Amount $
Date of Note:
Maturity Date:
Loan #

COMMERCIAL LOAN APPLICATION

Loan Grade
Loan Officer #
Branch #:

Borrower Name(s):	Home Phone	Work Phone	Occupation	Date(s) of Birth:	Soc Sec /Tax ID #(s):

Address (Primary)
City State ZIP

Address (Secondary)
City State ZIP

Type Entity: ☐ Individual ☐ Corporation ☐ Partnership ☐ DBA ☐ LLC ☐ Other

Guarantor Name: Address:

Purpose of Loan: Purpose Code:

☐ New ☐ Renewal - (Borrower Paid $ Principal $ Interest) Loan Type Class Coll Code

Source of Repayment:

Repayment Plan

Pricing: ☐ Variable, % Above

Ceiling %, Floor % ☐ Fixed @ %

Credit Life ☐ Yes ☐ No, A&H ☐ Yes ☐ No, Other Insurance Requirements:

Fees: Census Tract:

Collateral Information: Brief Description:	Value

LOAN TO COLLATERAL VALUE RATIO: TOTAL COLLATERAL VALUE:

Credit References Creditor	Type of Debt	Name in Which Carried	High	Balance	Terms	Past Due

Comments:

Borrower Direct Debt to Us: $ Borrow Related Debt to Us $

Loan Number	Original Date Maturity Date	Original Amount Terms	Current Balance Rate	Purpose Collateral	Value

Deposit Information:	**Total Deposits**	$	$	$
Account Type	Account No.	Current Balance	Average QTD	Average YTD

Financial Information Summary

Name			
Statement Date			
Prepared by			
Statement Type			
Total Assets			
Total Liabilities			
Net Worth			
Debt/Worth			
Income/Revenues			
Profit After Tax			
Depreciation			
Cash Flow			

Loan Committee Action Date: ☐ Approved - Second By:

☐ Denied- Reason for Denial

Everything I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about the credit applied for and your credit experience with me. We intend to apply for joint credit. (Applicant) _____ (Co-Applicant) _____

Applicants Signature Date Other Signature (where applicable) Date

LENDER

Heritage Bank & Trust
Main Office
217 S. James Campbell Blvd.
Columbia, TN 38401

CREDIT APPLICATION INSURANCE DISCLOSURE

Name of Applicant(s)

You have applied for a loan with Lender. In connection with your application, Lender may solicit, offer or sell you an insurance product or annuity. This notice is given to advise you of information related to any insurance product or annuity that is offered, solicited or sold in connection with your loan application and available on a voluntary basis through the Lender. **PLEASE READ CAREFULLY BEFORE SIGNING THIS NOTICE.**

THE PURCHASE OF ANY INSURANCE PRODUCT OR ANNUITY THROUGH THE LENDER IN CONNECTION WITH AN EXTENSION OF CREDIT IS NOT REQUIRED. IT IS STRICTLY VOLUNTARY AND IS NOT A FACTOR IN OBTAINING CREDIT. FOR EXAMPLE:

THE LENDER MAY NOT CONDITION A LOAN OR OTHER EXTENSION OF CREDIT ON EITHER:

1. **YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM THE LENDER OR ANY OF ITS AFFILIATES, OR**

2. **YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBITION BY US AGAINST YOU OBTAINING AN INSURANCE PRODUCT OR ANNUITY FROM AN ENTITY NOT AFFILIATED WITH THE LENDER.**

BY SIGNING THIS DOCUMENT, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED AN ORAL DISCLOSURE OF THE DISCLOSURES CONTAINED IN THIS NOTICE AND THAT YOU HAVE BEEN FURNISHED WITH A COPY OF THIS NOTICE AND UNDERSTAND ITS TERMS.

_____ Date _____ Date

_____ Date _____ Date

_____ Date _____ Date

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

_____ Authorized Representative _____ Date: