



El Paseo Bank  
 74175 El Paseo  
 Palm Desert, CA. 92260

(760)-862-0099  
 Fax (760)-862-1866  
 Toll Free (877) 526-1222

### BUSINESS LOAN APPLICATION

Bank use only <input type="checkbox"/> New Relationship <input type="checkbox"/> Existing Relationship	Date: _____ Branch: _____ Officer: _____
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#### LOAN REQUEST INFORMATION

<b>Amount of Loan Requested \$</b>	<b>Type of loan</b>
<b>Requested Term of Loan</b>	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> Business Home Equity <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> Multi-Family Real Estate
<b>Loan Purpose</b>	

**Collateral Available**

#### BUSINESS INFORMATION

Legal Business Name			
Address		Tax I.D.	
Telephone ( )	Fax ( )	E-mail	
Year Established	Partnership ( )	Sub-Chapter S ( )	Corporation ( )
Proprietorship ( )	Individual ( )	LLC ( )	Non-Profit ( )
Nature of Business			
Website		Number of Employees	
Years at Present Location	[ ] Own	[ ] Lease	Term of Lease
Accountant		Telephone ( )	
Insurance Agent		Telephone ( )	
Attorney		Telephone ( )	

#### OWNERSHIP INFORMATION

**Ownership Distribution:** (List stockholders, partners, owners) **Note: Attach separate sheet if additional space needed.**

Name	Title	# of Years	%	SS#
Name	Title	# of Years	%	SS#
Name	Title	# of Years	%	SS#

For business loans, the principal owners of the business will generally be required to personally guarantee the repayment of the loan, unless it is secured by Bank deposits. If personal assets are joint names, a sole proprietorship or a partnership, the Bank may require all parties to pledge collateral.

### MISCELLANEOUS INFORMATION

Please see attached Business Loan Application Checklist, Schedule of Business/Real Estate Debt and Personal Financial Statement for a complete list of required financial information.)

Bank of Account	Account Number(s)
Are tax liabilities current?	[ ] Yes      [ ] No
Settled through	
Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements? If yes, what is the contingent liability?	[ ] Yes      [ ] No
Has the business or principal owner ever declared bankruptcy? If yes, provide details on a separate sheet.	[ ] Yes      [ ] No
Is the business a defendant in any lawsuit? If yes, provide details on a separate sheet.	[ ] Yes      [ ] No
Are any of the business assets encumbered by liens or attachments of any type?	[ ] Yes      [ ] No
What	By whom
What	By whom
What	By whom
Does the business have a pension fund?	[ ] Yes      [ ] No
Does the business have a profit-sharing plan?	[ ] Yes      [ ] No
If yes, does the plan have any unfunded pension liabilities?	[ ] Yes      [ ] No
If yes, amount \$	

### CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any bank and trade creditors it deems necessary without further notice, including, but not limited to, Dunn & Bradstreet reports or information from any credit data.

Business Name (print): \_\_\_\_\_

Date: \_\_\_\_\_

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

Guarant or: \_\_\_\_\_

Applicant Title: \_\_\_\_\_

Guarant or: \_\_\_\_\_

## BUSINESS LOAN APPLICATION CHECKLIST

**Please be sure all of the following documentation has been included in order for your business loan application to be processed.**

- Business Loan Application
- Business Financial Statements (Profit and Loss, Balance Sheet) for the past two fiscal years
- Business Federal Tax Returns for past two fiscal years
- Interim Financial Statements (if available)
- Most Recent Federal Tax Returns for each principal owner listed in the first section of the Business Loan Application
- Personal Financial Statement on each principal owner (form attached)
- Recorded Organizational Papers (Articles, By-Laws, Operating Agreements, d.b.a. papers, etc.)
- Resume(s)
- Business Plan with three year financial projections
- Rent Roll and Operating Statement
- Copy of Insurance Policy
- Copy of Picture ID
- OTHER

Revised 9/03

*Personal Financial Statement*

Name: _____ _____  Primary Residence: _____  City: _____ County: _____  Business Name of Applicant: _____ _____	Business Phone: _____  Residence Phone: _____  State: _____ Zip _____  E-mail: _____  Social Security # _____
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<b>Assets</b>		<b>Liabilities</b>	
Cash on hands & in Banks:	\$ _____	Accounts Payable:	\$ _____
Savings Accounts:	-	Notes Payable to Banks and Others	_____
IRA or Other Retirement Accounts:	\$ _____	(Describe in Section 2):	\$ _____
Accounts and notes Receivable:	-	Installment Account:	_____
Cash Value of Life Insurance:	\$ _____	Mortgage on Real Estate:	\$ _____
Stocks & Bonds (Complete Section A):	-	Unpaid Taxes:	_____
Real Estate (Complete Section B):	\$ _____	Other Liabilities:	\$ _____
Automobile-Present Value:	-		_____
Other Assets (Complete Section C):	\$ _____		\$ _____
Total:	\$ _____	Total:	\$ _____
	-		_____
<b>Section 1. Source of Income</b>		<b>Contingent Liabilities</b>	
Salary Gross	\$ _____	As Endorser or Co-Maker	\$ _____
Net Investment Income	_____	Legal Claims & Judgments	_____
Real Estate Income	\$ _____	Provision for Federal Income Tax	\$ _____
Other Income (Describe below)	_____	Other Special Debt	_____
	\$ _____		\$ _____

Assets		Liabilities	
Cash on hands & in Banks:	\$ _____	Accounts Payable:	\$ _____
Savings Accounts:	—	Notes Payable to Banks and Others	_____
IRA or Other Retirement Accounts:	\$ _____	(Describe in Section 2):	\$ _____
Accounts and notes Receivable:	—	Installment Account:	_____
Cash Value of Life Insurance:	\$ _____	Mortgage on Real Estate:	\$ _____
Stocks & Bonds (Complete Section A):	—	Unpaid Taxes:	_____
Real Estate (Complete Section B):	\$ _____	Other Liabilities:	\$ _____
Automobile-Present Value:	—		_____
Other Assets (Complete Section C):	\$ _____		\$ _____
Total:	\$ _____	Total:	\$ _____
	—		_____
	\$ _____		\$ _____
	_____		_____

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. Notes Payable to Bank and Others.** (Use attachments if necessary)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency	Type of Collateral

