



## 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 EIN:
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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

	Name of Financial Institution	Type of Account	Balance
Deposits			

	Name of Financial Institution	Balance	Payment	Maturity	Collateral
Loans					

### 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

**REAL ESTATE COLLATERAL.** If loan will be secured by a one to four family 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 should be provided with a copy of this appraisal no later than 3 days before closing. 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

# CERTIFICATION OF BENEFICIAL OWNER(S)

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Persons opening an account on behalf of a legal entity must provide the following information:**

- a. Name and Title of Natural Person Opening Account:  
\_\_\_\_\_
- b. Name, Type, and Address of Legal Entity for Which the Account is Being Opened:  
\_\_\_\_\_
- c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Ownership %	Date of Birth	Address (Res. or Bus. Street Address)	For U.S. Persons <sup>1</sup>	For Non-U.S. Persons <sup>2</sup>

(If no individual meets this definition, please write "Not Applicable.")

- d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:
  - An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
  - Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name/Title	Date of Birth	Address (Res. or Bus. Street Address)	For U.S. Persons <sup>1</sup>	For Non-U.S. Persons <sup>2</sup>

I, \_\_\_\_\_ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

X \_\_\_\_\_ Date  
Natural person opening account

<sup>1</sup>U.S. Persons must provide a Social Security Number.

<sup>2</sup>Non-U.S. Persons must provide a Social Security Number, passport number and country of issuance, or similar identification number. In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Legal Entity Identifier: \_\_\_\_\_ (Optional)