

POST OAK BANK, N. A.

BUSINESS LOAN APPLICATION

New Relationship
 Existing Relationship

Date: _____
 Branch: _____
 Officer: _____

BUSINESS INFORMATION

Business Name _____

Address _____

Telephone () _____ Tax I.D. _____

Individual Name(s) _____

Address _____

Telephone () _____ Social Security # _____ Date of Birth: _____

Proprietorship Partnership Sub-Chapter S Corporation PC
 Non-Profit Individual LLC

Annual Revenues (previous year end) _____ Net Profit (previous year end) _____ Date _____

Ownership Distribution: (List stockholders, partners, owner names) **Note: Attach separate sheet if additional space needed.**

Name	Title	# of Years	%	SS#
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Nature of Business _____ Year Established _____ Number of Employees _____

Years at Present Location _____ [] Own [] Lease

Accountant _____ Telephone () _____

Insurance Agent _____ Telephone () _____

Attorney _____ Telephone () _____

FINANCIAL INFORMATION

Bank of Account _____ **Account Number** _____

Credit Relationships: Please provide details of your business credit relationships below:

Name of Creditor	Purpose of Loan	Original Loan Amount	Amount Presently Owing	Repayment Terms	Maturity Date
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____

LOAN REQUEST

Amount of Loan Requested

Type of loan

- Line of Credit
 Term Loan
 Business Home Equity
 Commercial Real Estate
 ACH Origination

Requested Term of Loan _____**Specific Loan Purpose** (Check all that apply)

- Working Capital
 Finance Purchase of Inventory
 Finance Purchase of Equipment
 Finance Purchase of Real Estate
 Finance Purchase of Business
 Refinance Existing Loan or Debts
 ACH Origination
- Other (State type of loan required and loan purpose)

Collateral Available* (Check all that apply)

- All Assets (accounts receivable, inventory, machinery and equipment)
 Specific Equipment (Please attach equipment list, including serial numbers or description of equipment, and invoices for new equipment.)
 Real Estate (Please attach property address, legal description and a copy of most recent tax bill.)
Square Feet _____ Acres _____
 Cash on Deposit at (name of bank) Branch _____ Account # _____
 Personal Assets (As described in Personal Financial Statement.)

* **Collateral:** Loans are secured by collateral, which is property in which a security interest is granted to secure repayment of the loan. The loan collateral may include business assets, stocks, bonds, certificates of deposits, or personal assets. Consider (1) the value of the loan collateral must be equal to or greater than the amount of the loan, (2) expected economic life of collateral will be considered by the Bank in evaluating the collateral offered for the loan, (3) formal collateral appraisals may be required, and (4) a pledge of personal assets may be required as additional collateral for the business loan requested.

- Guarantors**** (Please list)

Name	Social Security #	

Address		

Driver's License #	State TX	Expiration Date

Name	Social Security #	

Address		

Driver's License #	State	Expiration Date

** **Guarantors:** For incorporated borrowers, guarantees of owner(s) is usually required, unless secured by Bank deposits or marketable collateral. If personal assets are in joint names, a sole proprietorship, and/or partnership, the Bank may require all parties to pledge collateral.

BUSINESS BACKGROUND INFORMATION

Please provide a brief history of your business, future plans and projections, and describe your products and/or services and competition.

PERSONAL BUSINESS EXPERIENCE

If you have been in your present business for under five years, please describe your previous business experience. (Include business background, management experience, and training, or include a resume.)

MISCELLANEOUS INFORMATION

Are tax liabilities current? Yes No Settled through _____

Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements? Yes No

If yes, what is the contingent liability? _____

Has the business or principal owner ever declared bankruptcy? Yes No

If yes, provide details on a separate sheet.

Is the business a defendant in any lawsuit? Yes No

If yes, provide details on a separate sheet.

Are any of the business assets encumbered by liens or attachments of any type? Yes No

What	By whom	Amount \$
_____	_____	_____
_____	_____	_____
_____	_____	_____

Does the business have a pension fund? Yes No

profit-sharing plan? Yes No

If so, does the plan have any unfunded pension liabilities? Yes No _____ Amount \$

CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any bank and trade creditors it deems necessary without further notice, including, but not limited to, Dunn & Bradstreet reports or information from TRW Credit Data.

Business Name (print): _____

Applicant Signature: _____ Date: _____

Applicant Title: _____

Guarantor(s) Signature: _____ Date: _____

Guarantor(s) Signature: _____ Date: _____

BUSINESS LOAN APPLICATION CHECKLIST
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Please be sure all of the following documentation has been included in order for your business loan application to be processed.

- Business Loan Application
- Accountant-Prepared Business Financial Statements (Profit and Loss, Balance Sheet) for the past three fiscal years *
- Business Federal Tax Returns for past three fiscal years *
- Interim Financial Statements (if available) *
- First two pages of Last Three Years Tax Returns for each principal owner listed in the first section of the Business Loan Application *
- Current Personal Financial Statement
- Organizational Papers (Articles, dba papers, etc.)
- OTHER: _____

* If request (or total debt obligations) exceeds \$50,000, or loan is unsecured.