



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 1st 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

Company Applicant Information

Company Name _____

Address _____ City _____ State _____ Zip _____

Principal in Charge _____ Phone _____ Fax _____

Secondary Contact Person _____ Phone _____ Fax _____
(In-House Controller or Bookkeeper)

Nature of Business _____ Date Established _____

Email Address _____ EIN _____ Number of Employees _____

Type of Entity (check one): Proprietorship Partnership Corporation LLC Trust

Individual Applicant Information

Name _____ Title _____ % Ownership _____

Address _____ City _____ State _____ Zip _____ Phone _____

Name _____ Title _____ % Ownership _____

Address _____ City _____ State _____ Zip _____ Phone _____

Name _____ Title _____ % Ownership _____

Address _____ City _____ State _____ Zip _____ Phone _____

Financing Request

Amount Requested _____

Purpose of Loan _____

Collateral Pledged _____

Repayment Term _____

Required Financial Information* - Lender will advise what information is needed.

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

A list of any debt the business has plans to incur in the next 12 months (if applicable)

Two year projected annualized income statement and balance sheet

For new business, provide a monthly cash flow analysis for the first 12 months of operation plus two years annualized

For affiliated businesses, provide 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 corporation)

Articles of Organization and Operating Agreement (if LLC)

Partnership Agreement (if partnership)

Business License and Assumed Business Name Statement (if applicable)

Required Financial Information * - Lender will advise what information is needed.

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

- | | |
|--|--|
| <input type="checkbox"/> Personal financial statements and tax returns for the last three years years (each applicant)
<input type="checkbox"/> Personal financial statement dated within the last 60 days (each applicant) | <input type="checkbox"/> YTD profit and loss dated within the last 60 days
<input type="checkbox"/> Summary of business experience
<input type="checkbox"/> Copy of driver's license of principals |
|--|--|

Real Estate Information

- | | |
|---|--|
| <input type="checkbox"/> Real Estate Purchase Agreement or Settlement Statement | <input type="checkbox"/> Construction cost bid and/or equipment bids |
|---|--|

Other

All financial statements and checklist items MUST be signed and dated by the applicant(s).

***Application cannot be processed until all requested financial information has been provided.**

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. To obtain the statement, please contact Bank of the Rockies, Loan Department, PO Box 709, White Sulphur Springs, MT 59645, phone (406)547-3331 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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. The federal agency that administers compliance with this law concerning this credit is: Comptroller of the Currency, Attn: Customer Assistance Unit, 1301 McKinney Street, Suite 3710, Houston, TX 77010-3031

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. I/We further authorize Bank of the Rockies to release such information to any entity they deem necessary for any purpose related to my/our 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. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. By signing below, you acknowledge receipt of this Appraisal Notice.

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.

Company Name _____	EIN _____
Signature of Applicant _____	Date _____
Name of Applicant _____ Birthdate _____	SSN _____
Signature of Applicant _____	Date _____
Name of Applicant _____ Birthdate _____	SSN _____
Signature of Applicant _____	Date _____
Name of Applicant _____ Birthdate _____	SSN _____
Signature of Applicant _____	Date _____