



Valley National Bank

Thank you for your interest in pursuing financing with Valley National Bank. In order to begin the analysis of your credit request, please complete the following:

- Commercial Loan Application
- Personal Financial Statement
- Certification of Personal Financial Statement

(applicable if using a non-Valley National Bank PFS)

Your Bank at VNB will advise you if additional information is needed.



COMMERCIAL LOAN APPLICATION

Applicant Name:		DBA Name:
Applicant Address:		
Email Address:	Phone Number:	Cell Phone:
Company Structure: <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Prop. <input type="checkbox"/> Individual <input type="checkbox"/> Other _____		
Tax ID Number:		
Business Description:		
Names of Persons Authorized to Borrow Money on Behalf of and In the Name of the Applicant:		
Income Tax Return Filed Through What Date:		Are Any Returns Being Contested or Audited: <input type="checkbox"/> Yes <input type="checkbox"/> No

LOAN REQUEST

Amount Requested \$	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Requested Term:
Purpose of Credit Request:		
Sources of Repayment:		
Guarantor(s):		

COLLATERAL OFFERED BY APPLICANT

Description	Value	Total Liens	Ownership Status for Applicant	Creditor Name
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
			<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

Comments:

Equal Credit Opportunity Notice

<p>Were your gross revenues \$1,000,000 or less in your previous year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you answered "Yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement within 60 days from the date you are notified of Creditor's decision, please contact:</p> <p style="text-align: center;">Valley National Bank P.O. Box 54639 Tulsa, OK 74155-9987</p> <p>The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.</p>	<p>NOTICE: The Federal Equal Credit Opportunity Act prohibits creditor from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act, the Federal agency that administers compliance with this law concerning this creditor is:</p> <p style="text-align: right;">FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106</p>
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This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of the Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of Federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower Name: _____

Requested Loan Amount: _____

Co-Borrower Name: _____

Collateral: _____

FOR EXISTING AND NEW LOANS SECURED BY A RESIDENTIAL STRUCTURE, COMPLETE THE INFORMATION BELOW:

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower:		Co-Borrower:	
<input type="checkbox"/> I do not wish to furnish this information.		<input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower Signature _____

Co-Borrower Signature _____

INTERNAL USE ONLY

Application Taken By: _____

Phone or Mail Application? Yes No
 In Person (face to face) Application? Yes No

Lender Signature _____

Date Application Received _____



PERSONAL FINANCIAL STATEMENT AS OF _____
Submitted to Valley National Bank

Name:(Individual 1) _____ Address: _____ City: _____ State: _____ Zip _____ Home Ph# _____ Work Ph# _____ Soc. Sec. #: _____ D/O/B _____	If Joint Statement: Name: (Individual 2) _____ Address: _____ City: _____ State: _____ Zip _____ Home Ph# _____ Work Ph# _____ Soc. Sec. #: _____ D/O/B _____ Relationship To Individual 1: _____
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Note: If there is a joint party to this financial statement who is either borrowing or guaranteeing the credit under consideration, the columns titled "Solely Owned-Individual 2" and "Solely Liable Individual 2" must be filled out.

ASSETS	SOLELY OWNED		JOINTLY	TOTAL
	INDIVIDUAL 1	INDIVIDUAL 2	OWNED	
Cash (includes CD's, Money Markets) (Schedule 1)				
Government & Readily Marketable Securities (Schedule 2)				
Non-marketable Securities (Schedule 3)				
Notes and Accounts Receivable (Schedule 4)				
Cash Value of Life Insurance (Schedule 5)				
Personal Residence(s) (Schedule 6)				
Other Investment Real Estate (Schedule 6)				
Personal Property Automobiles				
Ira's, Keoghs & Other Qualified Retirement Funds				
Other Assets (Describe)				
TOTAL ASSETS	\$	\$	\$	\$

