



In your best interest.

QUAINT OAK BANK

Our Family of Companies Banking | Real Estate | Mortgage | Insurance

Loan Application Checklist

- Valid Government Photo ID for all borrowers, applicants, and guarantors
- Last 3 years of personal federal taxes of all owners (including all supporting schedules)
- Last 3 years of business taxes (including all supporting schedules), if applicable
- Agreement of Sale, if applicable
- Personal financial statement for all owners (Quaint Oak Bank form provided)
- Completed Rent Roll
- Signed Authorization Form
- For Construction loans, provide detailed break down of renovations and estimated costs
- Business Tax Identification number
- Entity Specific Documentation (See Attached)
- Current Bank Statements for All Business and Personal Accounts

Entity Specific Documentation

All Entities

- Fictitious Name Registration
- Applicable Federal Tax Return (including K-1)
- EIN Number

Limited Liability Corporation

- Operating Agreement
- Certificate of Organization

S Corporation and C Corporation (Inc.)

- Bylaws
- Articles of Incorporation

Partnership

- Partnership Agreement
- Limited Liability Registration

Non-Profit

- Certificate of Authority
- Bylaws

If not a Pennsylvania Entity

- Certificate of Good Standing from the state of origin
- Certificate of authorization to do business in the Commonwealth of Pennsylvania



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PERSONAL FINANCIAL STATEMENT

This personal financial statement is designed for those seeking commercial loans, either as a direct loan or as a guarantor. Only disclose alimony or child support income if you are relying on them as a basis for repayment of the credit requested. If you are applying for this credit solely in your own name, Quaint Oak Bank will disregard the joint assets, but will consider all your debt and liabilities in its underwriting process.

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit (sign below):

Applicant

Co-Applicant

Applicant (type or print)			Co-Applicant (type or print)		
Name			Name		
Address			Address		
City, State, Zip			City, State, Zip		
Email Address			Email Address		
Date of Birth	Social Security Number	Home Phone	Date of Birth	Social Security Number	Home Phone
Employer	Position/Occupation	Business Phone	Employer	Position/Occupation	Business Phone
Business Address			Business Address		
City, State, Zip			City, State, Zip		
Length at present address		Length of employment	Length at present address		Length of employment

Marital Status	Marital Status (Co-Applicant)
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, or Widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, or Widowed)

Dependents	Dependents (Co-Applicant)
Number (include self)	Number (include self)
Mobile Number	Mobile Number

ANNUAL INCOME FOR YEAR ENDED 12/31/ _____

Annual Income	Applicant	Co-Applicant	Total	Annual Expenditures	Applicant	Co-Applicant	Total
Salary, bonuses & commission				Mortgage/Rental Payments			\$
Dividends & Interest				Real Estate Taxes & Assessment			
Rental Income				Taxes-Federal, State, & Local			
Other Income				Insurance Payments			
Alimony, Child Support *Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a base for payment.							
				Other Contract payments			
TOTAL INCOME				TOTAL EXPENDITURES			

If additional space is needed, please use separate sheet

STATEMENT OF FINANCIAL CONDITION AS OF _____ / _____ / _____

Assets	Applicant	Co-Applicant	Total	Liabilities	Applicant	Co-Applicant	Total
Cash & Money on Deposit				Notes Payable			
Market Balance Stocks/Bonds				Margin Accounts			
Accounts & Notes Receivable							
Cash Value Life Insurance							
Pension Funds				Unpaid Taxes			
Real Estate Owned (Personal)				Life Insurance Loans			
Real Estate Owned (Business)				Real Estate Mtg. (Personal)			
Vehicles Owned				Car Loans			
Other Personal Property				Other Debts			
Other Assets				Total Liabilities			
				Net Worth			
				Total Liabilities and Net Worth			

CASH-CHECKING/NOW ACCOUNTS-SAVINGS ACCOUNTS-CD'S
Schedule of Cash Accounts

Schedule A

Name of Depository	Type of Acct	Account Number	In Name of	Approximate Balance	Pledged Yes	Pledged No
TOTAL: \$						

SCHEDULE OF STOCKS AND BONDS

Schedule B

Number	Description	Exchange Traded On	In Name Of	Market Value		Pledged Yes	Pledged No
TOTAL: \$							

SCHEDULE OF ACCOUNTS AND NOTES RECEIVABLE

Schedule C

Description	Owed by	Due date	Amount Due	G=Good	D=Doubtful
TOTAL: \$					

SCHEDULE OF LIFE INSURANCE CARRIED

Schedule D

Name of Insurance Company	Type	Benefit Value	Beneficiary	Cash Value

VESTED INTEREST IN DEFERRED COMPENSATION OR PENSION PLANS

Schedule E

Name of Company	Amount	Date Available	Payout Basis	Beneficiary
TOTAL:\$				

REAL ESTATE OWNED (PERSONAL)

Schedule F

Address	% Owned	Original Purchase Price	Present Market Value	Present Mortgage Balance	Purchase Date	Mortgage Payment	Lender	Current Interest Rate
TOTAL:\$								

**PERSONAL SCHEDULE OF REAL ESTATE OWNED
(See Attached)**

Schedule G

SCHEDULE OF NOTES-PAYABLE (INSTAL LOANS, PERS LOANS, CREDIT CARDS)

Schedule H

Owed to	Type	Date Opened	Amount Owed	Monthly Payment	Secured (Y or N)
TOTAL: \$					



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Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or Applicant may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et.seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et.seq., or 7 USC, 1921 et.seq. (if USDA/FmHA).

Authorization

I hereby authorize Quaint Oak Bank and its affiliates (Quaint Oak Mortgage LLC., Quaint Oak Abstract LLC.) to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application. I further authorize Quaint Oak Bank to order a consumer credit report and verify other credit information, including payoff balances from third parties, and past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information Quaint Oak Bank obtains is only to be used in the processing of my application for a loan.

Applicant Signature

Date

Print Name

Co-Applicant Signature

Date

Print Name