

CENTRAL BANK COMMERCIAL LOAN APPLICATION



Amount applied for \$		Purpose of Loan		Borrowing entity			
Applicant's full name				Date of Birth	Age	Social Security / Tin number	
Applicant is applying for this loan: <input type="checkbox"/> INDIVIDUALLY, without a co-signer or the guaranty of another person(s) <input type="checkbox"/> WITH A PERSON(S), who will also be contractually liable							
Applicant's home address				State	Zip code	How Long?	E-Mail address
Home phone no.	Cell phone no.	Work phone no.	Current Employer			How long?	
Bankruptcy or Judgment in the last 7 years?		If yes explain		Employer's address			
<input type="checkbox"/> No <input type="checkbox"/> Yes							
Co-applicant's / guarantor's full name				Date of Birth	Age	Social Security / TIN number	
Co-applicant's / guarantor's home address				State	Zip code	How Long?	E-Mail address
Home phone no.	Cell phone no.	Work phone no.	Employer			How long?	
Bankruptcy or Judgment in the last 7 years?		If yes, explain		Employer's address			
<input type="checkbox"/> No <input type="checkbox"/> Yes							

ASSETS	(check one)	How owned?			VALUE	LIABILITIES	AMOUNT OWED	Mo. Pmt.
		Self	Joint	Trust				
Deposits with Central Bank						Loans secured by deposits		
Deposits with other institutions						Loans secured by deposits		
Marketable Securities						Loans secured by securities		
Face Value Life Insurance								
CASH value life insurance						Loans secured by life insurance		
IRA / Pension / Retirement 401 K						Loans secured by IRA / 401 K / Pension		
Accounts / Notes Receivable						Accounts Payable		
From:						Loans secured by Accounts / Notes		
From:								
Inventory for sale						Loans secured by Inventory		
Work in Process						Loans secured by Work in Process		
TOTAL CURRENT ASSETS						TOTAL CURRENT LIABILITIES / PMT		
Value of other business(s) owned						Debt of other business(s) owned		
Equipment / Machinery						Loans secured by Equipment / Machinery		
Vehicles, Trailers, Watercraft, RV's (list)						Loans payable to:		
						Loans payable to:		
						Loans payable to:		
						Loans payable to:		
						Loans payable to:		
Real Estate owned or purchasing (list)						Loans secured by Real Estate		
Home / Residence						1st		
						2nd		
						Loans payable to:		
Other Assets						Loans payable to:		
						Loans payable to:		
TOTAL ASSETS						TOTAL LIABILITIES / MO. PMTS.		
NET WORTH						Monthly personal income		Sources:

ANNUAL INCOME		ANNUAL EXPENSES		CONTINGENT LIABILITIES	
Salary / Wages		Fed. / State Inc. Taxes		Co-signer / others	
Dividends Interest		Property Taxes		Guarantor / others	
Gross Rental Income		Real Estate Loan Pmts.		Taxes	
Net Business Income		Contract / Note Pmts.		Law Suits	
Other:		Other:		Other:	
TOTAL ANN. INCOME		TOTAL ANN. EXPENSES		TOTAL ANN. CONT. LIAB.	

For loans to be secured by a first lien on a residential dwelling, we may order an appraisal to determine the property's value and charge you for the appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal at your own cost.

Please check this box to waive the three-business day-wait period to close the loan. By checking this box and initialing here _____, I waive my right to receive, three business days prior to the closing of the loan, a copy of appraisal report(s) that may be ordered if the loan is secured by a first lien on a residential dwelling. This waiver does not affect my right to receive a copy of the appraisal report under the Equal Credit Opportunity Act or other law. I understand that if my loan is a first lien secured by a residential dwelling, I will receive a copy of any appraisal report(s) ordered prior to or at closing on my loan."

I hereby reaffirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and true, complete and correct. I understand Central Bank is relying on this statement of my financial condition in making loan(s) to me. Central Bank is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Central Bank for that purpose. Central Bank may disclose to any other interested parties the result of such investigation(s) and / or Bank's experience with this account. I agree to inform Central Bank of any matter which may cause any significant change in my financial condition. I understand that Central Bank will retain this financial statement whether or not credit is granted.

DATE: _____ DATE: _____
 (By signing I declare my intent to be liable for the credit hereby applied for)

Applicant's Signature _____ Co-Applicant's Signature _____