

**Credit Memo**

**Primary Relationship**

|  |  |
| --- | --- |
| **Relationship Name** | {{APPLICATIONS\_ACCOUNT\_NAME}} |
| **Address** | {{TableStart:businfo}}{{BUSINESS\_INFORMATION\_BUSINESS\_STREET}}  {{TableEnd:businfo}} |
| **City/State/Zip** | {{TableStart:businfo}}{{BUSINESS\_INFORMATION\_BUSINESS\_CITY}}  {{BUSINESS\_INFORMATION\_BUSINESS\_STATE}}  {{BUSINESS\_INFORMATION\_BUSINESS\_ZIPCODE}}{{TableEnd:businfo}} |
| **Relationship Type** | {{TableStart:legal}}{{CLCOMMON\_\_LEGAL\_ENTITY\_TYPE\_\_R}}  {{TableEnd:legal}} |
| **CIF No.** | {{TableStart:businfo}}{{BUSINESS\_INFORMATION\_CUSTOMER\_NUMBER}} {{TableEnd:businfo}} |
| **TIN/SSN** | {{TableStart:businfo}}{{BUSINESS\_INFORMATION\_TAX\_I\_D}}{{TableEnd:businfo}} |
| **NAICS** | {{TableStart:app}} {{ACCOUNT\_NAICSCODE}}{{TableEnd:app}} |
| **NAICS Description** | {{TableStart:app}}{{ACCOUNT\_NAICSDESC}}{{TableEnd:app}} |

**Obligors/Guarantors/Parties**

|  |  |
| --- | --- |
| **Name** | **Relationship Type** |
| {{TableStart:parties}}{{CLCOMMON\_\_PARTY\_PARTY\_NAME}} | {{CLCOMMON\_\_TYPE\_\_R}}{{TableEnd:parties}} |

**Current Deposits**

|  |  |  |  |
| --- | --- | --- | --- |
| **Owner** | **Account Class** | **Account Type** | **Balance** |
| {{TableStart:bank}}{{STAGING\_\_ACCOUNT\_NAME}} | {{STAGING\_\_INTERFACE\_BANK\_ACCOUNT\_CLASS\_CODE}} | {{STAGING\_\_INTERFACE\_BANK\_ACCOUNT\_ACCOUNT\_TYPE}} | ${{STAGING\_\_INTER\_FACE\_BANK\_ACCOUNT\_AVAILABLE\_BALANCE}}{{TableEnd:bank}} |

**Current Loans**

|  |  |  |
| --- | --- | --- |
| **Owner** | **Loan Class** | **Balance** |
| {{APPLICATIONS\_ACCOUNT\_NAME}} | {{TableStart:prod}}{{CLCOMMON\_\_ASSET\_CLASS\_\_R}}{{TableEnd:prod}} | ${{APPLICATIONS\_LOAN\_AMOUNT}} |

**Credit Request**

|  |  |
| --- | --- |
| **Loan Number** | {{APPLICATIONS\_LOAN\_NUMBER}} |
| **Asset Class** | {{TableStart:prod}}{{CLCOMMON\_\_ASSET\_CLASS\_\_R}}{{TableEnd:prod}} |
| **Product** | {{TableStart:prod}}{{CLCOMMON\_\_CL\_PRODUCT\_PRODUCT\_NAME}}{{TableEnd:prod}} |
| **Amount** | ${{APPLICATIONS\_LOAN\_AMOUNT}} |
| **Loan Officer** | {{TableStart:lofficer}}{{CLCOMMON\_\_PARTY\_NAME}}{{TableEnd:lofficer}} |
| **Term** | {{APPLICATIONS\_TERM}} |
| **Amortized Term** | {{APPLICATIONS\_AMORTIZATION\_TERM}} |
| **Primary Source of Repayment** | {{APPLICATIONS\_PRIMARY\_SOURCE\_OF\_REPAYMENT}} |
| **Secondary Source of Repayment** | {{APPLICATIONS\_SECONDARY\_SOURCE\_OF\_REPAYMENT}} |

**Payments and Interest – Stream 1**

|  |  |
| --- | --- |
| **Interest Rate** | {{APPLICATIONS\_INTEREST\_RATE}}% |
| **Rate Type** | {{TableStart:pmtstream}}{{PAYMENT\_STREAM\_RATE\_TYPE}}{{TableEnd:pmtstream}} |
| **Pricing Basis** | {{TableStart:pmtstream}}{{PAYMENT\_STREAM\_PRICING\_BASIS}}{{TableEnd:pmtstream}} |
| **Rate Floor** | {{APPLICATIONS\_RATE\_FLOOR}} |
| **Rate Ceiling** | {{APPLICATIONS\_RATE\_CEILING}} |
| **Spread** | {{APPLICATIONS\_SPREAD}} |
| **Number of Payments** | {{TableStart:pmtstream}}{{PAYMENT\_STREAM\_NUMBER\_OF\_PAYMENTS}}  {{TableEnd:pmtstream}} |
| **Payment Type** | {{TableStart:pmtstream}}{{PAYMENT\_STREAM\_PAYMENT\_TYPE}}{{TableEnd:pmtstream}} |
| **Payment Frequency** | {{APPLICATIONS\_PAYMENT\_FREQUENCY}} |
| **Payment Amount** | ${{APPLICATIONS\_PAYMENT\_AMOUNT}} |

**Fees**

|  |  |
| --- | --- |
| **Type** | **Amount** |
| {{TableStart:fee}}{{CLCOMMON\_\_FEE\_TYPE}} | {{CLCOMMON\_\_FEE\_ORIGINAL\_AMOUNT}} {{TableEnd:fee}} |

**Collateral**

|  |  |
| --- | --- |
| **Type** | **Amount** |
| {{TableStart:collateral}}  {{ COLLATERAL\_COLLATERAL\_TYPE}} | {{APPLICATION\_COLLATERAL\_PLEDGE\_AMOUNT}}  {{TableEnd:collateral}} |

**Policy Exceptions**

|  |  |
| --- | --- |
| **Type** | **Explanation** |
| {{TableStart:policy}}  {{POLICY\_EXCEPTION\_DEFINITION\_DESCRIPTION}} | {{POLICY\_EXCEPTION\_OFFICER\_COMMENTS}}  {{TableEnd:policy}} |

**Covenants**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Relationship** | **Frequency** | **Indicator** |
|  |  |  |  |

**Loan Officer Narratives**

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| --- |
| **Borrowing Entity Information:**  {{TableStart:narrative}}{{CREDIT\_MEMO\_BORROWING\_ENTITY\_INFORMATION}}{{TableEnd:narrative}} |
| **Loan Information:**  {{TableStart:narrative}}{{CREDIT\_MEMO\_LOAN\_INFORMATION}}{{TableEnd:narrative}} |
| **Financial Information:**  {{TableStart:narrative}}{{CREDIT\_MEMO\_FINANCIAL\_INFORMATION}}{{TableEnd:narrative}} |
| **Covenants:**  {{TableStart:narrative}}{{CREDIT\_MEMO\_COVENANTS}}{{TableEnd:narrative}} |
| **Risk Assessments:**  {{TableStart:narrative}}{{CREDIT\_MEMO\_RISK\_ASSESSMENTS}}{{TableEnd:narrative}} |