



LOAN REQUEST

Purpose:	Amount Requested	Term Requested
Collateral to be pledged:		
Accounts Receivable \$ _____	Inventory \$ _____	Equipment \$ _____
Real Estate (address): _____	\$ _____	
Other (describe): _____	\$ _____	

BUSINESS INFORMATION

Type of Organization: <i>(enter or select one)</i>	Sole proprietorship	Limited Liability Corporation	Corporation
	General Partnership	Limited Liability Partnership	Sub S Corporation
Legal Name	Tax ID #		
DBA Name	Business start date	Start date--current owner	
Current Address	City	State	Zip Code
Mailing Address	City	State	Zip Code
Business Telephone	Business Fax	Business Website / E-Mail	
Business Description	# Jobs created/retained with this loan:	# Current employees	

MANAGEMENT/OWNERSHIP: *(Individuals with a 20% or greater ownership are required to guaranty)* # of required signers: _____

Name	Title	Salary	Ownership %	Sign at closing? (yes or no)
		\$		
		\$		
		\$		

BUSINESS FINANCIAL INFORMATION Do you currently have accounts with Albina? yes no

As of date:	Total Assets	Total Liabilities	Net Worth	Sales (last full year)	Net Profit (last full year)
				\$	\$

Deposits (Checking/ Savings/ Money Market):

Type	Account Number	Financial Institution	Average 12 month Balance
			\$
			\$
			\$
			\$

Loans (Term/ Lines of Credit/ Real Estate/ Bank Card/ Other):

Type	Creditor	Collateral	Balance	Payment	Maturity
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

TOTAL			\$	\$
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(see reverse for disclosures and signature)

DISCLOSURES

Is the business in the process of a change of ownership?	yes (explain)	no	Has a loss been incurred in the last 3 years?	yes (explain)	no
Is Business contingently liable as a Guarantor?	yes (explain)	no	Is there any pending litigation?	yes (explain)	no
			Is Business delinquent on any debt including loans, trade payables and taxes?	yes (explain)	no

Explanation(s):

APPLICANT NOTICES

USA Patriot Act: In accordance with Section 326 of the USA Patriot Act, all persons and business entities are subject to identity verification requirements. If you request to open an account (any formal banking relationship, including deposits, loans, safe deposits, trusts, etc), the Bank will request documentary verification on your identity and will perform appropriate background checks in compliance with the Act.

Regulation B -- Right to Appraisals: The Equal Credit Opportunity Act (Reg B) affords applicants the right to receive copy of an appraisal report if one is obtained by the Bank for any loan request which is secured by a 1-4 unit dwelling. Should your loan request be so secured, the bank will provide you a copy of any such appraisal report within 30 days of receiving your request for a copy and will do so in full compliance with the provisions of Reg B.

Sharing of Information: If the loan program that I/we are applying for is supported by a grant from the Oregon Economic and Community Development Department (OECDD), I/we authorize Albina Community Bank to share information about any loan(s) made, and/or information contained in my/our Personal and Business Financial Statements and/or loan applications with the OECDD for purposes of compliance with the terms of the OECDD grant supporting this program. I understand that this authorization will remain in effect until the OECDD funded program expires.

APPLICANT ACKNOWLEDGMENT, CERTIFICATION AND AUTHORIZATION

The Business and its Principals and or Owners (collectively the "Applicant") acknowledge this Application is given to Albina Community Bank (the "Bank") for the purposes of obtaining credit and that the Bank may retain the Application whether or not credit is granted. The Applicant certifies that all information included in the Application and provided in support of the Application is true, accurate and complete and that there are no bankruptcy proceedings involving the Applicant neither in process nor anticipated. The Applicant authorizes the Bank to obtain information from others on the trade and credit standings of the Business and Principals or Owners along with other relevant information impacting this Application. In addition, if credit is granted, the Bank is authorized to obtain updated trade or credit reports throughout the term of the loan and, except as prohibited by law, to provide information to others about the Bank's transactions and experiences with the Applicant.

SIGNATURE(S)

As an authorized agent for the Applicant, I/we confirm that I/we have read fully this Application and its Notices, Acknowledgements, Certifications and Authorizations and concur with all.

