

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)	
		\$			
		\$			
		\$			
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	\$	\$

(see reverse for disclosures and signature)



Small Business Loan Application (continued)

Applicant Name: _____

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: _____	Title _____	Date _____
Signature: _____	Title _____	Date _____

FOR BANK USE ONLY		
Received by: _____	Date: _____	B2B Application Number _____