



BUSINESS LOAN APPLICATION

Name of Bank: North Valley Bank NVB Business Bank

Business Loans	Amt. Requested	Specific Security			Loan Maturity Request			
<input type="checkbox"/> Cash Reserve		Business Checking # _____						
<input type="checkbox"/> Credit Card								
<input type="checkbox"/> Line of Credit		<input type="checkbox"/> Accounts Receivable	<input type="checkbox"/> Inventory	<input type="checkbox"/> Equipment	<input type="checkbox"/> 1 Yr	<input type="checkbox"/> 2 Yr		
<input type="checkbox"/> Vehicle Loan		<input type="checkbox"/> Automobile	<input type="checkbox"/> Truck	<input type="checkbox"/> Other _____	<input type="checkbox"/> 3 Yr	<input type="checkbox"/> 4 Yr	<input type="checkbox"/> 5 Yr	
<input type="checkbox"/> Term Loan		<input type="checkbox"/> Commercial Vehicle			<input type="checkbox"/> 1 Yr	<input type="checkbox"/> 3 Yr	<input type="checkbox"/> 4 Yr	<input type="checkbox"/> 5 Yr
Real Estate Loans	Amt. Requested	Property Address	Purchase Price	Date Acquired	Market Value	Loan Maturity Request		
<input type="checkbox"/> Construction Loan						<input type="checkbox"/> 9 Mos	<input type="checkbox"/> 12 Mos	<input type="checkbox"/> 18 Mos
<input type="checkbox"/> Term Loan						<input type="checkbox"/> 1 Yr	<input type="checkbox"/> 5 Yr	<input type="checkbox"/> 10 Yr <input type="checkbox"/> 15 Yr
Purpose of the loan or use of the proceeds:								

Tell Us About Your Business:

Business Name	Federal Tax I.D. No.	Number of Employees	Years in Business	Primary Contact Person:
Physical Address	City	County	State	Business Phone
Mailing Address	City	County	State	Business Fax
Describe Your Business:				

Business Structure	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Non-Profit Corporation	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Trust
	<input type="checkbox"/> Corporation	<input type="checkbox"/> Limited Liability Company (LLC)		<input type="checkbox"/> Other	
Business Account Information	With NVB:	<input type="checkbox"/> Checking:	<input type="checkbox"/> Savings:	<input type="checkbox"/> Loans:	<input type="checkbox"/> None
	With Other Institution:	<input type="checkbox"/> Checking:	<input type="checkbox"/> Savings:	<input type="checkbox"/> Loans:	<input type="checkbox"/> None
Name of the other financial institution:					

Tell Us About Your Suppliers or Other Creditors

Supplier/Creditor Name	Address	Contact	Area Code	Phone Number

NON-APPLICANT SPOUSE OF SOLE PROPRIETOR APPLICANT FOR CREDIT: I am not applying for credit, however, I authorize NVB to verify my income and/or credit history in connection with an application for credit submitted by my spouse.

(Signature)	(Tax ID Number)	(Date)
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Sole Proprietors Complete This Section and Attach the Exhibits Listed and Sign

First Name	Middle Initial	Last Name	Social Security #	Birth Date	No. of Dependents
Current Street Address		City	State	County	Zip Code
Previous Address (If less than 2 yrs. Current)		City	State	County	Zip Code
Mailing Address (If different than above)		City	State	County	Zip Code
Home Phone No.	<input type="checkbox"/> Rent <input type="checkbox"/> Own \$	Monthly House Payment	Yrs. At Current Address	Yrs. At Previous Address	
Time As Owner					
Business Phone #	Other Income (You need not provide information about alimony, child support or separate maintenance unless you want this income considered)				Source
Have You Ever Filed Bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, when & why:			
Name of Nearest Relative Not Living With You	Street Address	City	State	Zip Code	Phone No.

