



COMMERCIAL LOAN APPLICATION

USA PATRIOT ACT- To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including business accounts. What this means for you: we will ask for a government issued, photo ID that will allow us to identify you.

Loan Request			
Amount Requested: \$	Term Mo/Yr:	Purpose:	
Applicant Information			
Business Name: (If Sole Proprietor: First, Middle Last Name, DBA Business Name)			
Name of Co-Applicant: (First, Middle, Last)			
Business Mailing Address:	City:	State:	Zip Code:
Business Physical Address: Same	City:	State:	Zip Code:
Entity <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation			Tax ID: (SSN if Proprietor)
Type: <input type="checkbox"/> LLC <input type="checkbox"/> Trust <input type="checkbox"/> Non-Profit Corporation <input type="checkbox"/> Other _____			
Additional Information			
NOTE: If you answer "Yes" to any of the following questions, please provide a brief description in the space below.			
<input type="checkbox"/> Yes <input type="checkbox"/> No Does the applicant have existing credit or contingent liabilities with another institution not previously disclosed?			
<input type="checkbox"/> Yes <input type="checkbox"/> No Is the applicant an endorser, guarantor, or co-maker for obligations of other individuals or entities (including any leases for vehicle equipment, business locations, etc.)			
<input type="checkbox"/> Yes <input type="checkbox"/> No Is there any unsatisfied judgment against the applicant or lien(s) against their property?			
<input type="checkbox"/> Yes <input type="checkbox"/> No Has the applicant, its principal(s), owner(s), or any guarantor(s) ever been involved in a business failure or bankruptcy?			
<input type="checkbox"/> Yes <input type="checkbox"/> No Is the applicant or any of its principals a defendant in any lawsuit or legal action, or under criminal investigation?			
Description:			
Notice and Disclosure			

ADVERSE ACTION NOTICE

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the credit denial. To obtain a statement please contact us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement.

Please send requests to: Denali State Bank • Attn: Commercial Loans • P.O. Box 74568 • Fairbanks, AK 99707

NOTICE: The Federal Equal Credit 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 programs; 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 this creditor is: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.

DISCLOSURE OF APPLICANTS RIGHT TO RECEIVE COPY OF APPRAISAL ON 1-4 UNIT RESIDENTIAL STRUCTURE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Please include the following information: your name, mailing address, the type of loan application applied for, and the action taken on your application.

Please send requests to: Denali State Bank • Attn: Commercial Loans • P.O. Box 77568 • Fairbanks, AK 99707 • (907) 456-1400

DISCLOSURE: I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/We made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and acknowledge my/our understanding that any intentional or negligent misrepresentations(s) of the information contained in this application may result in civil liability and /or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted.

Any commitments or agreements on the part of the Bank must be in writing to be enforceable under Alaska law.

By signing below, each Applicant declares that he/she has read and understands the "Notice and Disclosure Section" above.

We are applying for Joint Credit.		Please Initial:	Applicant:	Co-Applicant:
Signature:			Date:	
Signature:			Date:	

For Bank Use Only			
Officer's Signature:		Date Application Received:	
Date of Adverse Action		Reason for Adverse Action	
Applicant Notified by:	<input type="checkbox"/> Phone <input type="checkbox"/> Email <input type="checkbox"/> In-Person		
Is this loan HMDA reportable?	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, complete HMDA Form		

