



Required Document Checklist for Business and Personal Loan Applications

In order for Unity National Bank to provide the best service to our clients, and to expedite the process of reviewing your loan request, we respectfully require the following information from all applicants:

Application—to be completed in full and signed:

Executive Summary:

Brief summary of the applicant's business and loan request

Legal Form of Borrowing Entity (if applicable):

Sole Proprietorship, LLC, Corporate Certificate, etc.

Business Financial Statement (if applicable):

Tax Returns for last three (3) years

Income Statement for last three (3) years

Balance Sheet for last three (3) years

Projected Income Statement for the next twelve (12) months

Personal Financial Statements:

Tax Returns for last three (3) years

Current Personal and Financial Statement

Monthly Income and Expense Statement

Other Documents:

Appraisals, Projected Construction Budget, Rent Roll, etc.

Copy of Applicant and Guarantor's Government-Issued Identification/ Driver's License

COMMERCIAL LOAN APPLICATION

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some cases, we may use outside sources to confirm the information. When you open an account, or apply for a new loan on or after May 11, 2018, we will be required to provide information about your beneficial owners. A beneficial owner is: (a) each individual who owns 25% or more of the company and/or (b) one individual who has significant managerial responsibility for the company. You will be required to provide the name(s), address(es), date(s) of birth and other identifying information for each beneficial owner. The information you provide will be kept confidential and secure.

BORROWING INTENT:

Borrowing intent should be evidenced when each individual is applying with the applicant for shared or joint credit (e.g. individual is a co-borrower with a business or two individuals are borrowing together). This intent is not completed for guarantors.

Please Check One:

- Individual Credit: Relying solely on my income. Individual Credit: Relying on my income and income from other sources.
 Joint Credit: We intent to apply for joint credit. Initials _____

BORROWING ENTITY INFORMATION

Type of Entity: <i>Check one</i>	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> LLC	<input type="checkbox"/> Individual <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Non-Profit
Legal Name: _____	Year Established: _____	
Tax Identification Number: _____	Mailing Address: _____	
Street Address: <i>No P.O. Boxes</i>	City, State, ZIP	City, State, ZIP
<input type="checkbox"/> Check here if your street and mailing addresses are the same.		
Telephone Number: _____	Primary Contact Name: _____	
Description of Business: _____		

ADDITIONAL BORROWER INFORMATION

Co-Borrower #1:	Co-Borrower #2:	Co-Borrower #3:
Name: _____	Name: _____	Name: _____
Address: _____	Address: _____	Address: _____
DOB: _____	DOB: _____	DOB: _____
SSN/TIN: _____	SSN/TIN: _____	SSN/TIN: _____
Telephone: _____	Telephone: _____	Telephone: _____

BUSINESS ID INFORMATION

ID TYPE	ISSUE STATE	ISSUE DATE	ID NUMBER
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Certificate of Good Standing <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Trust Instrument <input type="checkbox"/> Other			

BUSINESS OPERATIONS INQUIRY

Do you cash checks?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you cash checks, do you cash more than \$1,000 per person per day?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you sell money orders?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you transmit money? (e.g. wire transfers, Western Union, virtual currency, cryptocurrency, etc.)	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you exchange currency and/or bullion?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you primarily transact business in cash?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you engage, directly or indirectly, in a marijuana-related business?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you engage in internet gambling?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you own, operate or lease ATMs?	<input type="checkbox"/> YES <input type="checkbox"/> NO

