

# EVB

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Applicant's Name/Address  <input type="checkbox"/> Existing Customer <input type="checkbox"/> New Customer (CIP Required)	<b>COMMERCIAL LOAN APPLICATION</b>	DATE:_____ TELEPHONE #_____ Taxpayer ID #_____ Nature of Business_____ Business Yr. End Date:
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## General Information

Legal Relationship: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole-Proprietorship <input type="checkbox"/> Other	State of Incorporation
Authorization Resolution Dated :	<input type="checkbox"/> Submitted with Statement <input type="checkbox"/> On file w/ creditor <input type="checkbox"/> To Be Provided
Income Tax Return Filed Through What Date:	Are any returns being contested or audited? <input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Accountant or Accounting Firm:	
Names of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant:	

## Loan Request

Amount Requested \$	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Initial Request <input type="checkbox"/> Additional Finance
Purpose of Loan:	Repayment Terms:

## Financial Summary

<input type="checkbox"/> Financial Statement Submitted with this Summary		<input type="checkbox"/> Current Financial Statement on File with Creditor	
<b>Assets</b>		<b>Liabilities</b>	
Current Assets		Current Liabilities	
Account/Trade Receivables		Long Term Liabilities	
Inventory – Gross		Other Liabilities	
Fixed Assets		Total Liabilities	
Other		Net Worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities and Net Worth	

## Profit and Loss

From:	To:
Net Sales:	
Gross Profit:	
Net Operating Profit:	
Net Profit/Loss:	

## Additional Information Requested

Principal/Owner/Guarantor Information: Please complete the following information for each principal/owner/guarantor of the business. Attach a separate sheet if necessary.			
Name(s): <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Social Security Number:	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Home Address:			
% of Ownership in Business	Gross Income *		
Date of Birth: Personal Net Worth Excluding Business Value:			
Name(s): <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Social Security Number:	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Home Address:			
% of Ownership in Business	Gross Income *		
Date of Birth: Personal Net Worth Excluding Business Value:			
* 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			

## Equal Credit Opportunity Notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year?

☐ Yes ☐ No

If you answered "yes" and the creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

EVB  
P.O. Box 1005  
Tappahannock, VA 22560  
(804) 443-4333

Within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

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:

Federal Reserve Bank  
701 East Byrd Street  
Richmond, VA 23219

☐ **NOTICE – JOINT CREDIT:** (Applies to Sole-Proprietorships and individuals applying for business credit)

We intend to apply for joint credit. (Initials) \_\_\_\_\_

**NOTICE OF RIGHT TO APPRAISAL COPY** – If this loan is to be secured by a lien on a 1-4 family dwelling, you have the right to a copy of the appraisal report. If you wish to obtain a copy, please write to us at P.O. Box 1005, Tappahannock, VA 22560. 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, give us the following information: Loan or application number, date of application, names of loan applicant(s), property address, and current mailing address.

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18U.S.C. & 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit-reporting agency prepare a credit report on them. The undersigned declares that he/she has read and understands the statement above.

I certify that everything I have stated in this application and on my attachments is correct. You may keep this application whether or not it is approved. I understand that I must update credit information at your request.

Signatures:

Authorized Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor \_\_\_\_\_ Date \_\_\_\_\_

### Complete Only if Sole Proprietorship for Purchase, Refinance or Improvement of Residential Real Estate REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES

To the Applicant(s): The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose not to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**DWELLING** ☐ Owner occupied ☐ Non-owner Occupied – If loan is for multi-purpose use, state the amount being used for Home Improvement \$ \_\_\_\_\_

**BORROWER** ☐ I do not wish to furnish this information

**CO-BORROWER** ☐ I do not wish to furnish this information

**Ethnicity** ☐ Hispanic or Latino ☐ Not Hispanic or Latino

**Race** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander ☐ White

**Sex** ☐ Female ☐ Male

**Ethnicity** ☐ Hispanic or Latino ☐ Not Hispanic or Latino

**Race** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander ☐ White

**Sex** ☐ Female ☐ Male