



---

Dear Borrower:

Thank you for considering Business Bank of Texas, N.A. for your business credit needs. We are committed to helping you determine the best financing options for your business. To assist us, we ask that you complete and submit the following financial information:

- Completed Business Bank of Texas Loan application (attached)
- Last 3 years business tax returns
- Last 3 years Profit & Loss and Balance Sheet
- Current year-to-date Profit & Loss and Balance Sheet
- Personal Financial Statement and Cash Flow Statement for each Principal with a 20% or greater ownership interest in the borrowing entity (attached)
- Last 3 years individual tax returns for each Principal with a 20% or greater ownership interest in the borrowing entity
- Organizational documents of the business:
  - Corporation, a copy of the filed Articles of Incorporation
  - Partnership, a copy of the executed Partnership Agreement
  - LLC, a copy of the filed Articles of Organization and Regulation
  - Sole Proprietorship, a copy of the filed Assumed Name Certificate
- If you are requesting a Line of Credit, we ask that you provide your most recent aging of the company's Accounts Receivable and Accounts Payable

Due to the complex nature of some requests we may require additional information. After we have received all the required documentation we will begin processing your request through underwriting. Once we have thoroughly reviewed your credit request we will notify you of our credit decision.

Please note that if your loan is approved and closed certain fees may be applicable. Thank you for the opportunity to earn your business.

Regards,

Business Bank of Texas, N.A.  
(512) 835-6600  
(512) 835-6614 fax



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Business Structure Information

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Sole Proprietorship       | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Subchapter S-Corporation |
| <input type="checkbox"/> Joint Venture             | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Professional Association      | <input type="checkbox"/> C-Corporation            |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Foreign Entity      | <input type="checkbox"/> Professional Corporation      | <input type="checkbox"/> Not-For-Profit           |

Full Business Legal Name \_\_\_\_\_

Physical Address (no PO Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Telephone \_\_\_\_\_ Business Fax \_\_\_\_\_

Website Address \_\_\_\_\_

Federal Tax ID \_\_\_\_\_ Total Employees \_\_\_\_\_

Date Business Established \_\_\_\_\_ Present Management Since \_\_\_\_\_

Brief Business Description \_\_\_\_\_

Type of ID (for Sole Proprietor or General Partners only):

- Drivers License     
  State ID     
  Military ID     
  Government ID     
  Passport ID

ID Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Place of Insurance \_\_\_\_\_ Issue Date \_\_\_\_\_

Policy Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Primary Checking Location \_\_\_\_\_

Average Checking Balance \$ \_\_\_\_\_ Annual Sales Revenue \$ \_\_\_\_\_

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| Has the business declared bankruptcy in the last ten years?                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Has the business incurred a loss in any of the last three years?             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is there any delinquent state or federal taxes owed by the business?         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is the business for sale or under agreement that would change ownership?     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is the business a guarantor or co-maker on any other notes?                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Has the business used or done business under any other names?                | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Does the business use hazardous substances in the normal course of business? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you answered "Yes" to any of the above, provide details on an additional sheet.



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Credit Request

Product Type:

- Unsecured Term                       Unsecured Line of Credit                       Commercial Real Estate                       Letter of Credit  
 Secured Term Loan                       Secured Line of Credit                       SBA Guaranteed Loan

Amount Requested \_\_\_\_\_ Term Requested (months) \_\_\_\_\_

Automatically deduct the payment from BBT account number \_\_\_\_\_

Purpose of Funds:

- Purchase Equipment                       Purchase Inventory                       Finance Receivables                       Purchase Real Estate  
 Purchase Vehicle                       Letter of Credit                       Refinance                       Improve Real Estate  
 Other

If other, please describe \_\_\_\_\_

## Collateral

Description \_\_\_\_\_

Market Value \_\_\_\_\_ Existing Lien Amount \_\_\_\_\_

Is collateral owned by someone other than the business or owner(s) of the business? If yes, enter owner's name and Tax ID below.  Yes  No

Collateral Owner \_\_\_\_\_ Tax ID \_\_\_\_\_

Is collateral on leased property? If yes, enter landlords name address below.  Yes  No

Landlord's Name \_\_\_\_\_

Landlord's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Collateral

Description \_\_\_\_\_

Market Value \_\_\_\_\_ Existing Lien Amount \_\_\_\_\_

Is collateral owned by someone other than the business or owner(s) of the business? If yes, enter owner's name and Tax ID below.  Yes  No

Collateral Owner \_\_\_\_\_ Tax ID \_\_\_\_\_

Is collateral on leased property? If yes, enter landlords name address below.  Yes  No

Landlord's Name \_\_\_\_\_

Landlord's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



## Current Business Debt

Creditor \_\_\_\_\_ Type:  Term  Line of Credit  Lease  Letter of Credit

Original Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_ Payoff with Proceeds:  Yes  No

