

# SMALL BUSINESS LOAN APPLICATION



**STATE BANK**  
OF SOUTHERN UTAH

## Business Loan Application Contents:

Business Loan Application, Business Debt Schedule,  
Personal Finance Statement



# STATE BANK OF SOUTHERN UTAH

## BUSINESS LOAN APPLICATION

If applying for credit in your name, check the appropriate box: (Not applicable for Corporations or LLC's)

I am applying for an individual account in my own name and relying on my own income and assets.

We are applying for a joint account and our assets are jointly held (Initial Below)

We are applying for a joint account and our assets are NOT jointly held (Initial Below, Separate Personal Financial Statements required.) **Applicant:** **Co-Applicant:** **Date:**

### Loan Request Information

Requested Amount \_\_\_\_\_ Purpose \_\_\_\_\_  
Source of Repayment \_\_\_\_\_ Terms \_\_\_\_\_

### Company Information

Company Name \_\_\_\_\_  
Tax ID # \_\_\_\_\_ Date Established \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
Type of Organization \_\_\_\_\_ Organized in (State) \_\_\_\_\_  
Corporation Partnership Sole Proprietor State Incorporated \_\_\_\_\_ LLC  
Nature of Business (Please supply a brochure and/or literature) \_\_\_\_\_  
Additional Locations \_\_\_\_\_

### Officers/Owners

Name \_\_\_\_\_ Title \_\_\_\_\_ SS# \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Drivers License # \_\_\_\_\_ State \_\_\_\_\_ DOB \_\_\_\_\_  
%Ownership \_\_\_\_\_ Email Address \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ SS# \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Drivers License # \_\_\_\_\_ State \_\_\_\_\_ DOB \_\_\_\_\_  
%Ownership \_\_\_\_\_ Email Address \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ SS# \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Drivers License # \_\_\_\_\_ State \_\_\_\_\_ DOB \_\_\_\_\_  
%Ownership \_\_\_\_\_ Email Address \_\_\_\_\_

## Accountant

Name \_\_\_\_\_ Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Drivers License # \_\_\_\_\_ State \_\_\_\_\_ DOB \_\_\_\_\_  
Financial Statement Prepared      Monthly      Quarterly      Annually \_\_\_\_\_

## Insurance

Carrier \_\_\_\_\_ Agent/Broker \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_ Coverage \_\_\_\_\_

## Banking

Bank Name	Account Type Account Number	Bank Telephone	Bank Contact

# Suppliers

Name \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

I/We hereby certify that all statements made by me/us on this application are true and complete, and I/we authorize you to make any credit inquiries you feel necessary in processing this application or in collection of any credit extended. Any credit investigation and information furnished you by any person or consumer reporting agency is hereby authorized, and whether credit is extended or not, is to remain your property.

\_\_\_\_\_  
Authorized Signature Title Date

\_\_\_\_\_  
Authorized Signature Title Date

\_\_\_\_\_  
Authorized Signature Title Date

## Please provide the following information:

### Financial Statements

Business - Company's financial statements for the past 3 years

Personal - Owner's current personal financial statement

Current Accounts Receivable Aging

Current Accounts Payable Aging

### Tax Returns

Business - Copies of company's Income Tax returns for the past 3 years

Personal - Copies of owner's Income Tax returns for the past 3 years

### Other Information

Current Business Debt Schedule

Articles of Incorporation/Organization/Partnership Agreement

Business Plan



# STATE BANK OF SOUTHERN UTAH

## PERSONAL FINANCIAL STATEMENT

Dated As of:

If applying for credit in your own name, check the appropriate box: (Not Applicable for Corporations or LLC's)

- ☐ I am applying for an individual account in my own name and relying on my own income and assets.
- ☐ We are applying for a joint accounts and our assets are jointly held - Initial Below.
- ☐ We are applying for a joint account and our assets are NOT jointly held - Initial Below  
(Separate Personal Financial Statements required.)

We intend to apply for joint credit (please initial):

Applicant

Co-Applicant

Name(s)  
Residence Street Address  
City, State & Zip  
Business Name

Residence Phone  
Business Phone  
Date of Birth

ASSETS		(Omit cents)	LIABILITIES		(Omit cents)
Cash, Savings Accounts, & CD's			Notes Payable to Bank & Others (Describe in Section 2)		
Stocks & Bonds (Describe in Section 3)			Accounts Payable (Include Credit Cards)		
Accounts & Notes Receivable			Installment Account (Auto/Other) (Describe in Section 2)		
Life Insurance - Cash Surrender Value (Describe in Section 9)			Unpaid Taxes (Describe in Section 7)		
Real Estate - Current Market Value (Describe in Section 4)			Mortgages on Real Estate (Describe in Section 4)		
Closely Held Business Interests (Describe in Section 5)			Home Equity Line of Credit (HELOC)		
IRA or Other Retirement Account			Loan on Life Insurance		
Other Personal Property (Describe in Section 6)			Other Liabilities (Describe in Section 8)		
Automobile - Present Value			Total Liabilities		
Other Assets (Describe in Section 6)			Net Worth		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		
Section 1. Source of Income			Contingent Liabilities		
Salary			As Endorser or Co-maker		
Net Investment Income			Legal Claims & Judgements		
Real Estate Income			Provision for Federal Income Tax		
Other Income (Describe below) *			Other Special Debt		
TOTAL			TOTAL		

### Section 1. Description of Other Income

\*Please only include alimony or child support payments if they should be counted toward total income.

## Section 2. Notes Payable to Bank and Others / Installment Accounts

*\*Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.*

[illegible]

### Section 3. Stocks and Bonds

[illegible]

## Section 4. Real Estate

*\*List each parcel seperately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.*

	Property A	Property B	Property C
Type of Property			
Street Address			
City, State & Zip Code			
Original Cost			
Present Market Value			
Name of Mortgage Holder			
Mortgage Balance			
Monthly Payment			
	Property D	Property E	Property F
Type of Property			
Street Address			
City, State & Zip Code			
Original Cost			
Present Market Value			
Name of Mortgage Holder			
Mortgage Balance			
Monthly Payment			

## Section 5. Closely Held Business Interests

[illegible]

**Section 6. Other Personal Property / Other Assets**

*\*List each item separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.*

**Section 7. Unpaid Taxes**

*\*Describe in detail. (i.e. type, to whom payable, due date, amount, property description, and tax liens)*

**Section 8. Other Liabilities**

*\*Describe in detail.*

**Section 9. Life Insurance Held**

*\*Give face amount and cash surrender value of policies, name of insurance company and beneficiaries.*

*I hereby certify that all statements made by me on this financial statement are true and complete, and I authorize you to make any credit inquiries you feel necessary. These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. Any credit investigation and information furnished you by any person or consumer reporting agency is hereby authorized, and is to remain your property.*

Signature \_\_\_\_\_

Date \_\_\_\_\_

Social Security # \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Social Security # \_\_\_\_\_



Current Total Debt	
New Total Debt	

Current Total Annual Payments	
New Total Annual Payments	

Existing Debt Schedule

Creditor/Bank	Original Balance	Current Balance	Payment Amount	Payment Frequency	Interest Rate	Loan Status	Origination Date	Maturity Date	Collateral Description
Total									

Debt to be Refinanced

Creditor/Bank	Original Balance	Current Balance	Payment Amount	Payment Frequency	Interest Rate	Loan Status	Origination Date	Maturity Date	Collateral Description
Total									

New Debt to be Added

Creditor/Bank	Original Balance	Current Balance	Payment Amount	Payment Frequency	Interest Rate	Loan Status	Origination Date	Maturity Date	Collateral Description
Total									

Notes: