



# Business Loan Application

## General Information

Business Name (exact legal name):		DBA (if applicable):	
Street Address of Principal Registered Office:			
City:	State:	Zip Code:	County:
Current Mailing Address (if different than Principal Registered Office):			
City:	State:	Zip Code:	County:
Primary Business Contact:	Phone Number: ( ) - -	Fax Number: ( ) - -	Email Address: @
Secondary Business Contact:	Phone Number: ( ) - -	Fax Number: ( ) - -	Email Address: @
Specify Business Type:	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership <input type="checkbox"/> General <input type="checkbox"/> LLP	<input type="checkbox"/> Corporation <input type="checkbox"/> Subchapter-S <input type="checkbox"/> C-Corporation <input type="checkbox"/> LLC
			<input type="checkbox"/> Other <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Professional Association <input type="checkbox"/> Other: _____
Taxpayer ID #: - -	Business Establishment Date: / /	Years under Current Ownership:	

Please provide a brief description of the business activity you engage in:

## Ownership

Name: (Please list all current owners)	Social Security #:	Date of Birth:	Title: (if applicable)	Ownership Percentage:	Number of years in this line of business:
_____	_____ - _____ - _____	____/____/____		____%	
_____	_____ - _____ - _____	____/____/____		____%	
_____	_____ - _____ - _____	____/____/____		____%	
_____	_____ - _____ - _____	____/____/____		____%	
_____	_____ - _____ - _____	____/____/____		____%	

## Financial Information

### Business Deposit Accounts

Financial Institution: (Please list all current business deposit accounts)	Type of Account: (CKG, SAV, MMA, IRA, Mutual Fund, 401K, etc.)	Current Balance:	Average Balance:	Are you proposing to move the account to BNC?
		\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Business Debts

Financial Institution: (Please list all current business debt)	Type of Account: (Revolving, Term, etc.)	Current Balance Owed:	Payment:	Pay off with proceeds from the business loan you are applying for?
		\$ _____	\$ _____ per _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____ per _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____ per _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____ per _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____	\$ _____ per _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

# Business Loan Application (cont)

## Credit References

Financial Institution: <i>(Please provide at least 3 credit references)</i>	Contact Name	Phone Number	Type of Loan Account: (Revolving, Term, etc.)	Is the Loan Presently Current in all Payments?	Has the Loan Been Historically Past Due?
		(____) _____ - _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		(____) _____ - _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		(____) _____ - _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		(____) _____ - _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		(____) _____ - _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Loan Request #1

Requested Loan Amount: \$ _____	Requested Loan Term: _____ mths.	Requested Interest Rate: _____ %	Requested Payment Amount: \$ _____ per _____
Loan Type Requested: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Commercial Term <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> SBA			
Purpose of the Loan: <i>(Please Check Only One)</i>			
<input type="checkbox"/> Working Capital	<input type="checkbox"/> Fund Operating Expenses	<input type="checkbox"/> Support Letter of Credit	<input type="checkbox"/> Agricultural Working Capital
<input type="checkbox"/> Purchase Equipment	<input type="checkbox"/> Refinance Debt	<input type="checkbox"/> Term Out Operating LOC	<input type="checkbox"/> Refinance Agricultural Debt
<input type="checkbox"/> Purchase Real Estate	<input type="checkbox"/> Construction	<input type="checkbox"/> Refinance Real Estate Debt	<input type="checkbox"/> Purchase Agricultural Real Estate
<input type="checkbox"/> Other: _____			
Available Collateral: <i>(May Check More than One)</i>			
<input type="checkbox"/> Accounts Receivable	<input type="checkbox"/> Inventory	<input type="checkbox"/> Cash / C.D.	<input type="checkbox"/> Publicly-Traded Stock
<input type="checkbox"/> Equipment	<input type="checkbox"/> Crops	<input type="checkbox"/> Livestock	<input type="checkbox"/> Titled Vehicles
<input type="checkbox"/> Building	<input type="checkbox"/> Raw Land	<input type="checkbox"/> Leaseholds	<input type="checkbox"/> Fixtures
<input type="checkbox"/> Other: _____			

## Loan Request #2

Requested Loan Amount: \$ _____	Requested Loan Term: _____ mths.	Requested Interest Rate: _____ %	Requested Payment Amount: \$ _____ per _____
Loan Type Requested: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Commercial Term <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> SBA			
Purpose of the Loan: <i>(Please Check Only One)</i>			
<input type="checkbox"/> Working Capital	<input type="checkbox"/> Fund Operating Expenses	<input type="checkbox"/> Support Letter of Credit	<input type="checkbox"/> Agricultural Working Capital
<input type="checkbox"/> Purchase Equipment	<input type="checkbox"/> Refinance Debt	<input type="checkbox"/> Term Out Operating LOC	<input type="checkbox"/> Refinance Agricultural Debt
<input type="checkbox"/> Purchase Real Estate	<input type="checkbox"/> Construction	<input type="checkbox"/> Refinance Real Estate Debt	<input type="checkbox"/> Purchase Agricultural Real Estate
<input type="checkbox"/> Other: _____			
Available Collateral: <i>(May Check More than One)</i>			
<input type="checkbox"/> Accounts Receivable	<input type="checkbox"/> Inventory	<input type="checkbox"/> Cash / C.D.	<input type="checkbox"/> Publicly-Traded Stock
<input type="checkbox"/> Equipment	<input type="checkbox"/> Crops	<input type="checkbox"/> Livestock	<input type="checkbox"/> Titled Vehicles
<input type="checkbox"/> Building	<input type="checkbox"/> Raw Land	<input type="checkbox"/> Leaseholds	<input type="checkbox"/> Fixtures
<input type="checkbox"/> Other: _____			

