



Development Bank of American Samoa  
P.O. Box 9 Pago Pago, American Samoa 96799  
Office: (684) 633-4031 | Fax: (684) 633-1163 | Website: [www.dbas.as](http://www.dbas.as)

## DIRECT COMMERCIAL LOAN APPLICATION

APPLICANT (S) NAME: \_\_\_\_\_  
(Please Print)

DATE: \_\_\_\_\_

### Documents Required Checklist

**INITIALS**  
**Applicant DBAS**

- |   |       |       |
|---|-------|-------|
| 1. Business Plan to include Owner, Partners & Officers Incomes<br>(Sole Proprietor, Partnership or Corporation)   | _____ | _____ |
| 2. Business Tax Returns-last 3 years <b><u>if existing</u></b>  | _____ | _____ |
| 3. Business Financial Statements-last 3 years <b><u>if existing</u></b>   | _____ | _____ |
| 4. Valid Business License(s) and Business EIN verification <b><u>if existing</u></b>  | _____ | _____ |
| 5. Individual Tax Returns and W2 form-last 3 years <b><u>if new</u></b>   | _____ | _____ |
| 6. ASG 303 Form/Employment Verification Letter & 3 most recent pay stubs <b><u>if new</u></b>   | _____ | _____ |
| 7. Social Security Benefit – Letter verifying SSI Benefit <b><u>if new</u></b>  | _____ | _____ |
| 8. Retirement Benefit – Letter verifying Retirement Benefit <b><u>if new</u></b>  | _____ | _____ |
| 9. Pension Verification – Letter verifying VA Benefit <b><u>if new</u></b>  | _____ | _____ |
| 10. Tax Clearance from ASG Tax Office – <b><u>Existing or New Business</u></b>  | _____ | _____ |
| 11. 2 Months Bank Statement (recent month)  | _____ | _____ |
| 12. 2 Valid Photo Identification cards locally issued and Social Security Number card<br><i>Must be a U.S. Citizen, U.S. National or a Permanent Resident of American Samoa</i> | _____ | _____ |
| 13. Collateral – Lease Agreement/Warranty Deed + 2 Yrs Existing Life Insurance Policy<br><i>Loans more than \$10,000.00</i>   | _____ | _____ |
| 14. Non-Refundable Application Processing Fee of \$100.00   | _____ | _____ |



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**BUSINESS INFORMATION:**

Business Name: Employer Identification Number (EIN) #:

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Mailing Address: Telephone/Fax: Email/Website:

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Nature of Business: No. Of Employees: Established:

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Sole Proprietor: General/Limited Partner: Corporation:

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**CREDIT REQUEST:**

Amount Requested: Purpose of Loan:

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Collateral Available for this Loan: Does any other Lender hold Collateral:

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In Whose Name is Security held: Estimated Market Value:

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**PRINCIPAL/GUARANTOR:**

Name: % of Ownership Title

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**BUSINESS REFERENCES:**

Business/Personal Checking: Business/Personal Savings: Loan(s):

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Any Assets pledged or mortgaged other than as stated on Business and Personal Financial Statements? Yes No

Is the Business a Party to any Claim or Lawsuit? Yes No

Does the Business owe any Taxes for Years prior to the Current Year? Yes No

Please supply the Name, Address and Telephone number of your Insurance Agent:

Does your Company maintain Key Person Life Insurance on any Owner, Officer or Shareholder? Yes No

Name of Insured: Beneficiary: Amount:

### SIGNATURE/DATE:

By signing below, you each agree to the following:

- To the best of your knowledge and belief, all answers to the questions in this application are complete and true
- The Development Bank has the right to verify the accuracy of the information provided in this application
- The Development Bank is authorized to check each person's individual and/or business credit rating and



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- The Development Bank is authorized to provide credit information concerning the applicants to others

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Authorized Signature

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Authorized Signature

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Print Name & Title

---

Print Name & Title

---

Social Security/Tax ID No.    Date

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Social Security/Tax ID No.                      Date



