

JERSEY STATE BANK
Commercial Loan Application

Date: _____

Applicant: _____

Co-Applicant: _____

Social Security #: _____

Social Security #: _____

Birthday: _____

Birthday: _____

Address: _____

Address: _____

Home Phone #: () _____ - _____

Home Phone #: () _____ - _____

Cell Phone #: () _____ - _____

Cell Phone #: () _____ - _____

Email: _____

Email: _____

Company Name: _____

Applicant's Company Title: _____

Company Tax ID #: _____

Company Address: _____

Company Phone #: () _____ - _____

Fax #: () _____ - _____

I. Loan Request:

Requested Amount: _____

Requested Term: _____

Requested Interest Rate: _____

Use of Proceeds:

Type of Collateral:

Guarantors: _____

Primary Source of Repayment:

Secondary Source of Repayment:

II. Company Profile

Date Company Started: _____

Type of Ownership (check one):

Corporation _____ Partnership _____ Proprietorship _____

Current Ownership (indicate ownership percentages):

Number of Employees:

Sales _____

Production _____

Clerical _____

Other _____

Total _____

CPA: _____

Attorney: _____

Insurance Company &/or Agent: _____

Describe Main Line of Business, Products & Markets:

Current Business Outlook:

Any Significant Other Business Affiliations or Financial Interests? No _____ Yes _____ (explain)

Management Qualifications: (Background, Experience, etc.)

III: Financial History: Has this company or its principals ever been involved in a lawsuit? No _____ Yes _____
Explain:

Has this company or its principals ever been involved in bankruptcy? No _____ Yes _____ (explain)

Please provide copies of the last three (3) years complete tax returns and financial statement

IV:

(Please note - application cannot be processed without current financial information)

Financial Statements Attached Yes _____ No _____

Tax Returns Attached Yes _____ No _____

Explanation for no tax/financial included:

I/we agree and you are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness, including, but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, merchants, landlords and creditors.

Signature

Title

Date

Signature

Title

Date

PLEASE RETAIN FOR YOUR RECORDS

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send a written request to our office at the following location within 60 days from the date you are notified of our decision:

Jersey State Bank
1000 South State Street
Jerseyville, IL 62052
(618) 498-6466

We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement.

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 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:

FDIC CONSUMER RESPONSE CENTER
2345 Grand Boulevard, Suite 100
Kansas City, Missouri 64108