**CREDIT APPLICATION**

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| *Prepared by: ##prepared\_by##* | *Date: ##date##* |

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| 1. **Borrower Details** | |
| **Borrower Name:**  ##borrower\_name## | **Date of Application:**  ##date\_of\_application## |
| **Type of Business:**  ##type\_of\_business## | **Risk Rating:**  ##borrower\_risk\_rating## |
| **New or Existing Business Borrower:**  ##new\_or\_existing## | |
| **NAICS Code:**  ##naics\_code## | |
| **Borrower Address:**  ##borrower\_address## | |
| **Telephone:**  ##telephone## | **Email Address:**  ##email\_address## |
| **Fax Number:**  ##fax\_number## | |
| **Branch Number:**  **##fax\_number##** | **Account Number:**  **##account\_number##** |
| **Related Borrowings:** | |

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| 1. **Ownership** | | | | |
| **Name** | **Position** | **DOB** | **% ownership** | **Net Worth** |
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| 1. **Loan Purpose and Structure** | | | |
| **Loan Purpose:**  ##loan\_purpose## | | | |
| **Loan Type:** | **Loan Term:** | **Max loan amount:** | |
| **Amortization:** | **Payment terms:** | **Payment Amount:** | **Interest Rate:** |
| **Application Fee:** | **Group and Relationship Profitability:** | | |

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| 1. **Borrower History and Background** |
| **Borrower Profile:**  ##borrower\_profile## |

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| 1. **Industry Analysis** |
| **Political:**  **##politcal##**  **Economic:**  **##economic##**  **Social:**  **##social##**  **Technological:**  **##technological##**  **Environmental:**  **##environmental##**  **Legal:**  ##legal## |

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| 1. **Business Model Analysis** |
| **Competitors:**  **##competitors##**  **Suppliers:**  **##suppliers##**  **Customers:**  **##customers##**  **Strategy:**  ##strategy## |

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| 1. **Management Analysis** |
| **Board of Directors Profile:**  ##board\_of\_directors\_profile## |

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| 1. **Financial Analysis** |
| **Financial Ratios:**  **##ratios##**  **Financial Analysis:**  ##analysis## |

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| 1. **Security** |
| **Collateral and Security:**   * **Personal Guarantee:**   **##personal\_guarantee##**   * **Real Estate Security:**   ##real\_estate\_security##   * **Equipment Security:**   **##equipment\_security##**   * **Inventory and Accounts Receivable Security:**   ##inventory\_and\_accounts\_receivable\_security## |
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| 1. **Terms and Conditions** | |
| **Financial Terms** | |
| Debt to Equity ratio | ##debt\_to\_equity\_ratio## |
| Working capital (current)ratio | ##working\_capital\_ratio## |
| Debt service coverage ratio | ##debt\_service\_coverage\_ratio## |
| Minimum shareholder equity | ##minimum\_shareholder\_equity## |
| Funded debt/EBITDA ratio | ##funded\_debt\_ebitda\_ratio## |
| **Reporting Covenants** | |
| **##reporting\_covenants##** | |
| **Terms and Conditions** | |
| ##terms\_and\_conditions## | |

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| 1. **Policy Exceptions** |
| **##policy\_exceptions##** |

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| 1. **Environmental Comments** |
| **Field Visit Details:**  ##field\_visit\_details##  **Environmental Considerations:**  **##environmental\_considerations##** |

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| 1. **Risk Rating Analysis** |
| ##risk\_rating## |

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| 1. **Peer Benchmarking Analysis** |
| ##observations## |

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| 1. **Borrower SWOT Analysis** |
| ##swot\_analysis## |

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| 1. **Conclusion and Recommendation** |
| **Justification for Loan:**  ##justification\_for\_loan##  **Relationship Manager’s Comments:**  ##relationship\_managers\_comments## |