



**Type of Loan Requested:**

<input type="checkbox"/> Credit Line <input type="checkbox"/> Term Loan (monthly amortization) <input type="checkbox"/> Real Estate <input type="checkbox"/> Letter of Credit <input type="checkbox"/> Other:
Loan Amount:
Loan Purpose:
Repayment Program:
Collateral Description:

**NOTE:** If the total loan request is \$75,000.00 or less and you and/or your company have been in business less than five years, you will need to provide the latest year's business tax return. If the total loan request is greater than \$75,000.00, you will need to provide the latest three year's business tax returns, a balance sheet, a profit and loss statement if more than four months since year end, a personal financial statement for each owner or officer listed, and the latest three year's personal Federal tax return for each owner or officer listed. Lapeer County Bank & Trust Co. reserves the right to request the same information for requests of \$75,000.00 and less. Lapeer County Bank & Trust Co. reserves the right to request other information as it deems necessary in order to make a credit decision.

The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit. Your signature is your Company's application through you as its authorized signer for the credit products indicated. You agree to the terms and you warrant and represent that the information herein submitted is true and correct in all respects and Lapeer County Bank & Trust Co. may consider this representation continuing until written notice to the contrary is received from the undersigned. You and your Company agree to the Representations and Agreements section below. You and your company agree that Lapeer County Bank & Trust Co. is under no obligation to extend credit.

**Representation and Agreements:**

- \* You and the Company represent to Lapeer County Bank & Trust Co. that all information provided on this application or otherwise in connection with this application is true and correct, is not misleading and does not contain any material omissions.
- \* You and the Company agree to all of the terms and conditions applicable to the accounts provided by Lapeer County Bank & Trust Co.
- \* You authorize Lapeer County Bank & Trust Co. to obtain consumer credit reports on each of you from consumer reporting agencies in considering this application, and in connection with any extension of credit to Company or review or collection of any accounts. Lapeer County Bank & Trust Co. may obtain business reports on the Company.
- \* You and the Company authorize Lapeer County Bank & Trust Co. to release information on the accounts to consumer and business reporting agencies and others whom we believe have a legitimate need for the information.
- \* You represent to Lapeer County Bank & Trust Co. that each of you is authorized to sign this application on behalf of the Company, that each of you have the title indicated on this application, and that no other person(s) is required to sign this application in order to bind the Company or to make any of the representations, agreements or other information in this application legally binding.

All owners and other principal representatives must sign this application. If there are more than four signers, please copy this application, complete and sign this section and attach the copy to this application.

Name of Applicant: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_