LIABILITIES & NET WORTH	SOLELY LIABLE		JOINTLY	TOTAL
	INDIVIDUAL 1	INDIVIDUAL 2	LIABLE	
Notes Payable to Banks - secured (Schedule 7)				
Notes Payable to Banks - unsecured (Schedule 7)				
Notes Payable to Others - secured (Schedule 7)				
Notes Payable to Others - unsecured (Schedule 7)				
Margin Accounts (Schedule 2)				
Accounts Payable (Include credit cards) (Schedule 7)				
Real Estate Mortgages Payable (Schedule 6)				
Taxes Payable (Describe) Settled through:				
Loans on Life Insurance Policies (Schedule 5)				
Other Liabilities* (List)				
TOTAL LIABILITIES	\$	\$	\$	\$

NET WORTH (Subtract Total Liabilities from Total Assets)	\$	\$	\$	\$
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*Note: Contingent Liabilities Schedule 8 must be completed. If none, then write "none" on the Schedule.

CASH INCOME & EXPENSE STATEMENT FOR THE YEAR ENDED – 20__

SOURCES OF ANNUAL INCOME	ANNUAL EXPENDITURES		
	INDIVIDUAL 1	INDIVIDUAL 2	
Wages and Salaries		Mortgage/Rent-Residence(s)	
Bonuses, Commissions, etc.		All other Debt Service	
Interest & Dividends		State & Federal Income Taxes	
Rental Income (Net of Expense)		Alimony/Child Support	
Partnership Draws, Distributions		Tuition	
Other Trust Accts		Insurance	
		Living Expenses	
		Other	
TOTAL CASH INCOME	\$	TOTAL ANNUAL EXPENSE	\$

Note: If source of income or monthly expenditure is joint, place a "J" in the appropriate box next to the amount. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for obtaining credit.

If the space provided is not sufficient, additional schedules may be attached.

To indicate ownership in these schedules, circle 1, 2 or J in the appropriate space to indicate Individual 1, Individual 2 or Joint, respectively

SCHEDULE 1 - CASH (includes CD's, Money Markets)

NAME AND LOCATION OF INSTITUTION	ACCOUNT TYPE & NUMBER	BALANCE	OWNED BY	PLEGDED?
			1 2 J	YES / NO
			1 2 J	YES / NO
			1 2 J	YES / NO
			1 2 J	YES / NO
			1 2 J	YES / NO
TOTAL				

SCHEDULE 2 - GOVERNMENT AND READILY MARKETABLE SECURITIES

FACE VALUE OR # SHARES	OWNED BY	DESCRIPTION	COST	CURRENT MARKET VALUE	AMOUNT PLEDGED
	1 2 J		\$	\$	\$
	1 2 J			\$	
	1 2 J			\$	
	1 2 J				
	1 2 J				
TOTALS					

SCHEDULE 3 - NON-MARKETABLE SECURITIES

# SHARES OWNED	% OF TOTAL SHARES	OWNED BY	DESCRIPTION	VALUE	AMOUNT PLEDGED
		1 2 J			\$
		1 2 J			
TOTALS					

SCHEDULE 4 - NOTES AND ACCOUNTS RECEIVABLE

DUE FROM	DUE TO	ORIGINAL AMT.	CURRENT AMT.	SECURED?	COLLATERAL	PAYMENT TERMS
	1 2 J	\$	\$	YES/NO		
	1 2 J			YES/NO		
TOTALS						

SCHEDULE 5 - LIFE INSURANCE

INSURANCE CO	OWNED BY	BENEFICIARY	FACE VALUE	CASH VALUE	POLICY LOANS	AMOUNT PLEDGED
	1 2 J			\$	\$	\$
	1 2 J					
	1 2 J					
	1 2 J					
TOTALS						

SCHEDULE 6 - REAL ESTATE (If partially owned, give total property information, *not* just your share)

DESCRIPTION & LOCATION	OWNED BY	%	DATE ACQUIRED	COST	VALUE	MORTGAGE BALANCE	MONTHLY PAYMENT	NET YEARLY CASH FLOW*
	1 2 J							\$
	1 2 J							
	1 2 J							
	1 2 J							
	1 2 J							
TOTALS								

*Cash Flow is defined as total cash income less debt service, taxes and other cash expenses.

If the space provided is not sufficient, additional schedules may be attached.

