

HERITAGE

BANK OF COMMERCE

SMALL BUSINESS LOAN APPLICATION

LOAN REQUEST AND LOAN PURPOSE

Line of Credit \$ _____ Term Loan \$ _____

Select all that apply:

General or Business Expenditures Business Improvements Refinance or Debt Consolidation Other _____

TELL US ABOUT YOUR BUSINESS

Business Applicant Name (exact legal name)

Taxpayer ID Number	Phone #	Gross Annual Sales	Year Business Established	# of Years Owned Business	# of Employees
Street Address	City, State, Zip				
Mailing Address (If different than street address)	City, State, Zip				
Description of Business or Service	Website Address				
Business Contact Name	E-mail Address			Referred By:	

LEGAL STATUS OF YOUR BUSINESS

Sole Proprietor Limited Liability Company General Partnership Limited Liability Partnership Limited Partnership Corporation Sub-S Corporation
 Professional Corporation Nonprofit Corporation Other (describe) _____

Principal Owners	Title	% Ownership	Social Security #	*A	**B	***C
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name of Corporate Secretary (if not listed above): _____

*A. Select A if guarantor on loan requested. Principals with at least 20% ownership will be required to be a guarantor.

**B. Select B if authorized to sign loan documents. Number of signatures required: One Two Three

***C. Select C if authorized to draw down loan funds. Number of signatures required: One Two Three

BUSINESS OWNER/GUARANTOR INFORMATION

First Name Middle Initial Last Name	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, and widowed) <input type="checkbox"/> Separated <input type="checkbox"/> Registered Domestic Partner	Date of Birth
Work Phone #	Home Phone #	Cell Phone #
Residence Street Address	City, State, Zip	Years in Residence

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Married Applicants may apply for a separate account.

Are you requesting this financial accommodation: Separately
 Jointly with your spouse/registered domestic partner?
 Jointly with another person? (Please submit separate applications attached together.)

If you intend to apply for joint credit, please initial here: Applicant _____ Co-Applicant _____

Spouse/Registered Domestic Partner/Other Person information, if applicable		
First Name Middle Initial Last Name	Social Security #	Date of Birth

Note: If you have more than one Principal or Guarantor, please include information on a separate page for each.

RELATED BUSINESS ISSUES	
1. Has the business been profitable during the past 12 months?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Is the Business Applicant, any Guarantor or Co-Applicant a party to any legal claim or lawsuit?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Has Business Applicant, any Guarantor or Co-Applicant declared bankruptcy in the past 7 years?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Are any taxes or credit obligations by the Business Applicant, Guarantor or Co-Applicant past due?	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. Has the Business Applicant, any Guarantor or Co-Applicant had any repossessions in the past 7 years?	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. Has the Business Applicant, any Guarantor or Co-Applicant had any charge-offs in the past 5 years over \$300 except medical billing related?	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. Has the Business Applicant, any Guarantor or Co-Applicant had any foreclosures or short sales?	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. Does Business Applicant, any Guarantor or Co-Applicant have any open State or Federal tax liens?	<input type="checkbox"/> YES <input type="checkbox"/> NO
9. Do you have any direct or related loans (obligations you guaranty) with Heritage Bank of Commerce?	<input type="checkbox"/> YES <input type="checkbox"/> NO
10. Does the business have any unsecured bank lines of credit or loans? If so, please describe: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
11. Is Business Applicant, any Guarantor or Co-Applicant contingently liable as a Guarantor or Endorser?	<input type="checkbox"/> YES <input type="checkbox"/> NO
12. Are any assets of the Business Applicant, any Guarantor or Co-Applicant held in a Trust? <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Legal Name of the Trust: _____ Date of the Trust: _____ Who are the Trustees? _____ Who are the Trustors? _____	<input type="checkbox"/> YES <input type="checkbox"/> NO

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The information on the pages of this form is submitted for the purpose of inducing the Bank to extend credit and is a true, and correct statement of my/our financial condition as of the date shown. I/We acknowledge and agree that the Bank will rely, among other things, upon the information provided on this form and that intentionally false, incomplete or incorrect information may constitute fraud. While indebted to the Bank, or obligated on a guaranty, I/we agree to notify the Bank immediately of any material change of my/our financial condition. In the event that such notification is not given, or if other acts occur, that in the Bank's opinion, either do or could adversely affect the Bank, then any and all outstanding obligations may, at Bank's election, become due and payable without demand or notice and may be charged against any and all assets of mine/ours in possession or control of the Bank.

IMPORTANT INFORMATION ABOUT THE 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, the Bank will ask for your name, address, date of birth and other information that will allow us to identify you. The Bank may also ask to see your driver's license or other identifying documents.

I authorize the Bank to make any investigations of my credit, either directly or through any credit reporting agency. I also authorize the Bank to provide credit information arising from this transaction to others as may be reasonably requested at any time.

Business Applicant

Authorized Signature

Print Name

Title

Date

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Guarantor(s)

Authorized Signature

Print Name

Date

_____	_____	_____
_____	_____	_____
_____	_____	_____