
Total Income Last Year:			Have you ever taken bankruptcy?	

\* (Alimony, child support, or separate maintenance) Income need not be revealed if you do not wish to have it considered as a basis to repay the obligation

Name of Applicant: \_\_\_\_\_

**SCHEDULE A STOCKS, AND BONDS OWNED**

Description	In Name of	Separate Property	No. of Shares	Value Per Share	Total Market Value	Pledged or Assigned to
Total Securities (Divide between lines 4-6)						

**SCHEDULE B REAL ESTATE OWNED**

Description & Location of property & improvements	Separate Property	Date of Acquisition	Title in the Name of	Cost	Market Value	Mortgage			Held By
						Mortgage Balance	Mo. Payments	Rate	
Total Real Estate Owned (Carry to Lines 8 & 22)									

**SCHEDULE C PARTIAL INTEREST IN REAL ESTATE**

Description & Location of property & improvements	Separate Property	Date of Acquisition	Total Cost	Total Market Value	Total Mortgage	% Ownership	My Portion of Mkt Value	My Portion of Mortgage	Mortgage Held By
Total Partial Int. in Real Estate (Carry to Lines 9 & 23)									

**SCHEDULE D LIFE INSURANCE**

Name of Company	Face Amount	Cash Value	Amount of Loan	Policy Holder	Beneficiaries	Pledged or Assigned to
Total Life Insurance (Carry to line 12)						

**SCHEDULE E ALL OTHER DEBTS (Including all credit card debt at other institutions)**

Name of Creditor	Loan Type	Current Balance	Available Balance	Annual Payments	Collateral
Total of All Other Debts					

The undersigned certifies that both pages hereof and the information inserted therein has been carefully read and is TRUE and CORRECT

Applicant's Signature \_\_\_\_\_

Date Signed \_\_\_\_\_

Spouse's Signature \_\_\_\_\_

Date Signed \_\_\_\_\_



# BANK OF ST. FRANCISVILLE

MEMBER FDIC

## E-SIGN DISCLOSURE AND CONSENT AGREEMENT

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all communications and required disclosures relating to your application for a loan with Bank of St. Francisville "BSF" and/or your actual loan, if any, with BSF.

### 1. Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:

- All legal and regulatory disclosures and communications associated with your loan application or your actual loan including those disclosures required by the Real Estate Settlement Procedures Act, the Truth in Lending Act and the Mortgage Disclosure Improvement Act.
- Notices or disclosures about the sale of your loan or a change in the servicing of your loan.
- Privacy policies and notices.

### 2. Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

### 3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by calling us at 225-635-6397. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications; however your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

### 4. How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 225-635-6397.

### 5. Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer (for PC's: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below.
- Adobe Reader version 8.0 or higher
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.

### 6. Requesting Paper Copies

We will not send you a paper copy of any communication which is available electronically from BSF, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at 225-635-6397. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

### 7. Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.

### 8. Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National (ESIGN) Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

### 9. Termination / Changes

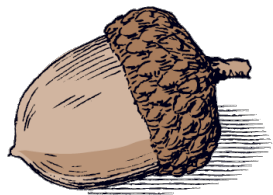
We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

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Signature

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Date



# BANK OF ST. FRANCISVILLE

MEMBER FDIC

## Photo Release Form for Website & Social Media

I hereby grant permission to Bank of St. Francisville (BSF) to use my photograph(s) on its website or social media pages or other BSF publications (printed or digital) without further consideration or compensation.

I acknowledge BSF has the right to crop, adjust, or treat the photograph(s) at BSF's discretion.

I also acknowledge that BSF may choose not to use my photograph(s) at this time, but may do so at its own discretion at a later date.

I also understand that once my image/likeness/photograph is posted digitally, the image may be downloaded or copied by anyone, anywhere.

I agree to indemnify and hold harmless BSF, its Board, employees, affiliates and other related associates from any claims arising out of the use of my photograph(s).

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date of Agreement

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone Number

-----**BSF USE ONLY BELOW**-----

Date photograph taken: \_\_\_\_\_

Photographer: \_\_\_\_\_

Description of Photograph: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_