

Business Loan Application

To be completed by Borrower(s)

Purp The following information is needed to better up		ur business.
Select all that apply.		
□ Purchase Equipment (please describe): □ Refinance or Debt Consolidation □ Purchase of Real Esta □ Working Capital (specify use): □ Start Up or Other	1 Purchase Vehicle (please describe	/\$::
☐ Modification to an Existing Peoples State Bank Loan (excluding Existing Peoples loan#:	interest rate & fee changes)	
Tell us which loan product(s) will he		
Product Amount Requested □ Commercial Real Estate Mortgage \$ Fixed Rate (3 to 5) years Amortization (10 to 20) years	Product ☐ Line of Credit ☐ Letter of Credit ☐ Term Loan (up to 5 yrs)	Amount Requested \$ \$
Requested monthly payment due date: (Term loans: choose date between 1 Automatic payments:	st and 28th of month; Lines of cred	dit must be paid on the 15th)
Automatic Payr	ment Deduction	
Automatic Payment Deduction will save you time & money by auto State Bank Business Checking account # Auto deduction for a Peoples Checking account must be established	matically deducting your monthly p	
Business Information The following information is required to process y	(Applicant/Borrower) our loan request(s). Please comple	te all sections.
Business Legal Name: Doing Business as (DBA) Name, if any: Tax I.D. #: Phone #: Street Address (no PO Boxes): Mailing Address (if different):	Primary Contact: Email Address:	tate: Zip:
□ C Corporation □ S Corporation □ Limited Liability Com □ LLP □ Limited Partnership □ General Partnership	pany (LLC) 🔲 Non-Profit	
CEO Name: CFO/Controlle State of Incorporation: Number of Emp Explain Nature of Business:	er Date Bu ployees Before/After financing:	
□ Manufacturing □ Wholesale □ Retail □ Service □ A □ Other	gricultural 🗆 Construction 🗖 In	vestment Real Estate



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	Affiliate Information (Attach additional schedules	if needed)
Does business, any	owner(s) or member of management team have a controlling interest in	other businesses? □ No □ Yes
If answering "yes" t	to the above question, complete affiliate section in addendum A.	
Does business buy have a significant f	from, sell to or use services of any concern in which owner(s), sharehold inancial interest? No Yes	er(s) or member(s) of management team
	Collateral Information	
0	ered to secure Line of Credit or Term Loan.	
	ets (Note: Please attach listings of accounts receivable, accounts payab	
	n make, model and VIN number of vehicles) Equipment (Attach descrete (Attach tax bill or recent appraisal) Commercial property (Attach tax bill or recent appraisal)	Attach tax bill or recent appraisal)
•	vings account or marketability securities (Attach copy of most recent sta	1.1
T. (· · · (Business Obligations/Deposit Relation	ships
	nation is required to process your application & will help us get a complete s loans & business deposit relationships (including existing accounts with	· · · · · · · · · · · · · · · · · · ·
rent on office space	e or other facilities. (Attach additional sheets if necessary.) *Please indic ng refinanced with this application.	
Business Obligation	ons (Does Business have any other outstanding loans? If yes, please see	addendum B) □ No □ Yes
Business Deposit		
Deposit type	Bank name	Current balance
☐ Checking ☐	Savings	\$
☐ Checking ☐	Savings	\$
Cash Managemen	t Relationship:	
Check all you are	currently using or interested in.	
□ Online Banking	□ ACH Processing □ Fraud Se	
☐ BillPay	1	ard Processing
□ Corporate Cred	·	
	Declarations The following questions are required to process your Business	oan request.
Please provide deta	ails on an additional page to any question with a YES response.	
□ Yes □ No	1. Is the applicant party to any lawsuit or subject to outstanding judgme	nts?
□ Yes □ No	2. Is the applicant party to taxes or credit obligations past due?	
	Amount: \$Payable to:	
☐ Yes ☐ No	3. Has the applicant ever filed personal bankruptcy or served as an offi bankruptcy?	cer in a company that declared
☐ Yes ☐ No	4. Is the applicant presently under indictment or probation or parole, or criminal offense other than a minor motor vehicle violation?	ever been charged or convicted for any
□ Yes □ No	5. Is the applicant a political party, a campaign a candidate, a public immediate family member of such an official, or a business entity for official? If yes, name, relationship, & position of official:	
□ Yes □ No	6. Is the applicant or an owner an employee of Peoples? If yes, name of	of employee:
☐ Yes ☐ No	7. Is the applicant engaged in Internet gambling? If yes, what type of I participate in?	nternet gambling does the applicant



