

Small Business Loan Application



Please fill electronically or print in ink.

BUSINESS PROFILE

Business Legal Name

Business Tax ID Number

Physical Location Address (No PO Boxes)

City State Zip

Business Telephone Number

Email Address

\$

Annual Sales / Revenues

In what month and year did you start the business?

Type of business entity:

- ☐ Sole Proprietorship ☐ Partnership
☐ Limited Liability Co. ☐ Corporation
☐ Other

BANK ACCOUNTS

List information about bank accounts held by the business.

1 - Name of Bank

Address

Account Number

Monthly Average Balance Date Opened

List other assets in the name of the business on a separate sheet or provide a balance sheet.

LOAN REQUEST

I/We, individually and/or on behalf of the business, hereby apply to The PrivateBank for the following extension of Commercial Credit.

\$
Amount Requested

Purpose

- ☐ Working Capital
☐ Real Estate Acquisition Refinance
☐ Equipment Purchase
☐ Vehicle Purchase
☐ Other

BACKGROUND INFORMATION

Are you or your business a party to any claim or lawsuit?

☐ Yes ☐ No

Are you or your business in arrears or in dispute of any tax payment?

☐ Yes ☐ No

If yes, please explain on a separate sheet of paper.

Do you or the business own or lease the business property?

☐ Own ☐ Lease

\$

What is the business' monthly rent/mortgage payment?

When does the lease expire or mortgage mature?

2 - Name of Bank

Address

Account Number

Monthly Average Balance Date Opened

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BUSINESS DEBT

List all business debt including lines of credit, equipment leases or loans, mortgages or shareholder loans and other liabilities. Attach additional pages if necessary or provide a balance sheet.

1 - Description of Debt

	\$	\$	\$	
Date Incurred	Original Amount	Present Balance	Monthly Payment	Lessor/Creditor Name

2 - Description of Debt

	\$	\$	\$	
Date Incurred	Original Amount	Present Balance	Monthly Payment	Lessor/Creditor Name

3 - Description of Debt

	\$	\$	\$	
Date Incurred	Original Amount	Present Balance	Monthly Payment	Lessor/Creditor Name

ADDITIONAL REQUIRED SUPPORT DOCUMENTATION

- ☐ Last two years of personal and business tax returns
- ☐ One month DDA statement

Income tax returns filed through (date): _____ Are any returns currently being Audited or contested? ☐ Yes ☐ No

If yes, what year(s)? _____

Have you or any firm in which you were a major owner ever declared bankruptcy? ☐ Yes ☐ No

If yes, when and please provide details: _____

Are you or your business in any legal actions, have judgements, tax liens, or garnishments against you or your company? ☐ Yes ☐ No

If yes, please explain on a separate sheet of paper. _____

APPLICANT INFORMATION

Name

Marital Status ☐ Married ☐ Separated ☐ Unmarried

Home Address (Street Address, City, State, Zip)

Personal Phone Number Personal Email

Business Phone Number Business Email Address

Employer and Address (Street Address, City, State, Zip)

Occupation / Title ☐ Self-Employed

Length of Service

JOINT APPLICANT INFORMATION

Name

Marital Status ☐ Married ☐ Separated ☐ Unmarried

Home Address (Street Address, City, State, Zip)

Personal Phone Number Personal Email

Business Phone Number Business Email Address

Employer and Address (Street Address, City, State, Zip)

Occupation / Title ☐ Self-Employed

Length of Service

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APPLICANT

PERSONAL ASSETS		AMOUNT	PERSONAL LIABILITIES		AMOUNT
CASH	at The PrivateBank		CREDIT CARD BALANCES		
	at Other		MORTGAGE LOANS	Primary Residence	
SECURITIES	Marketable			Other Real Estate	
	Non-Marketable		OTHER BANK LOANS / INSTALLMENT DEBT		
REAL ESTATE	Primary Residence		OTHER PERSONAL LIABILITIES		
	Other Real Estate				
INVESTMENTS	Closely Held Companies				
	Partnership Interest				
	IRA/KEOGH/401k				
LIFE INSURANCE CASH VALUE					
OTHER PERSONAL ASSETS					
TOTAL ASSETS			TOTAL LIABILITIES		
ANNUAL INCOME			NET WORTH (total assets minus total liabilities)		

JOINT APPLICANT

PERSONAL ASSETS		AMOUNT	PERSONAL LIABILITIES		AMOUNT
CASH	at The PrivateBank		CREDIT CARD BALANCES		
	at Other		MORTGAGE LOANS	Primary Residence	
SECURITIES	Marketable			Other Real Estate	
	Non-Marketable		OTHER BANK LOANS / INSTALLMENT DEBT		
REAL ESTATE	Primary Residence		OTHER PERSONAL LIABILITIES		
	Other Real Estate				
INVESTMENTS	Closely Held Companies				
	Partnership Interest				
	IRA/KEOGH/401k				
LIFE INSURANCE CASH VALUE					
OTHER PERSONAL ASSETS					
TOTAL ASSETS			TOTAL LIABILITIES		
ANNUAL INCOME			NET WORTH (total assets minus total liabilities)		

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JOINT INTENT

Intent to apply for joint credit.

All loan applicants should complete the Small Business Loan Application. This includes any individual, trust, estate or other business entity requesting credit or the extension of credit as a borrower, co-borrower or guarantor. Co-Applicant information must be provided when the income or assets of a person or entity other than the applicant will be used as a basis for loan qualification.

We intend to apply for joint credit ☐ Yes ☐ No

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided on this application in deciding to grant or continue credit or to accept a guarantee. Each of the undersigned represents and warrants that the information provided on this application is correct and complete. Each of the undersigned agrees to notify you immediately in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement, (2) in the financial condition of any of the undersigned or the business, or (3) in the ability of any of the undersigned to perform their obligations to you. In the absence of this notice or a new and complete written statement, this shall be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information on this application is inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained on this application and to determine credit worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated personal or business financial statement. This personal and business financial statement and any other financial information that the undersigned give you shall be your property.

Applicant name

Applicant signature

Co-applicant name

Co-applicant signature

Name of your Accountant Phone Number

Name of your Attorney Phone Number

Name of your Investment Advisor / Broker Phone Number

Name of your Insurance Agent Phone Number

Signature of Applicant Printed Name Date

Signature of Joint Applicant Printed Name Date

Signature on behalf of Business (if applicable) Print Name & Title of Authorized Signer Date

Notice of Right to Receive a Copy of Appraisal - You have a right to a copy of the appraisal report if one was used in connection with your application for credit. If you wish to receive a copy of the appraisal, please write to us at The PrivateBank, 120 S. LaSalle St., Chicago, IL 60603. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please provide us with the following information: loan or application number, date of application, name(s) of loan applicant(s), property address, and your current mailing address.

BANK USE ONLY

Loan Officer Signature

Date Received