

Owner/Guarantor #1: Balance Sheet

Assets	Cash	\$
	Real Estate (personal Residence)	\$
	Real Estate (Other)	\$
	Securities Owned	\$
	401(k)s and IRAs	\$
	Automobiles	\$
	Other (list)	\$
	TOTAL ASSETS	\$

Liabilities	Loans	\$
	Credit Card Balances	\$
	Real Estate (personal Residence)	\$
	Real Estate (Other)	\$
	Income Tax payable	\$
	Automobile Loans	\$
	Other (list)	\$
	TOTAL LIABILITIES	\$

Net Worth
 Net Worth = Total Assets – Total Liabilities \$

Owner/Guarantor #2: Balance Sheet

Assets	Cash	\$
	Real Estate (personal Residence)	\$
	Real Estate (Other)	\$
	Securities Owned	\$
	401(k)s and IRAs	\$
	Automobiles	\$
	Other (list)	\$
	TOTAL ASSETS	\$

Liabilities	Loans	\$
	Credit Card Balances	\$
	Real Estate (personal Residence)	\$
	Real Estate (Other)	\$
	Income Tax payable	\$
	Automobile Loans	\$
	Other (list)	\$
	TOTAL LIABILITIES	\$

Net Worth
 Net Worth = Total Assets – Total Liabilities \$

Additional Information

In order to qualify for the Small Business Line of Credit, the primary operating account of the business must be maintained with Itasca Bank & Trust Co. as long as there is an outstanding balance on the line of credit (The definition of a primary account is the account in which 75% or more of the company's revenues are directly deposited). This account will be set up for automatic sweeps between the checking account and Small Business Line of Credit.

Contingent Liabilities: YES or NO for Business or any Owners (if YES, please provide explanation)

	Yes	No
Are you an endorser, co-maker or guarantor on other loans?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
If Yes, Date of discharge		
Do you owe federal or state taxes from prior years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party to any unsettled claim of lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently bank at Itasca Bank & Trust Co.?	<input type="checkbox"/>	<input type="checkbox"/>

Agreement and Signatures

Customer Identification Requirements: Federal law requires all financial institutions to obtain, verify and record all information that identifies each person who opens an account. Therefore, we will need to ask your name, address, date of birth and other information that will allow us to identify you. By signing below, I/we certify that the above information I/we have stated in this application is true to the best of my/our knowledge, and is an accurate statement of income. I/we understand that you will rely on this information in deciding whether or not to grant or continue credit to me/us and that you may request further information. I/we also understand that you will not return this application. I/we authorize you to check my/our credit and employment history. I/we hereby instruct and consent to the obtaining by the Bank of consumer credit information with respect to the undersigned in connection with the loan or line of credit which is the subject of the application. I/we give consent to Itasca Bank & Trust Co. to evaluate our financial condition for any other product that may meet our financial needs.

 Signature Date

 Signature Date