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Bank employee must initial next to each line item to validate that they have supplied the required documentation. If any items are omitted reasons why must be included

Bank Employee initials	Required Documentation		Reason for omissions	
	Small business loan application – completed, signed &			
	Attached sheet providing details to Declaration question			
	Copy of Purchase & Sales Agreement/Bill of Sale, if a			
	For investment real estate transactions, a schedule of all purchased, purchased price, outstanding loans & paym			
Bank Employee initials	Minimum Required Financial Documentation	\$0 - \$50,000	\$50,001 - \$500,000	Reason for omissions
	Two years current business federal tax return (complete with all schedules) or Accountant prepared Financial Statement.	X	X	
	Two years personal federal tax return - complete with all schedules for each guarantor.	X	X	
	Personal financial Statement (please see your local branch or www.bankpeoples.com/commercial)		X	
	Interim YTD business financial statement (balance sheet & income statement).		X	
	Accounts Receivable aging report if loan is for working capital purposes or secured by accounts receivable		Х	

Representation

The undersigned certifies that I intend to apply for Credit in the manner indicated in this application and certify that everything stated in this application and on any attachment is correct. The lender may keep this application whether or not it is approved. I certify that the credit being applied for will be used for business purposes. My signature also certifies that the information on this application and all supporting documents is true, that my intent is to apply for business purpose credit in which the use of the proceeds will not be used to secure a dwelling or for home improvements, and that I am aware that this application is not a commitment to lend. My signature also authorizes the lender to check a personal credit history on all proposed guarantors. Applicant may be required to submit additional information to process this request for credit. My signature authorizes and requests Lender to share the information provide on this application, together with the results of this investigation of the credit and financial condition of the company and each applicant, with the U.S. Small Business Administration ("SBA") and/or Peoples State Bank in order to allow Lender to offer the credit product best suited to the company and each of the owner's /augrantor's financing needs

product best suited to the company and each of	the owners/guarantors financing needs.			
Name of Business (please print)				
Name of Authorized Signer (please print)	Authorized Signature			
	X	Date	/	/ .
Name of Business (please print)				
Name of Authorized Signer (please print)	Authorized Signature			
	Х	Date	/	

We may order an appraisal or broker's price opinion to determine the property's value and charge you for this appraisal. In the event the property is a 1 to 4 family residential a property, we will promptly give you a copy of any such appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.



Right to a copy of Appraisal

Waiver of Right to Your Appraisal waive my right to receive my appraisal 3 days prior to closing of my loan.	ng. I acknowledge that Peoples will provide me with the appraisal at
Customer Signature	Date
Regulation B and the Equal Credit Opportunity Act require th joint credit before a credit decision can be made. Failure to incomplete. Please mark one of the following choices:	nat a lender obtain evidence of each loan applicant's intent to apply for complete when required will render the application/request for credit
Yes - I (we) intend to apply for joint credit. No - I (we) do not intend to apply for joint credit.	



