

Additional Business Information

Are your company sales seasonal? <input type="checkbox"/> Yes <input type="checkbox"/> No	Peak months	Low months
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Please list your Professional Advisors

Name of Firm	City/State	Individual Contact	Phone#
Attorney:			
Accountant:			
Insurance Agent:			
Other:			

Is your business already pledging any accounts receivable, equipment, inventory or other assets for a loan or lease?

Yes No Describe: _____

Do you own or lease the building your business occupies?

Lease Monthly Rental: _____ Years remaining on the lease _____

Own Monthly Payment _____ Maturity date of mortgage _____

Is your business a party to any claim or lawsuit?

Yes No Describe: _____

Has your business ever declared bankruptcy or defaulted on any bank loans?

Yes No Describe: _____

Is the business an endorser, guarantor, or co-maker for a loan or lease?

Yes No Describe: _____

FINANCIAL INFORMATION REQUIREMENTS

To process your loan application as quickly as possible, please provide the information indicated below. We may request additional information to fully evaluate your request.

Start-up business only:

1. Opening balance sheet
2. Pro-forma balance sheet, Profit and Loss, and cash flow, prepared on a monthly basis for the next 2-3 years. (An RMA pro-forma financial form will be provided upon request.)
3. Current personal financial statements from all owners.
4. Tax returns may be requested if additional detail is necessary.
5. Business plan.

Existing business:

1. Fiscal year-end financial statements for the last three years (or since inception, if less than 3 years.)
2. Current interim financial statements.
3. Pro-forma balance sheet, Profit and Loss, and cash flow, prepared on a monthly basis for the next 12 months. (An RMA pro-forma financial form will be provided upon request.)
4. Personal financial statements from all owners.
5. Business and personal tax returns may be requested if additional detail is necessary.

By signing below, you agree to each of the following:

- to the best of your knowledge and belief, all answers to the questions and all information in the financial statements and other supporting documents in this application are complete and true;
- the Bank has the right to verify the accuracy of the information provided in this application;
- the Bank is authorized to check each applicant's and/or guarantor's credit rating; and
- that all information provided will be kept confidential by the Bank and will be used only for the purpose of this loan request.

If the Bank provides you with credit, we do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

Authorized signature X	Authorized signature X
Print name and title	Print name and title
Date	Date

Notice of Equal Credit Opportunity Rights

Depending upon your specific request, the requirement for some of this information may be waived by the Bank. Absent a waiver, however, if you do not provide all the information requested by the Bank to complete the application within 30 days of receipt or if subsequent information becomes necessary, then 30 days from such request, your application will be turned down for incompleteness.

If you have not heard back from the Bank within 20 days, please contact the business lender designated below for information as to the status of your application.

If your application for credit is denied, you have the right to a statement of the specific reasons for denial. To obtain the statement, please contact the business lender at the telephone number listed below within 60 days from the date you are notified of our decision. We will provide you with the statement of reasons within 30 days of receiving your request. If we provide the statement orally, you have the right to have the reasons confirmed in writing. We will send you a written confirmation of reasons for the denial within 30 days of receiving your written request for confirmation.

Notice

The Federal Equal Credit Opportunity Act Prohibits creditors from discriminating against 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:

**Regional Director
Federal Deposit Insurance Corporation
1100 Walnut St., Box #11
Kansas City, MO 64106**

Business Lender	Phone #	Date
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