Current Balance \$ \_\_\_\_\_ Maturity Date \_\_\_\_\_

Origination Date \_\_\_\_\_ Current Rate \_\_\_\_\_  Fixed  Floating

## Current Business Debt

Creditor \_\_\_\_\_ Type:  Term  Line of Credit  Lease  Letter of Credit

Original Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_ Payoff with Proceeds:  Yes  No

Current Balance \$ \_\_\_\_\_ Maturity Date \_\_\_\_\_

Origination Date \_\_\_\_\_ Current Rate \_\_\_\_\_  Fixed  Floating

## Current Business Debt

Creditor \_\_\_\_\_ Type:  Term  Line of Credit  Lease  Letter of Credit

Original Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_ Payoff with Proceeds:  Yes  No

Current Balance \$ \_\_\_\_\_ Maturity Date \_\_\_\_\_

Origination Date \_\_\_\_\_ Current Rate \_\_\_\_\_  Fixed  Floating

## Current Business Debt

Creditor \_\_\_\_\_ Type:  Term  Line of Credit  Lease  Letter of Credit

Original Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_ Payoff with Proceeds:  Yes  No

Current Balance \$ \_\_\_\_\_ Maturity Date \_\_\_\_\_

Origination Date \_\_\_\_\_ Current Rate \_\_\_\_\_  Fixed  Floating

## Current Business Debt

Creditor \_\_\_\_\_ Type:  Term  Line of Credit  Lease  Letter of Credit

Original Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_ Payoff with Proceeds:  Yes  No

Current Balance \$ \_\_\_\_\_ Maturity Date \_\_\_\_\_

Origination Date \_\_\_\_\_ Current Rate \_\_\_\_\_  Fixed  Floating



# Business Loan Application

## Principals (Guarantors)

Persons or entity that owns/controls at least 20% interest generally must guarantee the loan. Holders of at least 5% ownerships or key management persons may be required to guarantee the debt if deemed vital to the success of the business. Attach additional sheets as necessary.

Full Legal Name \_\_\_\_\_

Title \_\_\_\_\_

Social Security/TIN \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Physical Address (no PO Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Mobile/Alternate Telephone \_\_\_\_\_

Email Address \_\_\_\_\_

Primary Checking Location \_\_\_\_\_ Percent Ownership \_\_\_\_\_

Principal Type:

- Guarantor     
  Guarantor/Signer     
  Signer     
  Co-Signer/Guarantor     
  Co-Signer

Has the principal declared bankruptcy in the last 10 years?  Yes  No

Is the principal a spouse to another principal on a joint personal financial statement?  Yes  No

Has the principal ever obtained credit under any other names?  Yes  No

Is the principal party to any claims or lawsuits?  Yes  No

Does the principal have any outstanding judgements?  Yes  No

Is the principal a co-signer or guarantor on any other debt?  Yes  No

Does the principal own 20% or more of another company?  Yes  No

If Entity-Type:

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Sole Proprietorship       | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Subchapter S-Corporation |
| <input type="checkbox"/> Joint Venture             | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Professional Association      | <input type="checkbox"/> C-Corporation            |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Foreign Entity      | <input type="checkbox"/> Professional Corporation      | <input type="checkbox"/> Not-For-Profit           |



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Principals (Guarantors)

Persons or entity that owns/controls at least 20% interest generally must guarantee the loan. Holders of at least 5% ownerships or key management persons may be required to guarantee the debt if deemed vital to the success of the business. Attach additional sheets as necessary.

Full Legal Name \_\_\_\_\_

Title \_\_\_\_\_

Social Security/TIN \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Physical Address (no PO Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Mobile/Alternate Telephone \_\_\_\_\_

Email Address \_\_\_\_\_

Primary Checking Location \_\_\_\_\_ Percent Ownership \_\_\_\_\_

Principal Type:

- Guarantor     
  Guarantor/Signer     
  Signer     
  Co-Signer/Guarantor     
  Co-Signer

Has the principal declared bankruptcy in the last 10 years?  Yes  No

Is the principal a spouse to another principal on a joint personal financial statement?  Yes  No

Has the principal ever obtained credit under any other names?  Yes  No

Is the principal party to any claims or lawsuits?  Yes  No

Does the principal have any outstanding judgements?  Yes  No

Is the principal a co-signer or guarantor on any other debt?  Yes  No

Does the principal own 20% or more of another company?  Yes  No

If Entity-Type:

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Sole Proprietorship       | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Subchapter S-Corporation |
| <input type="checkbox"/> Joint Venture             | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Professional Association      | <input type="checkbox"/> C-Corporation            |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Foreign Entity      | <input type="checkbox"/> Professional Corporation      | <input type="checkbox"/> Not-For-Profit           |



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Principals (Guarantors)

Persons or entity that owns/controls at least 20% interest generally must guarantee the loan. Holders of at least 5% ownerships or key management persons may be required to guarantee the debt if deemed vital to the success of the business. Attach additional sheets as necessary.