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An affiliate is primarily defined as an entity that is controlled by the applicant, it's stockholders, managers or directors or of the applicant business either through common ownership, management, previous relationships with or ties to another contractual relationships. Legal Name: Address: Phone:	has control concern and
Legal Name: Address: Phone: % (
	Ownership
	% % %
Does business buy from, sell to or use services of any concern in which owner(s), shareholder(s) or member(s) of manage	
have a significant financial interest? No Yes	
Addendum B: Business Obligations/Deposit Relationships The following information is required to process your application & will help us get a complete view of your current banking relationships.	elationships.
Business Obligations	·
* Creditor Loan type Current Origination Maturity Monthly Collateral	
balance date date payment	
\$ \$ \$	
\$	
\$ \$	
\$ \$	
\$ \$	
\$ \$	
Addendum C: Personal Information Please provide the following information on all guarantors. Information must be provided on all owners who own 20% or more of Guarantor Business name (applicable only for the business or individual that will serve as guarantor) Business name (applicable only for the business or individual that will serve as guarantor)	
First M.I. Last First M.I. Last	
SSN DOB % Ownership SSN DOB % Own	nership
Address Address	
<u>City</u> <u>State</u> <u>Zip</u> <u>City</u> <u>State</u> .	Zip
Phone Cell Phone Cell	
Drivers License ID # State Drivers License ID #	State
State of issuance Expiration date / / State of issuance Expiration date	//
Date of issuance / /	



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Borrower's Authorization

To Whom It May Concern:

- 1. I have applied for a Commercial loan from Peoples State Bank. As part of the application process, People's State Bank may request information to verify details within my loan application. This may be documentation required in connection with the loan, either before the loan closes or part of its quality control review.
- 2. I authorize you to provide Peoples State Bank with all information or documentation requested. Such information includes payoff requests, request statements for existing loans, appropriate insurance coverage securing the loan, and financial information needed to underwrite the loan.

3. A copy of this authorization may be accepted as an original.

	Please provide the following financial information being requested	
	Please provide the loan payoff effective, v	vith per diem
	Please provide the following insurance information for collateral sell loan and add Peoples State Bank as Lenders Loss Payable as Mortgss Payable on Business Personal Property.	_
Date:		
Borrower's	Signature	
Full Legal N	 lame	



Personal Financial Statement

Section 1: Applicant Info	rmation				Section 2: Co-Applicant I Name	nformat	ion*			
Date of Birth	Sc	ocial Security Numb	per		Date of Birth		Social Se	curity Numb	er	
Residence Address					Residence Address					
City	Sta	nte	Zip		City		State		Zip	
Driver's License/ID Number	Expiration Date	Date Issued	State Issued		Driver's License/ID Number	Evnira	tion Date	Date Issue	ed l	State Issued
Driver's License/ID Number	Expiration Date	Date issued	State Issued		Driver's Licerise/ID Number	Ехріга	lion Date	Date issue	eu	State Issueu
For Wisconsin residents only: I am	married uni	married legally so	eparated Name of spous	se		Addr	ess			