COMMERCIAL LOAN APPLICATION

LOAN REQUEST					
Purpose:	<input type="checkbox"/> Purchase <input type="checkbox"/> Purchase/Rehab <input type="checkbox"/> Refinance Cash-Out <input type="checkbox"/> Refinance No Cash-Out	<input type="checkbox"/> Improvement <input type="checkbox"/> Construction <input type="checkbox"/> Spec. Const. <input type="checkbox"/> Development	<input type="checkbox"/> Equipment <input type="checkbox"/> Line of Credit: <input type="checkbox"/> Other: _____		
Type:	<input type="checkbox"/> Conventional <input type="checkbox"/> Balloon Loan	Amount Requested:	\$		
Term (In Months):		Interest Rate:		%	
COLLATERAL					
Collateral Description:					
Collateral Address, if Applicable:					
Lien Position:		Total Existing Liens:			
Lienholder(s):					
Sales Price, if Applicable:		Estimated Value:			
Occupancy:	<input type="checkbox"/> Principal residence <input type="checkbox"/> Secondary residence <input type="checkbox"/> Investment property <input type="checkbox"/> Non-owner occupied CRE	Construction Method:	<input type="checkbox"/> Site-Built <input type="checkbox"/> Manufactured Home Amortization period: _____		
GUARANTOR INFORMATION					
Guarantor #1:	Guarantor #2:	Guarantor #3:			
Name:	Name:	Name:			
Address:	Address:	Address:			
DOB:	DOB:	DOB:			
SSN/TIN:	SSN/TIN:	SSN/TIN:			
Telephone:	Telephone:	Telephone:			
BENEFICIAL OWNERSHIP INFORMATION					
OWNERSHIP PERCENTAGE					
List all individuals who own, directly or indirectly, 25% of the company applying for this loan.					
Name	DOB	Address	SSN/TIN or other ID # ¹	ID Type, Number & Expiration Date	Ownership Percentage
CONTROLLING MANAGER					
Name	DOB	Address	SSN/TIN or other ID #	ID Type, Number & Expiration Date	Title
COMMUNITY DEVELOPMENT CONSIDERATION					
Will the proceeds from this loan support affordable housing for low- and moderate-income individuals?				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan promote economic development?				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan revitalize or stabilize low- or moderate-income geographies, designated disaster areas or distressed or underserved areas?				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan support, enable, or facilitate projects or activities to revitalize or support neighborhood programs in low- or moderate-income areas?				<input type="checkbox"/> YES	<input type="checkbox"/> NO
GROSS ANNUAL REVENUES (In previous fiscal year)					
<input type="checkbox"/> Over \$1 Million			<input type="checkbox"/> Under \$1 Million		

¹ For U.S. Persons: Social Security Number or TIN. For Non-U.S. Persons: Passport number and country of issuance, or similar identification number

COMMERCIAL LOAN APPLICATION

NOTICES and DISCLOSURES

Credit Authorization: I/We authorize the Bank (Lender) to obtain a consumer report, and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Lender to retain all information and reports for the Lender's files.

True and Correct: I/We certify that all statements made in this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing the Lender's loan decision violates Federal Criminal laws and may subject the violator to fine, imprisonment or both.

Beneficial Ownership: I/We certify to the best of my/our knowledge that the beneficial ownership information provided here is complete and current. I/We agree to notify the lender of any changes in beneficial ownership for as long as this extension of credit is outstanding.

For Loans Secured by a 1st Lien on a Dwelling: We may order an appraisal or valuation to determine the property's value and charge you for this appraisal or valuation. We will provide you copies of the appraisal or valuation promptly upon completed or at least three (3) days prior to closing, whichever is earlier. **You may waive this 3-day timeframe by checking this box:** . If you waive this timing requirement, we will provide you copies of your appraisal or valuation at closing. We will promptly give you a copy of any appraisal or valuation even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Credit Denial Notice: If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement or similar types of business credit in this Commercial Loan Application, and if your application for credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain this statement, please contact [insert address] within 60 days of the date you were denied. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice that follows describes additional protections extended to you.

Equal Credit Opportunity Act: 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 (providing the applicant has the legal capacity to enter into a binding contract), because all or part of the applicant's income is derived from any public assistance program or because the applicant, in good faith, has exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the Bank is:

Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052

SIGNATURES

Signature	Printed Name	Application Date



Personal Cash Flow

(Annual

Basis) Names: _____

As of: _____

Income

Salary	\$	-
Salary	\$	-
Rents Received		
Dividends		
Interest Income		
Sale of Assets		
Royalties		
Distributions from Business Partnerships		
Other		
Total Annual Income	\$	-

Expenses

Mortgage or Rent Payments	\$	-
Real Estate Taxes		
Income Taxes	\$	-
Auto Loan Payments		
Installment Loan Payments		
Credit Card Payments	\$	-
Utilities (Water, Electric, Gas , Phone) Insurances	\$	-
Food	\$	-
Clothing	\$	-
Childcare	\$	-
Other	\$	-
Other	\$	-
Other	\$	-
Total Annual Expenses	\$	-

Net Personal Cash

\$ -

I hereby certify that the above information is valid and correct to the best of my knowledge.

Sign _____

Date _____

Sign _____

Date _____