



## Commercial & Agricultural Loan Application

**White Sulphur Springs Office**  
 PO Box 709  
 205 West Main  
 White Sulphur Springs, MT 59645  
 Phone 406.547.3331  
 Fax 406.547.3335  
 Toll Free 800.362.6669

**Shields Valley Office**  
 PO Box 2  
 205 1<sup>st</sup> Street  
 Clyde Park, MT 59018  
 Phone 406.686.4204  
 Fax 406.686.4206

**Paradise Valley Office**  
 PO Box 298  
 307 Story Road  
 Emigrant, MT 59027  
 Phone 406.333.9009  
 Fax 406.333.9328

**Livingston Office**  
 1203 W. Park Street  
 Livingston, MT 59047  
 Phone 406.222.9010  
 Fax 406.222.4456  
 Toll Free 877.625.4375

**Helena Office**  
 PO Box 5509  
 2000 Prospect Avenue  
 Helena, MT 59604  
 Phone 406.495.1900  
 Fax 406.495.1905  
 Toll Free 877.726.9797

**Lewistown Office**  
 PO Box 660  
 401 W. Main Street  
 Lewistown, MT 59457  
 Phone 406.538.7448  
 Fax 406.538.7440

**Bozeman Office**  
 1276 N. 15<sup>th</sup> Avenue  
 Suite 102  
 Bozeman, MT 59715  
 Phone 406.577.3731  
 Fax 406.204.5150

Company Applicant Information				
Company Name		EIN	Date Established	No. of Employees
Physical Address		City	State	Zip
Mailing Address – If Different		City	State	Zip
Principal in Charge		Phone	Fax	
Secondary Contact Person ( <i>In-House Controller or Bookkeeper</i> )		Phone	Fax	
Email Address		Nature of Business		
Type of Entity ( <i>check one</i> )				
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____				

Individual Applicant Information				
Name	Title	Birthdate	SSN	% Ownership
Physical Address	City	State	Zip	
Mailing Address – If Different	City	State	Zip	
Email Address			Phone	
Name	Title	Birthdate	SSN	% Ownership
Physical Address	City	State	Zip	
Mailing Address – If Different	City	State	Zip	
Email Address			Phone	
Name	Title	Birthdate	SSN	% Ownership
Physical Address	City	State	Zip	
Mailing Address – If Different	City	State	Zip	
Email Address			Phone	

Financing Request	
Amount Requested	Repayment Term
Purpose	
Collateral Pledged	

Required Financial Information

Business Information

- Business financial statements and tax returns for the last three years.
Interim financial statement dated within the last 60 days.
YTD profit and loss dated within the last 60 days.
Two year projected annualized income statement and balance sheet.
A list of any debt the business plans to incur in the next 12 months, if applicable.
New Business: Monthly cash flow analysis for the first 12 months of operation, plus two years annualized.
Affiliated Businesses: Year-end financial statements and federal income tax returns for the last two years and a current financial statement for each, if applicable.
Articles of Incorporation and Bylaws, if incorporated
Articles of Organization and Operating Agreement, if LLC
Partnership Agreement, if partnership
Business License and Assumed Business Name Statement, if applicable

Personal Information (for each owner of 20% or greater)

- Personal financial statements and tax returns for the last three years, each applicant.
Personal financial statement dated within the last 60 days, each applicant.
YTD profit and loss dated within the last 60 days, each applicant.
Summary of business experience, each applicant.
Copy of driver's license of principals.

Real Estate Information

- Real Estate Purchase Agreement or Settlement Statement
Construction cost bid and/or equipment bids.

Other Financial Information

- Blank lines for other financial information.

Lender will advise what information is needed. Application cannot be processed until all requested financial information has been provided. All financial statements and checklist items MUST be signed and dated by the applicant(s).

CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for denial.

EQUAL CREDIT OPPORTUNITY NOTICE. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants 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 had in good faith exercised any right under the Consumer Credit Protection Act.

Is this a joint application? [ ] Yes [ ] No Applicant's Initials \_\_\_\_\_

Authorization/Acknowledgment/Certification

Authorization to Release Information

I/We hereby authorize the release to Bank of the Rockies of any information they may require at any time for any purpose related to my/our credit transaction with them.

Appraisal Notice Acknowledgment

If this loan will be secured by the first lien on a 1-4 family residential property, Bank of the Rockies may order an appraisal to determine the property's value and charge you for this appraisal.

Certification

I/We hereby certify that the enclosed information, including any attachments or exhibits provided herewith or at a later date, is valid and correct to the best of my/our knowledge.

Form with fields for Company Name, Signature of Applicant, and Date, repeated for multiple applicants.