					59, Wis. Stats., or court decree under § d a copy of the agreement, statement of					
non-applicant spouse. Include all liab Joint Credit with spouse as joint a Joint Credit with complete a separate statement as if liabilities of the applicant and the app	icant is applying for in ilities of both spouses pplicant. If married ap applying for individual licant's spouse. Only al property means ass	s. Only the applicant no plicants are applying as joint applicant credit, including all must signess acquired with my	nust sign. for joint credit, include all a who is not your spouse. If arital property and all indiv gn on page 2. or my spouse's income or	assets a ma vidual n or a	marital property and all individual prope s and all liabilities of both spouses. Bot irried applicant is applying for joint credi property of the applicant. Do not include after 1-1-86; and Individual property me ared by me by gift or inheritance at any ti	h spouses it with some le any indivi	must sign this eone other tha ridual property	s statement. an his or her s of the non-a	pouse, pplican	each applicant mus t spouse. Include al
Section 3: Statement of I	Financial Condi	ition as of date:	:							
ASSETS		Do	llar Amount	L	IABILITIES				Do	ollar Amount
Cash on Hand and In Banks (Schedule A)			S	secured Notes Payable to Banks (Schedule	E)			
Investment Securities (Sched				_	Insecured Notes Payable to Bank		ule E)			
IRA and 401(k) Accounts (Sch				_	oue to Brokers, Margin Loans (Sch					
Securities Held By Broker in N	largin Accounts				mounts Payable To Others (Secu	red)				
Real Estate Owned (Schedule	: C)			Credit Cards (Schedule E)						
Loans Receivable				_	quity Lines (Schedule E)					
Life Insurance Cash Value (S	chedule D)			_	Inpaid Taxes (Income, Property, e					
Value of Closely Held Busines	S			_	Real Estate Mortgages Payable (S	chedule (C)			
Vehicles/Other Personal Prop	erty			С	Other Debts (itemize)					
Other Assets (itemize)										
				Т	OTAL LIABILITIES					
				N	IET WORTH					
TOTAL ASSETS				Т	OTAL LIABILITIES AND NET W	ORTH				
INCOME FOR YEAR ENDED			Annlicant	1 -	XPENSES					
Salary	•		Applicant	_	Rent (Payment)					
Bonuses and Commissions				_	limony					
Interest and Dividends					Child Support					
Rental Income					uition					
Other Income (Alimony/child s	unnort need not be	2			ERSONAL INFORMATION (Bot)	n Applica	nt and Co-	Applicant)		
revealed if you do not wish to as a basis for repaying this ob	have it considered				re you a U.S. Citizen? ☐ Yes			1.1.		
TOTAL INCOME	Jana ,			Α	are you an officer or an immediate	ly family i	nember/dep	endent		Vac 🗆 No
CONTINGENT LIABILITIES					f an officer of a Peoples State Ba				Ц	Yes 🗌 No
Do you have contingent liabilities	s? If Yes, describe:				o you have a will? ☐ Yes ☐ N executor Name:	lo If Ye	es			
				_	re you a partner or officer in anoth	ner ventu	re? 🗆 Voc	≥ □ No	If Voc	
				_	ne you a partner or officer in anoth Describe:	iei veiilu	ie: 🗆 ies	D INU	11 1 ES,	•
				1					-	
As endorser, co-maker or gua	rantor?			-1	re any assets pledged other than	as descri	bed on sche	edules? 🗌 `	Yes [☐ No If Yes,
On leases or contracts?					Describe:		–	,		
Legal claims				-1	re you a defendant in any suits or	legal act	ions? 🔲 Y	′es ∐ No	If Ye	es,
Other special debt				D	Describe:					
Amount of contested income t	ax liens			Н	lave you or your businesses ever	been dec	lared bankr	upt? 🔲 Ye	es 🗆] No

