



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
Phone: (636) 543-7555

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

Bloomsdale 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

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.

Please choose an option:

_____ Yes, I authorize the bank to send all loan renewal documentation for signatures to me electronically for the life of the loan.

_____ No, I do not authorize the bank to send all loan renewal documentation for signatures to me electronically for the life of the loan.

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

PERSONAL FINANCIAL STATEMENT

Bloomdsdale Bank As of _____, 20_____

Name	Birth Date	Business Phone
Residence Address		Residence Phone
City, State, & Zip Code		Cell Phone

___ Individual - If you check this line, provide Financial Information only about yourself.
 ___ Joint, with _____ Relationship _____ Birth Date _____ If you check this line, provide Financial Information about yourself and the other person.

Assets	Liabilities
Cash on hand & in Banks (Describe in Section 2)..... \$ _____	Notes Payable to Banks and Others (Describe in Section 2)..... \$ _____
Savings Accounts..... \$ _____	Loans on Personal Property (Describe in Section 5)..... \$ _____
IRA or Other Retirement Accounts..... \$ _____	Installment Accounts, Credit Cards, etc..... \$ _____
Accounts & Notes Receivable..... \$ _____	Loans on Life Insurance (Describe in Section 8)..... \$ _____
Life Insurance-Cash Surrender Value Only (Describe in Section 8)..... \$ _____	Mortgages on Real Estate (Describe in Section 4)..... \$ _____
Stocks and Bonds (Describe in Section 3)..... \$ _____	Unpaid Taxes (Describe in Section 6)..... \$ _____
Real Estate Market Value (Describe in Section 4)..... \$ _____	Other Liabilities (Describe in Section 7)..... \$ _____
Automobiles-Personal & other Assets (Describe in Section 5)..... \$ _____	Total Liabilities..... \$ _____
Net Worth of Business Owned..... \$ _____	Net Worth (Assets minus Liabilities)..... \$ _____
Total Assets \$ _____	Total Liabilities & Net Worth \$ _____

Section 1. Source of Income	Contingent Liabilities
Salary..... \$ _____	As Endorser or Co-Maker..... \$ _____
Net Investment Income..... \$ _____	Legal Claims & Judgments..... \$ _____
Real Estate Income..... \$ _____	Provisions for Federal Income Tax..... \$ _____
Other Income..... \$ _____	Other Special Debt..... \$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Cash in Banks and Notes Due to Banks. (List all Real Estate Loans in Section 4.)

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	Collateral (if any) & Type of Ownership
			\$	\$	
Cash on Hand			\$		
TOTALS			\$	\$	

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: _____