To indicate ownership in these schedules, circle 1, 2 or J in the appropriate space to indicate Individual 1, Individual 2 or Joint, respectively

SCHEDULE 7- NOTES PAYABLE AND ACCOUNTS PAYABLE (Exclude debt reported in Schedule 6)

DUE TO	OBLIGOR	ORIGINAL AMOUNT	CURRENT BALANCE	PAYMENT TERMS	COLLATERAL
	1 2 J				
	1 2 J				
	1 2 J				
	1 2 J				
TOTALS					

SCHEDULE 8 – CONTINGENT LIABILITIES

BORROWING ENTITY	DUE TO	OBLIGOR	LOAN TYPE	LOAN AMOUNT	CURRENT BALANCE	PAYMENT TERMS	COLLATERAL
		1 2 J					
		1 2 J					
		1 2 J					
		1 2 J					
TOTALS							

PERSONAL INFORMATION

◆ Employer:	◆ Have you drawn a will? <input type="checkbox"/> Yes <input type="checkbox"/> No
Title/Position: # of years	Executor/trix
◆ Accountant/Phone#	◆ Have you personally, or any business in which you were an officer, principal or partner ever filed a petition in bankruptcy or has one been filed individually against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
◆ Number of Dependents: Ages:	
◆ Are you a defendant in any suits or legal actions? <input type="checkbox"/> Yes <input type="checkbox"/> No	◆ Are you an Executive Officer, Director, or Principal Shareholder of a bank? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, describe:	If yes:
◆ Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Bank Name:
If No, Status:	◆ Do you have any Tax Claims or Disputes? <input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, describe:

The information set forth above is true and correct and is provided to Valley National Bank ("Bank") for the purpose of obtaining or maintaining credit or other financial accommodations. The undersigned acknowledge and understand that the Bank is relying on the information provided to make a credit decision. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. **Any willful misrepresentation could result in a violation of FEDERAL LAW.** Each of the undersigned agrees to notify the Bank immediately and in writing of any material change in any of the information contained in this statement. The Bank is authorized to confirm any of the information set forth above and any person having knowledge regarding such information is hereby authorized to disclose that information to the Bank. I hereby authorize the Bank from time to time to obtain credit reports on me, to furnish information regarding its credit experience with me to credit reporting agencies and other persons, and to provide copies of this financial statement to its affiliates. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other information that the undersigned gives you shall be your property.

SIGNATURE

DATE

SIGNATURE (Other party if joint credit request)

DATE



CERTIFICATION OF FINANCIAL STATEMENTS

The information contained in the attached statement dated _____ is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided therein in deciding to grant or to continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided therein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any material change in any of the information contained in this statement. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained therein and to determine the creditworthiness of the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply an updated financial statement on an annual basis. This personal financial statement and any other financial or other information that is provided will be the property of Valley National Bank.

IF THERE IS NO JOINT PARTY SHOWN ON THIS STATEMENT, THE APPLICANT CERTIFIES THAT ALL ASSETS SHOWN ON THIS STATEMENT ARE OWNED SOLELY BY THE APPLICANT UNLESS OTHERWISE NOTED.

Name _____
Address _____
City, ST, Zip _____
SSN _____
Date of Birth _____

Name _____
Address _____
City, ST, Zip _____
SSN _____
Date of Birth _____

◆ Contingent Obligations? Yes No
If yes, please attach schedule listing borrowing entity, due to, amount, terms, monthly payment

◆ Are you a defendant in any suits or legal actions? Yes No
If yes, describe: _____

◆ Have you drawn a will? Yes No
Executor/trix: _____

◆ Are you an Executive Officer, Director, or Principal Shareholder of a bank? Yes No
Bank: _____

◆ Have you ever filed a petition in bankruptcy or has one been filed individually against you? Yes No
If yes, please clarify: _____

◆ Personal Taxes Paid Through: _____
Amount owing: _____
◆ Are you a US Citizen? Yes No
If No, Status: _____

I acknowledge that I have applied for credit from Valley National Bank either personally or as a guarantor for credit. I authorize Valley National Bank to perform a credit investigation on me through credit reporting agencies or other sources it deems appropriate in its underwriting process.

Signature

Signature

Date

Date