



COMMERCIAL APPLICATION & PERSONAL FINANCIAL STATEMENT

IMPORTANT – Please read these directions before completing this application:

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another as the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1 and 3.

I intend to apply for joint credit: Yes No Applicant: _____ Co-Applicant: _____

I am applying for credit in the following Business name: Type Business Name Here

Amount requested: \$_____ Payment Date Desired: _____

Loan purpose: Type Purpose Here

SECTION 1 – INDIVIDUAL INFORMATION (type or print)		SECTION 2 – OTHER PARTY INFORMATION (type or print)	
Name:		Name:	
Residence Address:		Residence Address:	
City, State & Zip:		City, State & Zip:	
Position or Occupation:		Position or Occupation:	
Business Name:		Business Name:	
Business Address:		Business Address:	
City, State & Zip:		City, State, Zip:	
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, you are a citizen of: _____		If no, you are a citizen of: _____	
Driver's License # _____	State: _____	Driver's License # _____	State: _____
Res. Phone: _____	Bus. Phone: _____	Res. Phone: _____	Bus. Phone: _____

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF: _____			
<u>ASSETS</u> (Do not include assets of doubtful value)	In Dollars (omit cents)	<u>LIABILITIES</u>	In Dollars (omit cents)
Cash on Hand and in Banks	\$	Notes Payable to Banks – Secured	\$
U.S. Gov't/ Marketable Securities – Schedule A	\$	Notes Payable to Banks – Unsecured	\$
Non-Marketable Securities – Schedule B	\$	Due to Brokers	\$
Securities held by Broker in Margin Accounts	\$	Amounts Payable to Others – Secured	\$
Restricted or Control Stocks	\$	Amounts Payable to Others – Unsecured	\$
Partial Interest in R.E. Equities - Schedule C	\$	Accounts and Bills Due	\$
Real Estate Owned – Schedule D	\$	Unpaid Income Tax	\$
Loans Receivable	\$	Other Unpaid Taxes and Interest	\$
Automobiles and Other Personal Property	\$	Real Estate Mortgage Payable – Schedule D	\$
Cash Value of Life Insurance – Schedule E	\$		
Other Assets – Itemize:	\$	Other Debts – Itemize:	\$
		Total Liabilities:	\$
		Net Worth:	\$
Total Assets:	\$	Total Liability and Net Worth:	\$

CURRENT ANNUAL INCOME:		CURRENT MONTHLY EXPENSES:	
Salary, Bonuses & Commissions:	\$	Personal Living Expenses (Household):	\$
Dividends:	\$	Mortgage Payment (or Rent):	\$
Real Estate Income:	\$	Installment Loans (Auto):	\$
Other Income: (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	\$	Other Expenses: (Credit cards, unsecured loans, student loans, income taxes, fixed obligations.....)	\$
Total Income:	\$	Total Expenses:	\$

CONTINGENT LIABILITIES:	PERSONAL INFORMATION:
Do you have any contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:	Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, name of executor:
As endorser, co-maker, or guarantor? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:	Are you a partner or officer in any other ventures? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:
On leases or contracts? <input type="checkbox"/> Yes <input type="checkbox"/> No If so describe:	Are you obligated to pay alimony, child support, or separate maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:
Contested income tax liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:	Are any assets pledged other than as described on schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:
Other special debt, garnishments, legal claims? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, describe:	Have you ever been declared bankrupt in the last 14 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, where: _____ Year: _____
Income tax settled through (date):	Personal bank accounts carried at:

SCHEDULE A – U.S. GOVERNMENT AND MARKETABLE SECURITIES

Number of Shares or Face Value (Bond)	Description	In Name of:	Are these Pledged?	Market Value

SCHEDULE B – NON-MARKETABLE SECURITIES

Number of Shares	Description	Title in Name of:	Are these Pledged?	Source of Value	Value

SCHEDULE C – PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address and Type of Property	Title in Name of:	Ownership Percentage	Date Acquired	Cost	Market Value	Mortgage Maturity	Monthly Payment	Mortgage Amount

SCHEDULE D – REAL ESTATE OWNED

Address and Type of Property	Title In Name of:	Date Acquired	Cost	Market Value	Mortgage Maturity	Monthly Payment	Mortgage Amount

SCHEDULE E – LIFE INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE F – PAST CREDIT HISTORY

Name and Address of Lender	Credit in the Name of:	Secured or Unsecured?	Original Date	High Credit	Monthly Payment	Current Balance

(Use additional schedules if necessary)

BUSINESS OPERATIONS INQUIRY

Do you cash checks?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you cash checks, do you cash more than \$1,000 per person per day?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you sell money orders?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you transmit money? (e.g. wire transfers, Western Union, virtual currency, cryptocurrency, etc.)	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you exchange currency and/or bullion?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you primarily transact business in cash?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you engage, directly or indirectly, in a marijuana-related business?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you engage in internet gambling?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you own, operate or lease ATMs?	<input type="checkbox"/> YES <input type="checkbox"/> NO

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, social security number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

When you open an account or apply for a new loan **on or after May 11, 2018**, we will be required to provide information about your beneficial owners. A **beneficial owner** is: (a) each individual who owns 25% or more of the company and/or (b) one individual who has significant managerial responsibility for the company. You will be required to provide the name(s), address(es), date(s) of birth and other identifying information for each beneficial owner. The information you provide will be kept confidential and secure.

CREDIT DENIAL NOTICE: If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit, and 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 contact: Loan Department, 5Star Bank, 104 S Cascade Ave, Suite 102, Colorado Springs, Colorado 80903, (719) 475-7827 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY 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 (providing the applicant has the capacity to enter into a binding contract), because all or a 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.

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. 5Star Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine your credit worthiness. 5Star Bank is also authorized to answer questions about your credit with the bank.

Signature (Applicant)

Date

Social Security #

Date of Birth

Email address

Signature (Co-Applicant)

Date

Social Security #

Date of Birth