



Member FDIC, Equal Housing Lender

[Privacy Statement](#)

## Business Loan Application

First Name:	Last Name:
-------------	------------

**1. Loan Request**

Business must be located in Saginaw, Bay, or Midland County. Maximum Aggregate Credit Exposure \$250,000. (Customers with existing loans at 1st State Bank please contact your Business Lender)

Loan Type (required)	<input type="checkbox"/> Line of Credit (\$150,000 max) <input type="checkbox"/> Equipment Loan (\$250,000 max) <input type="checkbox"/> Real Estate Loan (\$250,000 max) <input type="checkbox"/> Other (\$250,000 max)
----------------------	---

Line of Credit Dollar Value	
Equipment Dollar Value	
Real Estate Dollar Value	
Other Dollar Value	

Description/ Purpose of Loan Requests (required)	
--	--

Available Collateral	<input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Inventory  <input type="checkbox"/> Equipment <input type="checkbox"/> Vehicle  <input type="checkbox"/> Real Estate <input type="checkbox"/> Other:
----------------------	---

Accounts Receivable Dollar Value	
Inventory Dollar Value	
Equipment Dollar Value	

Vehicle Dollar Value	
Real Estate Dollar Value	
Other Collateral Dollar Value	
2. Business Information	
Business Classification (required)	<div><input type="radio"/> Sole Proprietorship</div> <div><input type="radio"/> S-Corporation</div> <div><input type="radio"/> C-Corporation</div> <div><input type="radio"/> Partnership</div> <div><input type="radio"/> Limited Liability (LLC/LLP)</div> <div><input type="radio"/> Professional Corporation</div> <div><input type="radio"/> Individual (Business)</div> <div><input type="radio"/> Non-Profit</div>
Business Name (required)	
Tax / Employee Identification Number (required)	
Company Address (required)	<div>Address Line 1</div> <div>Address Line 2</div> <div>CityStateZIP Code</div>
Business Phone (required)	
Business Contact Name (required)	
Business Contact Email (required)	
Today's Date (required) MM/DD/YYYY	
Date Business Established (required) MM/DD/YYYY	
Present Management/ Ownership Since (required) MM/DD/YYYY	
Recent Year-End Gross Revenue (required)	
Recent Year-End Net Profit (Loss) (required)	
3. Owners/Guarantors	
List any individual who has 20% or more ownership or would be a guarantor of the loan.	
Owner/ Guarantor #1	
Owner/ Guarantor #1 (required)	<div>Owner/Guarantor #1 NameTitleOwnership PercentageSSN#/TIN#Date of BirthPhone</div>

Owner/ Guarantor #1 Address	Address Line 1						
	Address Line 2						
	City		State		ZIP Code		
Owner/ Guarantor #2							
Owner/ Guarantor #2 (required)	<b>Owner/ Guarantor #2 Name   Title   Ownership Percentage   SSN#/TIN#   Date of Birth   Phone</b> <div></div>						
Owner/ Guarantor #2 Address	Address Line 1						
	Address Line 2						
	City		State		ZIP Code		
Owner/ Guarantor #3							
Owner/ Guarantor #3 (required)	<b>Owner/ Guarantor #3 Name   Title   Ownership Percentage   SSN#/TIN#   Date of Birth   Phone</b> <div></div>						
Owner/ Guarantor #3 Address	Address Line 1						
	Address Line 2						
	City		State		ZIP Code		
Owner/ Guarantor #4							
Owner/ Guarantor #4 (required)	<b>Owner/ Guarantor #4 Name   Title   Ownership Percentage   SSN#/TIN#   Date of Birth   Phone</b> <div></div>						
Owner/ Guarantor #4 Address	Address Line 1						
	Address Line 2						
	City		State		ZIP Code		
4. Additional Information							
Has the business incurred any loss in the last three years?	<input type="radio"/> Yes <input type="radio"/> No						
Is the business, owners, or guarantors party to any claim, judgement, or lawsuit?	<input type="radio"/> Yes <input type="radio"/> No						
Has the business, owners, or guarantors been involved in any bankruptcy proceedings?	<input type="radio"/> Yes <input type="radio"/> No						

Are more than 20% of revenues from, or expenses to, a related entity?	<input type="radio"/> Yes <input type="radio"/> No
Is the business or any of its assets for sale or under agreement for sale?	<input type="radio"/> Yes <input type="radio"/> No

### 5. Certifications

A. If multiple applicants/ guarantors are joining in on this application, the undersigned intend to apply jointly as Borrowers and/or Guarantors of the loans for the company listed on the application, if applicable. The assets and income of each Borrower and Guarantor will be relied upon as a basis for the loan request.

B. Each undersigned (1) certifies that all information furnished and to be furnished in connection with this application is and will be true and complete, without omission of information, and fairly represents the financial condition of the Borrowers and/or Guarantors; and (2) grants connection with the application, including but not limited to business and personal credit reports.

C. 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, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

### 6. Signatures

Company Representative Signature	
Company Legal Name (required)	
Signature (required)	
Title (required)	
Owner/ Guarantor #1 Signature	
Owner/ Guarantor #1 Signature (required)	
Print Name (required)	
Owner/ Guarantor #2 Signature	
Owner/ Guarantor #2 Signature	
Print Name	
Owner/ Guarantor #3 Signature	
Owner/ Guarantor #3 Signature	
Print Name	
Owner/ Guarantor #4 Signature	
Owner/ Guarantor #4 Signature	
Print Name	

Upon receipt of your application, you will be contacted by a 1st State Bank Business Lender within one business day.