



## Commercial Loan Application Package

Thank you for choosing Bloomsdale Bank. This packet contains your commercial loan application, a checklist of items to furnish to the bank and other forms to be signed and returned with your completed application. If you have any questions about any of the forms, please call your loan officer at one of the numbers below.

### **Bloomsdale Location:**

55 Mill Hill Road  
Bloomsdale, MO 63627  
Phone: (573) 483-2514  
Fax Floor 1: (573) 483-2670  
Fax Floor 2: (573) 483-9691

### **Crystal City Location:**

100 Bailey Road  
Crystal City, MO 63019  
Phone: (636) 931-8800  
Phone: (636) 937-8800  
Fax: (636) 937-8920

### **Ste. Genevieve Location:**

695 Center Drive  
Ste. Genevieve, MO 63670  
Phone: (573) 883-9955  
Fax: (573) 883-5470

### **Herculaneum Location:**

100 Scenic Drive  
Herculaneum, MO 63048  
Phone: (636) 933-2020  
Fax: (636) 937-7083

### **Festus Location:**

1309 Shapiro Drive  
Festus, MO 63028  
*Coming Soon!*

*We look forward to serving you!*

# BLOOMSDALE BANK

## APPRAISAL NOTICE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
DATE

BORROWERS NEEDS LIST  
Commercial Loan

In order to process your application with the utmost of speed, please provide us with the following information or documentation. Your prompt response may avoid delays in the processing of your loan request. Please send the requested information to us as soon as possible:

ALL BORROWERS/APPLICANTS SHOULD BRING THE FOLLOWING:

1. Last 30 day's payroll stubs, if applicable.
2. Last two (2) year's PERSONAL TAX RETURNS, with all W-2's and schedules.
3. Last two (2) year's COMPANY TAX RETURNS, with all schedules.
4. Year-to-date Company Balance Sheet and Profit and Loss Statements.
5. Accounts Receivable Aging Report.
6. This form, a completed personal financial statement, a completed commercial loan application and all of the attached authorization and disclosure forms signed and dated by all borrowers/applicants.

IF YOU ARE PURCHASING REAL ESTATE PLEASE BRING THE FOLLOWING:

1. Complete sales contract with original signatures on the property being purchased, along with any contract addendums or modifications.
2. Copy of both the front and back of your cancelled earnest money check, when received.

IF YOU ARE REFINANCING REAL ESTATE THAT YOU ALREADY OWN PLEASE BRING THE FOLLOWING:

1. Copy of existing Title Insurance Policy, complete with schedules, and a copy of your Warranty Deed.
2. Copy of existing survey or mortgage inspection report of your property.
3. Copy of your most recent real estate tax receipt marked "PAID".
4. Proof of insurance coverage on the property.

IF YOU ARE FINANCING OR REFINANCING EQUIPMENT OR INVENTORY PLEASE BRING THE FOLLOWING:

1. List of equipment being financed with values, model numbers and serial numbers.
2. List of any other equipment currently owned.
3. Inventory list with values.

YOUR LOAN OFFICER HAS DETERMINED THAT ALSO YOU NEED TO BRING:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL INFORMATION OR DOCUMENTS MAY BE NEEDED AT A LATER  
DATE.

## ELECTRONIC COMMUNICATION ELECTION DISCLOSURE

Bloomdsdale Bank would like the ability to communicate with you as a borrower via electronic formats such as email, text message, etc. Your election to give the bank the ability to communicate with you in these formats will increase the speed in which we are able to process your loan request. You will also have access to things like your appraisal and disclosures faster if you grant us the ability to send you electronic communications. You also have the option to opt out of any electric communication with the bank as well.

**Please choose an option:**

\_\_\_\_\_ Yes, I would like to receive electronic communications from the bank. I understand the bank will be sending me an additional disclosure and consent form to the email address provided below to prove my ability to receive electronic communications, and I will return that consent form as soon as possible so I can start receiving electric communications from the bank.

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_ No, I do not want to receive electronic communications from the bank. I would like all items to be sent to me via regular mail, or I will appear in person to receive items such as appraisals and fee disclosures.

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

GENERAL AUTHORIZATION LETTER

TO WHOM IT MAY CONCERN:

I/We, the undersigned applicant(s), have applied for a commercial loan. You are hereby authorized to release any information required to process my/our loan application to the Bloomsdale Bank, hereinafter referred as to "LENDER" its successors and/or assigns. Necessary credit information may include past or present employee data, checking and savings account balances, consumer credit balances, monthly payments, and credit history, including mortgage and/or rental payment records and balances. The information is for the confidential use of the lender in determining my/our credit worthiness for a commercial loan, and will become property of the LENDER, its successors and/or assigns.

If the loan for which I/we are applying is a refinance transaction, this authorization grants to LENDER, its successors and/or assigns, permission to obtain payoff information on any of my/our existing loan accounts. Furthermore, my/our account holders are hereby authorized to release to LENDER, its successors and/or assigns, any information pertaining to my/our loan(s).

If I/we have an existing home equity loan or other mortgage loan containing future advance provisions, and LENDER will be paying off this loan, I/we hereby authorize the holder of our/my existing loan to release the deed of trust securing the obligation.

A photocopy of this form may be deemed as acceptable authorization for release of any of the above information or documentation requested. The original signed form is maintained by LENDER.

Authority is also hereby given to LENDER to order an appraisal and credit report for this loan at my/our expense, when necessary.

Your prompt reply will help in the determination of my commercial loan.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (ifVA); by 12 USC, Section 1701 et.seq. (ifHUD/FHA); by 42 USC, Section 1452b (ifHUD/CPD); and title 42USC, 147Let.seq., or 7 USC, 1921 et.seq (if USDA/FmHA).

## **Joint Application Disclosure**

If you are applying for joint credit with another person, please acknowledge the following statement:

We intend to apply for joint credit. \_\_\_\_\_  
Applicant Co-Applicant



**Section 3. Stocks and Bonds. (Use attachments if necessary. Each Attachment must be identified as a part of this statement and signed.)**

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
TOTAL					

**Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as part of this statement & signed.)**

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name of Mortgage Holder			
Mortgage Balance			
Amt. of Pymt. per Mo./Yr.			

**Section 5. Other Personal Property and Other Assets.**

Description	Date Acquired	Cost when New	Current Value	Loan Balance
		\$	\$	\$
TOTALS				

**Section 6. Unpaid Taxes.**

To Whom Payable	Date Due	Amount Due
		\$
TOTAL		

**Section 7. Other Liabilities.**

To Whom Payable	Date Due	Amount Due	Collateral
		\$	
TOTAL			

**Section 8. Life Insurance Held.**

Company	Face Amount	Cash Surrender Value	Loans against Policy	Beneficiary
	\$	\$	\$	
TOTALS				

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_