

## Welcome to Bank & Trust Company

Thank you for choosing Bank & Trust Company for your financial needs. We're dedicated to offering personalized service and helping you achieve your financial goals, whether you're applying for a loan, opening a personal or business account, or exploring our many services.

### How to Submit Your Application

Once you've printed and completed your application, simply bring it to one of our convenient branch locations.

- For loan applications, one of our experienced Loan Officers will review your submission and guide you through the next steps.
- For business or personal account applications, a New Account Representative will reach out to you to finalize your account setup.

### Our Branch Locations

Visit us at any of our branches listed below:

- Litchfield..... 401 N Madison | Litchfield, IL 62056
- Carlinville.....900 W Main | Carlinville, IL 62626
- Chatham.....10 Plummer Blvd | Chatham, IL 62629
- Coffeen..... 200 W Main | Coffeen, IL 62017
- Farmersville..... 208 S Cleveland | Farmersville, IL 62032
- Fillmore.....107 S Main | Fillmore, IL 62032
- Irving.....103 S Pine | Irving, IL 62051
- Money Centre.....1201 W Union | Litchfield, IL 62056
- Raymond.....404 S O'Bannon | Raymond, IL 62560
- Rochester.....196 S Walnut | Rochester, IL 62563
- Witt.....1 W Broadway | Witt, IL 62094

### What's Next?

Our team is here to make the process smooth and straightforward. Whether you're starting a new chapter or expanding your financial possibilities, we're committed to providing a banking experience that's different—and better.

If you have any questions or need assistance, don't hesitate to contact us at 800.930.3935 or visit [www.banktr.com](http://www.banktr.com).

We look forward to serving you!

*Bank Different. Bank Better.*

# COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED				
Amount Requested	Term of Credit Requested	Loan Type		Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint With Co-Applicant(s)
Market Survey	Purpose of Credit Request	App #	We intend to apply for joint credit: Applicant _____ Co-Applicant _____	

**COMPLETION INSTRUCTIONS FOR APPLICANT**

Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. (Do Not complete Marital Status question below if application is for individual unsecured credit)

**APPLICANT INFORMATION:**

Applicant is a: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Cosigner <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____			
Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If individual)	SSN/TIN#	
Assumed Business Names (If Any)	Filing Dates	Filing Locations	DBA Name

<p><b>Check Appropriate Box</b></p> <p><input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.</p> <p><input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separatemaintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets you are relying.</p> <p><input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.</p>	<p><b>Marital Status (If Individual Borrower)</b></p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated</p>
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Street Address	City	ST	Zip Code	Phone Number
Mailing Address	City	ST	Zip Code	
Principal Office Address (if not listed above)	City	ST	Zip Code	
State of Organization	Applicant is: <input type="checkbox"/> An Individual <input type="checkbox"/> A Proprietorship <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> An Association <input type="checkbox"/> A Trust <input type="checkbox"/> A Gov't Entity <input type="checkbox"/> A LLC			

**SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT**

Description	Value	Total Liens	Ownership Status for This 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	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

Use Additional Sheet if Necessary



**SCHEDULE OF EXPENSES**

Description	Type	Amount	Per
		Annualized Total:	\$

Use Additional Sheets If Necessary

**INCOME SCHEDULE**

Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Description	Type	Annualized Amount
		Annualized Total:

Use Additional Sheets If Necessary

**FINANCIAL AND INCOME STATEMENT SUMMARY**

Total Assets: \$ \_\_\_\_\_

Total Annual Income: \$ \_\_\_\_\_

Total Liabilities: \$ \_\_\_\_\_

Total Annual Expenses: \$ \_\_\_\_\_

Net Worth: \$           

Net Annual Cash Flow: \$

**RELATIONSHIP INFORMATION - APPLICANT'S HISTORY WITH LENDER**

New Customer  
 Existing Customer

Customer Since(MM-YYYY): \_\_\_\_\_  
 Last Tax Return Date on File(YYYY): \_\_\_\_\_

Last Financial Statement Date(MM-DD-YYYY): \_\_\_\_\_  
 Last Credit Report Date(MM-DD-YYYY): \_\_\_\_\_  
 Last Credit Bureau: \_\_\_\_\_

**Liabilities with Lender**

Direct: \$ \_\_\_\_\_  
 Contingent: \$ \_\_\_\_\_  
 Total: \$ \_\_\_\_\_

**Deposits with Lender**

DDA Avg: \$ \_\_\_\_\_  
 Other Avg: \$ \_\_\_\_\_  
 Total Avg: \$ \_\_\_\_\_

**Total Credit With Lender**

New Credit: \$ \_\_\_\_\_  
 Proposed Total: \$ \_\_\_\_\_

**SIGNERS FOR THIS APPLICANT**

<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Name</b>	<b>Title</b>	<b>Authorized</b>	<b>SSN #</b>
<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip Code</b> <b>Phone Number</b>
<b>Use Additional Sheet If Necessary</b>			

**APPLICANT SIGNATURES**

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

**APPLICANT:**

By: \_\_\_\_\_ By: \_\_\_\_\_  
 By: \_\_\_\_\_ By: \_\_\_\_\_  
 By: \_\_\_\_\_ By: \_\_\_\_\_

**Use Additional Sheet If Necessary**

**FOR LENDER'S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch 01	Application Date	Application No.	Commitment No.	Loan No.

Decision and Comments:  Approved  Denied  Incomplete  Counteroffer  Conditional Approval  Withdrawal  Other: \_\_\_\_\_