By signing below you certify, agree to, or authorize the following: 1) All information provided is true and complete as of the date of this application. 2) This application is the property of NVB and need not be returned to you. 3) NVB may verify the accuracy and completeness of all information from any source NVB chooses. If you are married and applying for credit in your name alone, this authorization extends to verifying information about your spouse. 4) NVB may answer questions from and furnish information to others about NVB's credit experience with you. 5) You will be bound by the terms and conditions relating to the account. 6) If you are applying for a joint account, any device necessary to access the account may be sent to any one of the joint applicants and applicant will be responsible for delivering those devices to all applicants. 7) If you are applying for a joint account, that each of you will have the right to use the account up to the credit limit and each of you will be liable for all amounts owing on the account whether borrowed by you or the other applicant(s) and whether the borrowing is within or beyond the credit limit. 8) If you are applying for a joint account, your liability will be joint and several.

Each person signing below certifies that he/she is signing on behalf of the applicant in the capacity indicated next to the signer's name and that such signer is authorized to execute this credit application on behalf of the applicant.

You understand that all loan agreements and all extensions, modifications and commitments with respect to credit extended by the bank will be binding upon NVB only if they are reduced to writing. Loan commitments and related promises, as well as extensions of or modifications to a loan will be binding only if the written agreement is signed by NVB.

Required Signers: This application must be signed as follows: Corporation, the president or the chairman of the board or any vice president **AND** one of the following: secretary, assistant secretary, chief financial officer or assistant treasurer. **Partnership**, all general partners. **Sole Proprietorship**, the owner. **Limited Liability Company**, all members or managers.

X		
Authorized Signature	Title	Date
X		
Authorized Signature	Title	Date

FINANCIAL EXHIBIT(S) REQUESTED

Sole Proprietorship

- Most Current Interim Financial Statement
- FYE Financial Statement (Last 3 years)
- Federal Tax Returns (Last 3 years)
- Fictitious Name Filing
- Copy of Purchase Agreement
- Copy of Invoice

Partnership

- Most Current Interim Financial Statement
- FYE Financial Statement (Last 3 years)
- Federal Tax Returns (Last 3 years)
- Fictitious Name Filing
- Copy of Purchase Agreement
- Copy of Invoice
- Partnership Agreement
- Personal Financial Statement of Principals
- Personal Federal Tax Returns of Principals (Last 3 years)

Corporation

- Most Current Interim Financial Statement
- FYE Financial Statement (Last 3 years)
- Federal Tax Returns (Last 3 years)
- Fictitious Name Filing
- Copy of Purchase Agreement
- Copy of Invoice
- Articles of Incorporation
- Personal Financial Statement of Principals
- Personal Federal Tax Returns of Principals (Last 3 years)

BRANCH/APPROVING OFFICER USE ONLY	
BRANCH NAME, UNIT NUMBER AND REFERRING OFFICER'S NAME	REFERRING OFFICER'S #
APPROVAL SIGNATURE	COMPLIANCE SIGNATURE

Member FDIC



Member FDIC

Customer Service: **866-869-MORE** (6673)

www.novb.com

- Woodland** ■ (530) 668-5800
- Ukiah ■ (707) 467-2280
- Santa Rosa ■ (707) 522-5480
- Roseville ■ (916) 783-2900
- Fairfield ■ (707) 429-3660



- Willits ■ (707) 459-5581
- Weaverville ■ (530) 623-5521
- Shasta Lake ■ (530) 226-2977
- Westwood ■ (530) 226-2956
- Redding Office ■ (530) 226-2920
- Enterprise Office ■ (530) 226-2962
- Country Club Office ■ (530) 226-2940
- Churn Creek Office ■ (530) 226-2952
- Buena Ventura Office ■ (530) 226-2959
- Business Banking Office ■ (530) 226-0500
- Hayfork ■ (530) 628-5215
- Mckinleyville ■ (707) 839-8400
- Palo Cedro ■ (530) 547-5715

Redding

- Garberville ■ (707) 923-2152
- Ferrdale ■ (707) 786-9522
- Eureka Mall Office ■ (707) 443-8488
- Downtown & Business Banking Office ■ (707) 443-8400

Eureka

- Crescent City ■ (707) 465-8900
- Cottonwood ■ (530) 226-2967
- Anderson ■ (530) 226-2950



**Business
Loan
Application**

APPLICATION

Unquestionably More.

