



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

Bozeman Office
 1276 N. 15th 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.

Company Name _____

Signature of Applicant _____ Date _____

Applicant Name _____

Signature of Applicant _____ Date _____

Applicant Name _____

Signature of Applicant _____ Date _____

Applicant Name _____

Signature of Applicant _____ Date _____