

## GENERAL BUSINESS INFORMATION

Amount Requested: \$		Date:	
How the Loan Funds will be used:			
Type of Loan: <input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Letter of Credit <input type="checkbox"/> Commercial Mortgage <input type="checkbox"/> Other:			
Business Name:			
Nature of Business:		Tax Payer ID #:	
Street Address:			
City:	State:	Zip:	Business Year End Date:
Business Phone #:		Business Fax #:	
Web Address: www.			
Date Firm Founded:	E-Mail:	Number of Employees:	
Legal Status:	<input type="checkbox"/> Corporation (C Corp.)	<input type="checkbox"/> Corporation (Subchapter S)	<input type="checkbox"/> Partnership
	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Professional Corporation	<input type="checkbox"/> Non-Profit
	<input type="checkbox"/> LLC (Limited Liability Corp.)	<input type="checkbox"/> Other:	
<input type="checkbox"/> State of Incorporation:			

### MANAGEMENT/OWNERSHIP: (please list owners or partners and percentage of ownership)

Name	Title	Applicant or Guarantor	Social Security #	Date of Birth	% of Ownership
		<input type="checkbox"/> A <input type="checkbox"/> G			%
		<input type="checkbox"/> A <input type="checkbox"/> G			%
		<input type="checkbox"/> A <input type="checkbox"/> G			%
		<input type="checkbox"/> A <input type="checkbox"/> G			%

### BANKING RELATIONSHIPS: (please list the businesses' loans and deposits at all banks)

Bank Name	Deposit Amount	Loan Amount	Pledged or Secured?
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

### COLLATERAL: (what type of collateral is available to secure this loan, if any?)

None  Real Estate  Cash in Bank  Stocks/Bonds  Cash Value Life Insurance

How did you hear about Grand Bank & Trust?  Employee  Internet  Advertisement  Other:

If you were referred to Grand Bank & Trust, by whom? Name:

Phone:

## FINANCIAL INFORMATION

Cash \$	Total Current Assets \$
Total Accounts Receivable \$	Total Current Liabilities \$
Total Revenues \$	Total Assets \$
Business Interest Expense (Annual) \$	Total Liabilities \$
Net Income \$	Company's Net Worth \$
Is the business or any principal/owner a party to any lien or lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the business or any principal/owner ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Applicant's business income tax returns filed through what date:	
Is the business or any principal/owner currently delinquent on any taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are any tax returns being contested or audited? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If you answered yes to any of the above questions, please attach details.	
<b>Note: Please provide the LIST OF REQUIRED INFORMATION below. If appropriate financial information (as defined herein) is not provided, we will be unable to process your request.</b>	

## LIST OF REQUIRED INFORMATION

The application will be considered incomplete if the following is not provided.

- Business Financial Statements for the past two years (most recent should be within the last 12 months) dated and signed by principal/owner.
- Complete Business Income Tax Returns for the past two years. (Proprietor: please submit individual tax returns including Schedule C).
- Current Personal Financial Statements on Grand Bank & Trust of Florida form from all principals/owners of the business (within last 6 months) dated and signed by the principal/owner.
- Complete Personal Tax Returns for the past two years from all principals/owners of the business (including all schedules and K1's).
- Schedule of Business Debt (including payment amounts).
- Additional documentation may be required to process your Loan Application.

This information and the information provided on all accompanying financial statements and schedules are provided for the purpose of obtaining business purpose credit for the Applicant(s) or the purpose of Guarantor(s) guaranteeing credit for the Applicant(s). Applicant(s) acknowledge that representations made in this statement will be relied on by Grand Bank & Trust of Florida in its decision to grant such credit. The Applicant(s) and Guarantor(s) certify that all information on this application and all financial information submitted are true, correct, and complete. Grand Bank & Trust of Florida is authorized to make inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s) and Guarantor(s) including, but not limited to, procuring consumer credit reports from consumer reporting agencies and to obtain information about the credit experience of the Applicant(s) and Guarantor(s) with other financial institutions. Any entity named herein is expressly authorized to furnish Grand Bank & Trust of Florida with information in connection with the application. Applicant(s) and Guarantor(s) will promptly notify Grand Bank & Trust of Florida of any subsequent changes which would affect the accuracy of this statement. This application shall remain the property of Grand Bank & Trust of Florida.

## AUTHORIZATION

You certify that this application and all other information furnished now or in the future to Grand Bank & Trust of Florida is and shall be true and complete. You authorize Grand Bank & Trust of Florida to obtain credit reports from third parties now and in the future in connection with this application and any credit furnished relying on this application.

Company Name: \_\_\_\_\_

By: \_\_\_\_\_  
 Applicant's Signature Date

\_\_\_\_\_  
 Co-Applicant or Guarantor's Signature Date

\_\_\_\_\_  
 Co-Applicant or Guarantor's Signature Date

The Applicant(s) and Guarantor(s) are  are not  U.S. citizens.

Please list those who are not U.S. citizens and designate if resident alien or non-resident alien on attached explanation.

The Applicant(s) and Guarantor(s) are  are not  related to a foreign political official(s).

Please list relationship(s) to foreign political official(s) on attached explanation.

**Check Appropriate Box**

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 person as the basis for repayment of the credit requested.

If you are applying for joint credit with another person.

If you intend to apply for joint credit, initial here: \_\_\_\_\_  
 Applicant Co-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 the basis for repayment of the credit requested.

## REGULATION B NOTICE

**Grand Bank & Trust of Florida**  
2055 Palm Beach Lakes Boulevard  
West Palm Beach, FL 33409  
Telephone: 561-615-5000

This notice is applicable to you if you are applying for business credit, and the business for which you are applying had gross revenues of \$1 million or less in the preceding fiscal year. This notice, however, does not apply to you if this is an application for the following types of credit:

- A. an extension of trade credit;
- B. credit incident to a factoring agreement; or
- C. other similar types of business credit.

### NOTICE

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 your Loan Officer, \_\_\_\_\_, at the above address or telephone number within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement.

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 that 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 the creditor is:

**FDIC Consumer Response Center**  
2345 Grand Boulevard, Suite 100  
Kansas City, Missouri 64108  
Telephone: 877-275-3342