## Loan Request #3

Requested Loan Amount: \$ _____	Requested Loan Term: _____ mths.	Requested Interest Rate: _____ %	Requested Payment Amount: \$ _____ per _____
Loan Type Requested: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Commercial Term <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> SBA			
Purpose of the Loan: <i>(Please Check Only One)</i>			
<input type="checkbox"/> Working Capital	<input type="checkbox"/> Fund Operating Expenses	<input type="checkbox"/> Support Letter of Credit	<input type="checkbox"/> Agricultural Working Capital
<input type="checkbox"/> Purchase Equipment	<input type="checkbox"/> Refinance Debt	<input type="checkbox"/> Term Out Operating LOC	<input type="checkbox"/> Refinance Agricultural Debt
<input type="checkbox"/> Purchase Real Estate	<input type="checkbox"/> Construction	<input type="checkbox"/> Refinance Real Estate Debt	<input type="checkbox"/> Purchase Agricultural Real Estate
<input type="checkbox"/> Other: _____			
Available Collateral: <i>(May Check More than One)</i>			
<input type="checkbox"/> Accounts Receivable	<input type="checkbox"/> Inventory	<input type="checkbox"/> Cash / C.D.	<input type="checkbox"/> Publicly-Traded Stock
<input type="checkbox"/> Equipment	<input type="checkbox"/> Crops	<input type="checkbox"/> Livestock	<input type="checkbox"/> Titled Vehicles
<input type="checkbox"/> Building	<input type="checkbox"/> Raw Land	<input type="checkbox"/> Leaseholds	<input type="checkbox"/> Fixtures
<input type="checkbox"/> Other: _____			

### Please answer the following questions:

- Has the business or any owner ever declared bankruptcy?  Yes  No If Yes, Please Describe: \_\_\_\_\_
- Is the business or any owner currently party to any claim or lawsuit?  Yes  No If Yes, Please Describe: \_\_\_\_\_
- Are there any tax liens filed against the business or any owner?  Yes  No If Yes, Please Describe: \_\_\_\_\_

### Please provide any other information you feel is pertinent to the loan transaction:

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***Procedures For Opening A New Account***

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What this means for you:**

When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

***Disclosure Statement***

Borrowers of BNC National Bank are not required to obtain insurance from a particular insurance company. Any insurance required as a condition of the extension of credit by BNC National Bank may, without affecting approval of the application for an extension of credit, be purchased from an insurance company of the Borrower's choice.

***Equal Credit Opportunity Act 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 that 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 the Department of Housing and Urban Development is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. BNC National Bank is regulated by the Comptroller of the Currency, 2345 Grand Ave., Suite 700, Kansas City, MO 64108.

I/We represent that this application is complete and accurate. I/We authorize Lender to obtain a credit report and any other information it deems necessary about my /our credit worthiness. I/We agree to notify Lender immediately, in writing, of any adverse change in my/our financial condition. I/We understand that Lender will retain this Application whether or not it is approved.

Lender may share information about you with other organizations that are its affiliates unless you direct Lender not to do so. If you do not want Lender to share such information with its affiliates, please initial here \_\_\_\_\_.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

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## *Credit Release Form*

I/We have recently made application for financing with BNC National Bank. Please consider this letter as a request and authorization for you to furnish a complete history of all accounts, loans, and/or financial transactions to BNC National Bank relative to any commercial or personal accounts that I/we may have.

Kindly afford this your most favorable attention. I thank you in advance for your cooperation.

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Printed or Typed Name of Account

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Authorized Signature

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Title

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Date

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Printed or Typed Name of Account

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Authorized Signature

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Title

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Date

# FACTS

## WHAT DOES BNC NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account transactions and checking account information
- Payment history and mortgage rates and payments

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BNC National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BNC National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Go to [www.bncbank.com](http://www.bncbank.com)

## Who we are

<b>Who is providing this notice?</b>	BNC National Bank
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## What we do

<b>How does BNC National Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does BNC National Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Make deposits or withdrawals from your account</li> <li>■ Use your ATM or Debit card or seek financial or tax advice</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>BNC National Bank does not share with our affiliates.</i></li> </ul>
<b>Non Affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include mortgage companies and service providers that provide printing and mailing services in connection with our marketing to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>BNC National Bank doesn't jointly market.</i></li> </ul>