COMPLETE THE SCHEDULES ON THE NEXT PAGE AND PROVIDE SIGNATURE.

Accou		Accounts an				HOL HICH	ude IRA or 40°						
	unt Type		В	ank/Brok	er Name		In N	ame (Of		edged?	Cur	rent Balance
										Y€		 	
										☐ Ye			
										Y€		<u> </u>	
										☐ Ye			
										☐ Ye			
	DA 14044												
CHEDULE B: IF roker Name	RA and 401((k) Accounts Description				In Name	e Of		Pledged?	Date	of Value		Value
									Yes N				
									Yes N				
									☐ Yes ☐ N				
	I			Į.						<u> </u>		l .	
CHEDULE C: R	Real Estate (Owned			(2) Property De	escrintion							
	(1)				ercial (C), Resid	lential (R),			(3)		(4)		(5)
Prop	erty Address				Lot, Office, Renta Footage.	al, Wareho	use.		Cost	Date	Acquired	Curre	nt Market Value
·	•		Type		Use		Size						
			1					-					
						-+		 					
			<u> </u>			L							
							(0)		(0)		/4	0)	(44)
	(6)				(7)		(8) Mortgage		(9) Monti		(1) Monthly		(11) Ownership
Ler	nder Name			Na	me on Title		Balance		Paym		Inco		Percentage
													9/
													9/
													9/
													%
													%
Insurance Compa	any Name	Poli	cy Owner		В	Beneficiary		Face	e Amount	Poli	cy Loans	Cash	n Surrender Value
CHEDULE E: B	Banks/Finan	ce Compani	es Wher	re Credi	t Has Been C	btained							
Lender	Name		Collate	eral Descr	iption	(Line of	Туре			Monthly	Monthly Curre		Maturity
							Credit, Term Loan)	I Lii	ne Amount	Payment			
							f Credit, Term Loan)	Liı	ne Amount	Payment		ance	,
							r Credit, Term Loan)	Liı	ne Amount	Payment			,
							Credit, Term Loan)	Liı	ne Amount	Payment			
							Credit, Term Loan)	Lii	ne Amount	Payment			
							Credit, Term Loan)	Liu	ne Amount	Payment			
ertify that this finan- r financial condition nish such informati tent not prohibited l r credit worthiness, ove that such inforr	ncial statement n, including, wi ion and any ot by applicable l , credit standin mation is unre	t is true and cor thout limitation, ther credit expe law. I agree to r ig, credit capaci lated to my trar	mplete. I consume riences w notify lend ity, charactions	authorize er credit r vith me to der, in wri cter, gene or experi	lender or its age eports, although others and to a ting, of any chaeral reputation, pences with lend	gents to ve h lender m inswer any inge that m personal c ler, and ma	sed payments, or crify the informational rely on this find of questions about the particular of the critical particular in the cr	other on obta ancial my comode mode by len	defaults on you ained in this sta I statement with redit experience ccuracy of this st of living with its ader with its affil	ur account tement and out any fur e and other atement. L affiliates u iates, (2) th	may be refled to obtain at ther verifical financial relaminations of the information of t	cted in you dditional in ion. I auth athere infornirect lende irect lende or constitul	ur credit report. formation concer iorize lender to with lender, to the mation bearing or r at the address tes "medical
OTICE: We may report for that this finant in the first finant in the first fir	ncial statement n, including, wi ion and any ot by applicable l , credit standin mation is unre	t is true and cor thout limitation, ther credit expe law. I agree to r ig, credit capaci lated to my trar	mplete. I consume riences w notify lend ity, charactions	authorize er credit r vith me to der, in wri cter, gene or experi	lender or its age eports, although others and to a ting, of any chaeral reputation, pences with lend	gents to ve h lender m inswer any inge that m personal c ler, and ma	sed payments, or crify the informational rely on this find of questions about the particular of the critical particular in the cr	other on obta ancial my comode mode by len	defaults on you ained in this sta I statement with redit experience ccuracy of this st of living with its ader with its affil	ur account tement and out any fur e and other atement. L affiliates u iates, (2) th	may be refled to obtain at ther verifical financial relaminations of the information of t	cted in you dditional in ion. I auth athere infornirect lende irect lende or constitul	ur credit report formation con- norize lender to with lender, to mation bearing r at the address tes "medical
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ritify that this finan- financial condition nish such informati ent not prohibited I credit worthiness, ove that such inforr irmation" as define	cial statement n, including, wi ion and any ot by applicable I , credit standin mation is unre ed under applic shable by a fine o	t is true and cor thout limitation, ther credit expe law. I agree to r ig, credit capaci lated to my tran cable federal la or imprisonment or	mplete. I consume riences w notify lend ity, charactions w, or (3) t	authorize er credit r vith me to der, in wri cter, gene or experi the inform	elender or its age eports, although others and to a ting, of any cha eral reputation, pences with lend nation when pro	gents to ve h lender m inswer any inge that m personal c ler, and ma ivided to a	sed payments, or crify the information pay rely on this fing questions about naterially affects to characteristics or not ay not be shared on affiliate would congrany of the above	other nn obta ancial my cr he acc mode by Ier onstiti	defaults on you ained in this stat statement with redit experience curacy of this stof living with its der with its affil utes a "consumation, under provis	ur account tement and out any fur e and other atement. L affiliates u iates, (2) ther report" u sions of appl	may be refled to obtain auther verificat financial releander may sonless (1) I die informationder applicated to the desired of the desired financial releander applicated to the desired financial releander applicated financial releander applicated financial releander applicated financial releander applicated financial releander financial releand	cted in you dditional in ion. I auth ationships share infon irect lende n constitut able federa	ur credit report. formation conce to rize lender to with lender, to mation bearing or r at the address tes "medical I law.