



Columbia Water & Light Commercial Loan Application

Name of business/corporation _____

Name of applicant _____ Name of co-applicant _____

Address of improvements _____

Address of corporation (if different from above) _____

Daytime phone number _____ E-mail address _____

Do you own the property or lease? Own Lease *Note: Only property owners are eligible for loans. If you are not the owner of the address of improvements please provide an alternate property address that you own to secure this loan.*

Alternate property address _____

Name of property owner _____ Property owner phone # _____

E-mail for property owner _____

TYPE OF ENTERPRISE?

- Proprietorship
- General Partnership
- Limited Partnership
- Corporation under State of

Please return application to Home Performance Loan Dept., Columbia Water & Light, P.O. Box 6015, Columbia, MO, 65205, drop off application at 701 E. Broadway, 4th floor, email form to efficiency@GoColumbiaMo.com or fax form to 573-443-6875, Attn: Home Performance Loan Dept. (Please fill out the attached credit history page.)

I (we) the undersigned, hereby certify the above information to be true, accurate, and complete to the best of my (our) knowledge. I (we) understand that by accepting this loan, we will be providing a second mortgage on my (our) property/business with the Deed of Trust belonging to the City of Columbia.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

SUBORDINATION

If you sell your property/business, you will be required to pay off this loan.

If you sell your property/business, you will be required to pay off your loan from Columbia Water & Light. If you are refinancing your mortgage for a lower interest rate, shorter loan term, in order to maintain ownership of the property/business or borrow more money for an improvement project, you could be eligible for subordination. A copy of the customer's current financial status, the appraisal used for refinancing and a copy of the mortgage application will need to be submitted. A committee that meets before the tenth day of each month will review the subordination requests to determine if a customer is eligible. Requesting subordination of this loan generally takes at least two months. Please contact us if you have any questions about subordination.

FOR OFFICE USE ONLY

Finance Dept. Signature: _____ Loan Requested For: _____

Date Approved: _____ Amount: _____

Inspected by: _____ Length of Loan: _____



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Assets/Liabilities [This sheet to be returned to applicant(s) upon signing the final loan papers]

APPLICANTS

Business/Corporate name _____

Names of other corporate officials, partners or individual proprietors

Name _____ Title _____

Name _____ Title _____

Name _____ Title _____

Name _____ Title _____

REFERENCES

Bank name _____

Address _____

City, State, zip _____

Contact name _____

Account type/number _____

REFERENCES

Bank name _____

Address _____

City, State, zip _____

Contact name _____

Account type/number _____

VENDOR/TRADE REFERENCES

Name _____ Address _____ Phone number _____

Name _____ Address _____ Phone number _____

Name _____ Address _____ Phone number _____

ASSETS

Cash on hand and in bank _____

Accounts receivable _____

Notes receivable _____

Merchandise _____

Other current assets (describe) _____

Total current assets _____

Fixtures and trucks _____

Real estate & building (net) _____

Investments (describe) _____

Other assets _____

Total Assets _____

LIABILITIES

Accounts payable _____

Due banks (secured) _____

Due banks (unsecured) _____

Notes Payable, Others _____

Accrued Wages or taxes _____

Other current liabilities _____

Total current liabilities _____

Long-term debt _____

Owing Officers or Stockholders _____

Other liabilities (describe) _____

Total liabilities _____

Capital stock _____

Surplus _____

Net worth _____

Total liabilities & net worth _____

DATE OF FINANCIAL CONDITIONS LISTED ABOVE:

I hereby agree that you may contact the above references and any other persons of firms not listed above in your investigation of my credit history.

Guarantee of above account _____ date _____

Guarantee of above account _____ date _____