Full Legal Name \_\_\_\_\_

Title \_\_\_\_\_

Social Security/TIN \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Physical Address (no PO Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Mobile/Alternate Telephone \_\_\_\_\_

Email Address \_\_\_\_\_

Primary Checking Location \_\_\_\_\_ Percent Ownership \_\_\_\_\_

Principal Type:

- Guarantor     
  Guarantor/Signer     
  Signer     
  Co-Signer/Guarantor     
  Co-Signer

Has the principal declared bankruptcy in the last 10 years?       Yes       No

Is the principal a spouse to another principal on a joint personal financial statement?       Yes       No

Has the principal ever obtained credit under any other names?       Yes       No

Is the principal party to any claims or lawsuits?       Yes       No

Does the principal have any outstanding judgements?       Yes       No

Is the principal a co-signer or guarantor on any other debt?       Yes       No

Does the principal own 20% or more of another company?       Yes       No

If Entity-Type:

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Sole Proprietorship       | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Subchapter S-Corporation |
| <input type="checkbox"/> Joint Venture             | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Professional Association      | <input type="checkbox"/> C-Corporation            |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Foreign Entity      | <input type="checkbox"/> Professional Corporation      | <input type="checkbox"/> Not-For-Profit           |



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Principals (Guarantors)

Persons or entity that owns/controls at least 20% interest generally must guarantee the loan. Holders of at least 5% ownerships or key management persons may be required to guarantee the debt if deemed vital to the success of the business. Attach additional sheets as necessary.

Full Legal Name \_\_\_\_\_

Title \_\_\_\_\_

Social Security/TIN \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Physical Address (no PO Box) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Mobile/Alternate Telephone \_\_\_\_\_

Email Address \_\_\_\_\_

Primary Checking Location \_\_\_\_\_ Percent Ownership \_\_\_\_\_

Principal Type:

- Guarantor     
  Guarantor/Signer     
  Signer     
  Co-Signer/Guarantor     
  Co-Signer

- Has the principal declared bankruptcy in the last 10 years?       Yes       No  
 Is the principal a spouse to another principal on a joint personal financial statement?       Yes       No  
 Has the principal ever obtained credit under any other names?       Yes       No  
 Is the principal party to any claims or lawsuits?       Yes       No  
 Does the principal have any outstanding judgements?       Yes       No  
 Is the principal a co-signer or guarantor on any other debt?       Yes       No  
 Does the principal own 20% or more of another company?       Yes       No

If Entity-Type:

- Sole Proprietorship       General Partnership       Limited Liability Partnership       Subchapter S-Corporation  
 Joint Venture       Limited Partnership       Professional Association       C-Corporation  
 Limited Liability Company       Foreign Entity       Professional Corporation       Not-For-Profit



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



# Business Loan Application

## Agreement

By signing below, I/Authorized Agent or applicant certify that the information on the applicant and its principals contained in this application and on any attachment, is representative of the current financial conditions. Business Bank of Texas, N.A. may verify information contained in the application with any creditors and obtain credit information from any creditor and/or credit reporting agencies. I (we) hereby authorized the Business Bank of Texas, N.A. to obtain a consumer credit bureau report on me (us) in connections with my (our) business request or application. This authorization will also extend to any additional or future business credit reviews as deemed necessary by Business Bank of Texas, N.A. The application and any other information furnished will remain the property of Business Bank of Texas, NA.

Borrower's Signature	Printed Name	Date
Borrower's Signature	Printed Name	Date
Borrower's Signature	Printed Name	Date
Borrower's Signature	Printed Name	Date

## Joint Application Information

Check the appropriate box before submitting with completed information.

- I am applying for an individual account in my own name and relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- I am applying for a joint account or an account that another person and I will use. We intend to apply for joint credit.
- I am applying for an individual account, but am relying on income from alimony, child support or separate maintenance, income or assets of another person as the bases for repayment of the credit requested.

Applicant	Date
Co-Applicant	Date



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., are NOT products of Business Bank of Texas, N.A., and may involve risk to principal amount invested



## Business Loan Application

### Adverse Action Notice (Applicant's Copy)

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning Business Bank of Texas, N.A. is Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain this statement, please write Business Bank of Texas N.A. Attn: Credit Officer at:

**1910 W. Braker Lane, Bldg. 3, Suite 100  
Austin, TX 78758  
512-485-7107**

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Office of the Comptroller of the Currency (OCC)  
(800) 613-6743 Toll Free  
(713) 336-4301 Fax  
(713) 658-0340 TDD