



Documents Required for a Business Loan

Business or Organization

- Business Loan Application (Albina Bank form)
- Business Plan that includes at least one year of financial projections
(required for a start-up business or major expansion)
- Business Tax Returns: _____2008 _____2007 _____2006
(CPA Audited or Reviewed statements may be substituted)
 - Company prepared financial statement for the last year if the most recent calendar year tax return is not yet complete.
 - Copy of invoice or earnest money agreement if loan is used to purchase equipment or real estate.

Entity Documentation:

- Corporation
 - Certificate of Incorporation
- Limited Liability Company (LLC)
 - Articles of Organization
 - Operating Agreement that includes an authorization to borrow and designates signers
- Partnership
 - Partnership Agreement that includes an authorization to borrow and designates signers
- Limited Liability Partnership (LLP)
 - Articles of Organization
 - Operating Agreement that includes an authorization to borrow and designates signers
- Non Profit Organization
 - Articles of Organization
 - Documentation that includes an authorization to borrow and designates signers

Guarantors/Owners

- Personal Financial Statement (Albina Bank form)
- Signed complete copies of personal tax returns: _____2008 _____2007 _____2006
(include all K-1 statements identified on Schedule E and all supporting statements attached to the return)
 - If the company is a sole proprietorship, we will also need a business balance sheet corresponding to the tax year since there is not one included on the Schedule C of the tax return.



ALBINA COMMUNITY BANK

www.albinabank.com

SMALL BUSINESS LOAN APPLICATION

Loans \$150,000 and less

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: _____ Sole proprietorship _____ Limited Liability Corporation _____ Corporation
 (enter or select one) _____ 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)
		\$		Y
		\$		
		\$		

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) \$
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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 Is Business contingently liable as a Guarantor? ___ yes (explain) ___ no	Has a loss been incurred in the last 3 years? ___ 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
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 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: _____	Title _____	Date _____
Signature: _____	Title _____	Date _____

FOR BANK USE ONLY

Received by: _____	Date: _____	B2B Application Number _____
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PERSONAL INFORMATION: applicant/guarantor

Form for applicant/guarantor personal information including Name, Tax ID #, Date of Birth, ID, Home Address, City/State/Zip, Home Phone, Salary/Bonus/Commission Income, Rental/Dividend/Other Income, Own/Rent Payment, Employer/Position, and # Yrs.

PERSONAL INFORMATION: co-applicant/guarantor

Form for co-applicant/guarantor personal information including Name, Tax ID #, Date of Birth, ID, Home Address, City/State/Zip, Home Phone, Salary/Bonus/Commission Income, Rental/Dividend/Other Income, Own/Rent Payment, Employer/Position, and # Yrs.

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 other obligations.

FINANCIAL STATEMENT:

Table for Financial Statement with columns for Assets (owned by) and Liabilities (Payment). Rows include Checking Acct, Savings Acct, Stocks/Retirement Accts, Real Estate, Auto(s), Other Assets, Taxes Due, Bank Cards, Real Estate Loan(s), Installment Loans, Student Loans, and Other Liabilities.

SUPPORTING SCHEDULES: (attach additional sheets if necessary)

Table for Supporting Schedules with columns for Assets (describe- Stocks, Real Estate, etc.), Owner(s), Value, and Pledged?. Includes a section for Liabilities: Creditor with columns for Collateral, Balance Due, and Payment.

NOTICES, ACKNOWLEDGMENT, CERTIFICATION AND AUTHORIZATION: (attach sheet if necessary)

Form for notices and authorization with questions: Are you a Guarantor or Co-Maker on Notes? Have you ever filed for Bankruptcy? Are you currently involved in any Litigation? Do you have any other Contingent Liabilities?

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I/we acknowledge that this Personal Financial Statement is provided to the Bank for the purpose of obtaining a loan and the Bank may retain it regardless of whether a loan is granted. I/we certify that all information provided is true, accurate and complete. I/we authorize the Bank to make any investigation of my/our credit history now and during the term of any loan made.

Signature and Date lines for the applicant/guarantor and co-applicant/guarantor.