



Member FDIC | Equal Housing Lender

## Commercial Loan Application

First Name:

Last Name:

Submitted on:

### Section 1: Certification

Note: Applicants must be domiciled in Indiana. This application is not considered complete until all required supporting documents have been received. This application is designed to be completed by the applicant(s) and guarantor(s) with the Lender's assistance. The party certifies that he/she/it has applied for a commercial loan from Crossroads Bank. In applying for the loan, the party provided the information within this application. The party certifies that all of the information is true and complete. The party made no misrepresentations to Crossroads Bank, nor did the party omit any important information. The party understands and agrees that Crossroads Bank may verify any information provided within the application and on subsequent documents provided to Crossroads Bank during the application process. The party fully understands that it is a federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for a loan, as applicable under the provisions of Title 18, United States Code, Section 1014. Receipt of this application by Crossroads Bank does not constitute approval. The bank has made no representations or promises in conjunction with this application. The request will be subject to full underwriting, which may require that the party provide additional documentation. The party certifies that any additional information provided to the bank to be used for consideration of the loan requested in this application is accurate and legitimate.

Applicant Signature

Date

### Section 2: Joint Intent

If this is an application for joint credit or for credit with the intention of joint personal guarantees, each person certifies that he/she intends to apply jointly.

Signature

Signature

Signature

Signature

### Section 3: Request (Mark All That Apply)

Loan Type: (required)	Term Loan	Open-end (Revolving) Line of Credit	Closed-end Line of Credit	Letter of Credit
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other, specify:

Loan Purpose: (required)	Replenish Cash	Refinance Existing Debt	Purchase
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other, specify:

Collateral Type: (required)	Equipment/Vehicle	Commercial Real Estate	Farm Real Estate	Residential Real Estate
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other, specify:

Collateral Offered:

Amount Requested: (required)

Term Requested:

Application Date: (required)

### Section 4: Applicant and Guarantor Information

Entity #1

Name or Legal Entity Name: (required)



Sex (required)	Female <input type="checkbox"/>	Male <input type="checkbox"/>	I do not wish to provide this information <input type="checkbox"/>													
Race (required)	American Indian or Alaska Native <input type="checkbox"/>	Asian <input type="checkbox"/>	Asian Indian <input type="checkbox"/>	Chinese <input type="checkbox"/>	Filipino <input type="checkbox"/>	Japanese <input type="checkbox"/>	Korean <input type="checkbox"/>	Vietnamese <input type="checkbox"/>	Other Asian <input type="checkbox"/>	Black or African American <input type="checkbox"/>	Native Hawaiian <input type="checkbox"/>	Guamanian or Chamorro <input type="checkbox"/>	Samoa <input type="checkbox"/>	Other Pacific Islander <input type="checkbox"/>	White <input type="checkbox"/>	I do not wish to provide this information <input type="checkbox"/>

Applicant Name

Ethnicity (required)	Hispanic or Latino <input type="checkbox"/>	Mexican <input type="checkbox"/>	Puerto Rican <input type="checkbox"/>	Cuban <input type="checkbox"/>	Other Hispanic or Latino <input type="checkbox"/>	Not Hispanic or Latino <input type="checkbox"/>	I do not wish to provide this information <input type="checkbox"/>
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Sex (required)	Female <input type="checkbox"/>	Male <input type="checkbox"/>	I do not wish to provide this information <input type="checkbox"/>												
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Race (required)	American Indian or Alaska Native <input type="checkbox"/>	Asian <input type="checkbox"/>	Asian Indian <input type="checkbox"/>	Chinese <input type="checkbox"/>	Filipino <input type="checkbox"/>	Japanese <input type="checkbox"/>	Korean <input type="checkbox"/>	Vietnamese <input type="checkbox"/>	Other Asian <input type="checkbox"/>	Black or African American <input type="checkbox"/>	Native Hawaiian <input type="checkbox"/>	Guamanian or Chamorro <input type="checkbox"/>	Samoa <input type="checkbox"/>	Other Pacific Islander <input type="checkbox"/>	White <input type="checkbox"/>	I do not wish to provide this information <input type="checkbox"/>
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**Section 6: Regulation B Appraisal Requirements**

*\*Attention: Do not fill out this section unless the transaction requires an appraisal on a dwelling to be commissioned.*  
 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.

I acknowledge receipt of this appraisal notice. Sign here:

**Section 7: Environmental Questionnaire**

*\*Attention: This section only needs to be completed if the loan applied for will be secured by real estate. If there are multiple properties involved, please complete for all properties involved. This should be completed by the applicant.*

Current use of property:	
Past use(s) of property:	
Has the property or any adjoining/adjacent properties use involved environmentally sensitive industries presently or in the past? (if yes, describe)	
Have hazardous substances been used or identified at the property or adjoining properties in the past or present? (if yes, describe)	
Are any hazardous substances, petroleum products, or chemicals stored or produced on the property or adjoining properties? (if yes, describe)	
Is there evidence of contamination at the property or adjoining properties? (if yes, describe)	
Are there potential sources of contamination at the property or adjoining properties (if yes, describe)	

Does the applicant have any knowledge of contamination at the property or adjoining properties, or aware of any past or present legal action regarding the property or adjoining properties (if yes, describe)	
Has any government entity taken any regulatory action related to environmental conditions at the property or adjoining properties? (if yes, describe)	
Have any environmental risk studies (questionnaires, TSAs, Phase I, Phase II, other) or assessments been performed on the property in the past? (if yes, describe)	
Is there any presence of lead paint, asbestos, or polychlorinated biphenyls on the property? (if yes, describe)	
Is there any other pertinent information to the applicant's knowledge that should be made aware to Crossroads regarding the environmental condition or safety of the property or adjoining properties? (if so, describe)	
Applicant Signature (required)	
<b>Upload Supporting Documents</b>	
Driver's License	Please submit this information as an additional attachment.
Personal Financial Statements	Please submit this information as an additional attachment.
Tax Returns	Please submit this information as an additional attachment.