Signature: _____ Date _____
 Title _____

Signature: _____ Date _____
 Title _____

FOR BANK USE ONLY

Received by: _____	Date: _____	B2B Application Number _____
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Personal Financial Statement – Small Business

Applicant Name:	SSN/TIN
Residence Address:	
City, State, & Zip Code:	
Business Name of Applicant/Borrower:	

Notice to Applicant: Whether married, unmarried, or separated, Applicant may request individual credit by applying alone. If Applicant intends to rely on the Applicants spouse’s or Registered Domestic Partners (RDP) future earnings to qualify for this credit, please apply for joint credit. Married persons or (RDP) may request joint credit by applying together in one application. **Persons not married or not RDP’s may request joint credit by completing separate applications and submitting their applications together.**

Please check the one that applies to you:

Applicant is applying for this loan: Individually Jointly

If you are applying for individual credit in your own name 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, complete all applicable sections.

If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit.

_____	_____
Applicant	Spouse / RDP

Check if Spouse / RDP is an Owner or Officer of Applicant. % of Ownership _____

Check if Spouse / RDP is NOT an Owner or Officer of Applicant, and is offering a Personal Guarantee.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance 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 in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

Complete Spouse / RDP information below only if a box is checked. If no box above is checked, do not complete spouse / RDP information and do not include spouses / RDP’s income or separate assets in the information below. You need not include income from alimony, separate maintenance, or child support unless you wish Albina Community Bank to consider it in connection with the application.

Personal Information -- Applicant / Guarantor					
Name:		Date of Birth			
Home Address		ID (type and #)			
City / State / Zip		Home Phone			
		Social Security #			
Salary/Bonus/Commission Income \$	Rental / Dividend / Other Income \$	Own Rent	Payment \$	Employer / Position	# of Years

Personal Information -- Co Applicant / Guarantor					
Name:		Date of Birth			
Home Address		ID (type and #)			
City / State / Zip		Home Phone			
		Social Security #			
Salary/Bonus/Commission Income \$	Rental / Dividend / Other Income \$	Own Rent	Payment \$	Employer / Position	# of Years

Note: Inclusion of alimony, separate maintenance or child support as income is voluntary and need not be revealed if you do not wish it to be considered. If you choose to include such income, please provide supporting details. If you are responsible for paying alimony, separate maintenance or child support, please include that information with your obligations.

Financial Statement						
Assets		Owned by (check one)		Liabilities		Payment
Checking Acct	\$	Self	Joint	Taxes Due	\$	\$
Savings Acct	\$	Self	Joint	Bank Cards	\$	\$
Retirement Accts	\$	Self	Joint	Installment Loans	\$	\$
Stocks / Marketable Securities	\$	Self	Joint	Student Loans	\$	\$
Real Estate (For multiple properties, please provide detail below)	\$	Self	Joint	Real Estate Loans (For multiple properties, please provide detail below)	\$	\$
Auto(s)	\$	Self	Joint	Other Liabilities	\$	\$
Other Assets	\$	Self	Joint			
Asset Total	\$			Liabilities Total	\$	\$

Supporting Schedules (attach additional sheets if necessary)			
Assets (describe stocks, real estate, etc.)	Owners	Value	Pledged?
		\$	Yes No
		\$	Yes No
		\$	Yes No
		\$	Yes No
		\$	Yes No

Liabilities :			
Creditor	Collateral	Balance Due	Payment
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Notices, Acknowledgement, Certification and Authorization (attach sheet if necessary)

Are you a guarantor or co-maker on notes?	Yes (explain)	No	Have you ever filed for bankruptcy?	Yes (explain)	No
Are you currently involved in any litigation?	Yes (explain)	No	Do you have any other contingent liabilities?	Yes (explain)	No

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Signature:	Date:	Signature:	Date:
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	General Partnership	Limited Liability Partnership	Sub S Corporation
Legal Name	Tax ID #		
DBA Name	Business start date	Start date--current owner	
Current Address	City	State	Zip Code
Mailing Address	City	State	Zip Code
Business Telephone	Business Fax	Business Website / E-Mail	
Business Description	# Jobs created/retained with this loan:	# Current employees	

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TOTAL			\$	\$
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Name:		Date of Birth			
Home Address		ID (type and #)			
City / State / Zip		Home Phone			
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		\$	Yes No
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Creditor	Collateral	Balance Due	Payment
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

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