



TIB BANK COMMERCIAL LOAN APPLICATION

2005

Application Date: ___ / ___ / ___

Applicant's Name:		Tax Id#	
Address:			
Co - Applicant's Name:		Tax Id#:	
Address:			
Email :		Phone:	
Nature of Business:		Alt Phone:	

Legal Entity: C-Corp. S-Corp. Partnership Sole Proprietor LLC Other

Individual Joint Schedules and attachments should be signed by the individual and joint parties (if applicable)

Names of Persons Authorized to Borrow Money on Behalf and in the Name of the Applicant:

Name	Tax ID #	Date of Birth	Job Title/Function & % Ownership

Loan Request	Amount	\$	
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Loan Purpose	
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Collateral	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	
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Financial Statements for the borrowing entity and guarantors are to be provided at the time of application.

Equal Credit Opportunity Notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year? Yes No

If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of specific reasons for the denial.

To obtain the statement please contact:

TIB Bank
Loan Operations
P.O. Box 2808
Key Largo, FL 33037

Within 60 days from the date you are notified of Creditor's decision. The creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for other. Applicant(s) acknowledges that representations made in the statement will be relied on by Creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent charges which would affect the accuracy of this statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes on influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

The USA PATRIOT Act requires financial institutions to verify customer identification. As a result, our employees may ask you to provide proper identification and may additionally use credit reports, references or other reasonable means to make the required verification. Thank you for your cooperation in helping us comply with federal regulations.

By signing below, each applicant declares that he/she has read and understands the statement above.

By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>	By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>
By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>	By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>

TIB Internal Use Only

Date	Action Taken
_____	<input type="checkbox"/> Received application
_____	<input type="checkbox"/> Approved and originated
_____	<input type="checkbox"/> Approved but not accepted
_____	<input type="checkbox"/> Denied *
_____	<input type="checkbox"/> Withdrawn
_____	<input type="checkbox"/> Incomplete application or financial information

*** If Denied due to**

- Cash flow is inadequate to service debt
- Insufficient working capital
- Previous bankruptcy or derogatory credit history
- Collateral offered is inadequate
- Insufficient equity or excessive leverage for this request
- Historical financial results do not support extension of credit

Date Denial Letter sent _____

Sent by _____