



## SCHERTZ BANK & TRUST COMMERCIAL LOAN APPLICATION

### LOAN REQUEST

Business Term loan     
  Commercial Line of Credit     
  Commercial Real Estate

Amount Requested \$	Term/Month	Loan Purpose:
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Proposed Collateral and Value:

### BUSINESS INFORMATION

Business Legal Name and DBA (if applicable)

C Corporation   
  S Corporation   
  Partnership   
  Sole Proprietorship   
  Non-Profit Organization   
  LLC

Describe Nature of Business:

Business Mailing Address:	Phone:
	Fax:

City:	State:	ZIP Code:
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Business Street Address:

City:	State:	ZIP Code:
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Key Contact Person:	Gross Revenue for Prior Year:
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Yr. Established	Owner Since	No. of loc.	Do you currently bank with Schertz Bank & Trust <input type="checkbox"/> Yes <input type="checkbox"/> No
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### BUSINESS BANK REFERENCES

Deposits	Name of Financial Institution	Type of Account			Balance	
Loans	Name of Financial Institution	Balance	Payment	Maturity	Collateral	

### PRINCIPAL OWNERS

Name:	Ownership %
Date of birth:	SSN:
Phone:	
Current address:	

Name:	Ownership%
Date of birth:	SSN:
Phone:	
Current address:	

Name:	Ownership %
Date of birth:	SSN:
Phone:	
Current address:	

**ADDITIONAL INFORMATION**

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Has Guarantor or affiliate declared bankruptcy in the last 10 years              | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is there any outstanding judgments against Guarantor or Borrower                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is the business involved in any pending lawsuit, arbitration of other proceeding | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

**If yes to any question, please explain: (attach additional sheets if necessary)**


**FINANCIAL INFORMATION NEEDED**

1. Previous 2 years Business Tax Returns and/or FYE financial Statements
2. Current Business balance sheet and P&L not more than 90 days old
3. Accounts Receivable Aging/Listing
4. Accounts Payable Aging/List
5. Previous 2 years of Personal Tax Returns with all schedules (all principal owners)
6. Personal Financial Statement on principal owners

**RESIDENTIAL REAL ESTATE COLLATERAL.** If your loan will be secured by a residential dwelling: we may order an appraisal to determine the property's value and charge you for this 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.

**CREDIT DENIAL NOTICE.** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, factoring agreement, or similar types of business credit in this Commercial Loan Application and if your application for business credit is denied, you have the right to a written statement of specific reasons for the denial. To obtain the statement please contact Schertz Bank and Trust, PO Box 800, Schertz TX 78154-800, 210-945-7400 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. The notice that follows describes additional protections extended to you.

**EQUAL CREDIT OPPORTUNITY 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 (providing applicant has the capacity to enter into a binding contract), because all or a 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 FDIC, Consumer Response Center, 1100 Walnut St., Box 11, Kansas City, MO 64106

**SIGNATURES.** By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant acknowledges that Lender has not made an commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any question from others about Lender's credit experience with the parties in this application. Loan applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are Necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves of extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

Signature	Title	Date
Signature	Title	Date



## Personal Financial Statement

Name \_\_\_\_\_ Spouse Name \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_ State/Zip \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_  
 Phone (Home) \_\_\_\_\_ Bus. \_\_\_\_\_ Phone (Home) \_\_\_\_\_ Bus. \_\_\_\_\_

<i>Assets</i>	<i>In Even Dollars</i>	<i>Liabilities and Net Worth</i>	<i>In Even Dollars</i>
Cash on hand and in Banks—See Schedule A	\$	Notes Payable: This Bank—See Schedule A	\$
U.S. Government Securities—See Schedule B		Notes Payable: Other Institutions—See Schedule A	
Listed Securities—See Schedule B		Notes Payable—Relatives	
Unlisted Securities—See Schedule B		Notes Payable—Others	
Other Equity Interests—See Schedule B		Accounts and Bills Due	
Accounts and Notes Receivable		Unpaid Taxes	
Real Estate Owned—See Schedule C		Real Estate Mortgages Payable—See Schedule C or D	
Mortgages and Land Contracts Receivable—See Schedule D		Land Contracts Payable—See Schedule C or D	
Cash Value Life Insurance—See Schedule E		Life Insurance Loans—See Schedule E	
Other Assets: Itemize		Other Liabilities: Itemize	
		<b>TOTAL LIABILITIES</b>	<b>\$</b>
		<b>NET WORTH</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>\$</b>

<i>Sources of Income</i>	<i>In Even Dollars</i>	<i>General Information</i>	
Salary	\$	Employer	
Bonus and Commissions		Position or Profession	No. Years
Dividends		Employer's Address	
Real Estate Income			Phone No.
*Other Income: Itemize		Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes	
		If so, explain:	
<b>TOTAL</b>	<b>\$</b>		
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.		Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes Detail in Schedule A	
		Income taxes settled through (Date)	

<i>Contingent Liabilities</i>	<i>In Even Dollars</i>	<i>General Information (continued)</i>	
As endorser, co-maker or guarantor	\$	Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes	
On leases		If so, explain:	
Legal claims		Have you ever taken bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Provision for federal income taxes		If so, explain:	
Other special debt, e.g., recourse or repurchase liability		Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?	
		Do you have a trust? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?	
<b>TOTAL</b>	<b>\$</b>	Number of dependents _____ Ages _____	

**Schedule A: Banks, Brokers, Savings & Loan Association, Finance Companies or Credit Unions.**

List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans.

Name of Institution	Name on Account	Balance on Deposit	High Credit	Amount Owning	Monthly Payment	Secured by What Assets
<b>TOTAL</b>			<b>TOTAL</b>			

**Schedule B: U.S. Governments, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.), and Partnership Interests (General & Ltd.)**

Number of Shares, Face Value (Bonds), or % of Ownership	Indicate: 1. Agency or name of company issuing security or name of partnership 2. Type of investment or equity classification 3. Number of shares, bonds or % of ownership held 4. Basis of valuation*	In Name of	*Market Value	Pledged	
				Yes (☐)	No (☐)
<b>TOTAL</b>					

\*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

**Schedule C: Real Estate Owned (and related debt, if applicable)**

Description of Property or Address	Title in Name Of	Date Acq.	Cost + Improvements	Present Mkt. Value	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
<b>TOTAL</b>							

**Schedule D: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)**

Description of Property or Address	Title in Name Of	Date Acq.	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
<b>TOTAL</b>							

**Schedule E: Life Insurance Carried**

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
<b>TOTAL</b>				

I/we have carefully read and submitted the foregoing information provided on all three pages of this statement to the Bank named above. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with said Bank. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify said Bank of said change(s) and unless said Bank is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we authorize the Bank to make whatever credit inquiries it deems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries.

**I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" so state.**

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**I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.**

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_  
Social Sec. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Spouse's Signature \_\_\_\_\_ Date \_\_\_\_\_  
Social Sec. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_