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### Personal Financial Statement

This statement applies as indicated by the following checked box:

- I am applying for separate individual credit in my name only and will be relying on my own income or assets and not the income or assets of another person to repay the credit requested. Only Sections 1, 3, and the reverse will be completed.
- We are voluntarily applying jointly for credit and are providing information on all our separate and jointly owned assets and income. If we are the spouses of each other, we will complete all Sections including personal information about both spouses in Sections 1 and 2 and our separate and jointly owned assets and income in Section 3 and the reverse. If we are not the spouses of each other, each of us will complete Sections 1, 3 and the reverse of separate Personal Financial Statement forms.
- This Statement relates to my separate individual guaranty of other person(s) or corporation and I will complete only Sections 1, 3 and the reverse.
- This Statement relates to our joint guaranty, which will be signed voluntarily by me and my spouse, guarantying the indebtedness of other person(s), partnership(s) or corporation(s) and all sections will be completed including personal information about my spouse in Section 2 and our separate and jointly owned assets and income in Section 3 and the reverse. If this Statement relates to a joint guaranty, which will be signed voluntarily by me and another person other than my spouse, guarantying the indebtedness of other person(s), each of us will complete Sections 1, 3 and the reverse of separate Personal Financial Statement forms.

Note: The "Assets" portion of this Statement normally lists only that property that is owned entirely by the person(s) signing the Statement. If I include assets co-owned with others, I will indicate the name(s) of the co-owner(s) and the type of co-ownership, that is joint tenancy, tenancy in common or tenancy by the entirety. My spouse will sign only when he/she is also completing this form.

SECTION 1 - PERSONAL INFORMATION - Applicant/Guarantor		SECTION 2 - PERSONAL INFORMATION - SPOUSE	
Name:		Name:	
Address:		Address:	
Position or Occupation:	How Long:	Position or Occupation:	
Business Name:		Business Name:	
Business Address:		Business Address:	
Social Security No:	Age:	Social Security No:	Age:
Home No:			
Business No:	Business/Cell:	Home No:	Business/Cell:
Fax No:	Email:	Fax No:	Email:

**SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:** \_\_\_\_\_

ASSETS		LIABILITIES	
Cash with ANZ:		Loans Payable - Secured & Unsecured:	
Cash with BOH:			
Cash with Other Banks:			
Accounts & Notes Receivable:		Accounts Payable:	



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Marketable Securities:		Charge Accounts:	
Investment in Own Business:		Other:	
Life Insurance-Cash Value:		Unpaid Taxes:	
Value of Residence:		Residence Mortgages Payable:	
Other Real Estate:		Other Real Estate Mortgage Payable:	
		Installment Accounts:	
Automobiles: Make, Model & Year:		Loans on Life Insurance:	

Make, Model & Year:		Other Liabilities:	
Title in the name of:			
Other Personal Property & Furniture:			
Other Assets:		TOTAL LIABILITIES:	
		NET WORTH (Total Assets less Total Liabilities):	
TOTAL ASSETS:		TOTAL LIABILITIES NET WORTH:	

**CONTINGENT LIABILITY:** As endorser/guarantor \$ \_\_\_\_\_ On letters of credit \$ \_\_\_\_\_

**Legal claims and judgments (detailed) \$ \_\_\_\_\_**

MONTHLY INCOME		MONTHLY PAYMENTS	
Applicants Gross Salary:		Rent or Mortgage:	
Overtime (constant & regular recurring):		Note Payments:	
Bonus or Commissions:		Charge Accounts:	
Dividends & Interest:		Installment Loan:	
Rents:		Loans on Life Insurance:	
Other (detailed):		Local Income Taxes:	
		Insurance Premiums:	
SUBTOTAL - APPLICANT:		Alimony, Child Support, etc.:	
SPOUSE'S GROSS SALARY (optional)		Other Fixed Monthly Payments:	
OTHER (detailed):			
SUBTOTAL - SPOUSE:			
TOTAL INCOME:		TOTAL PAYMENTS:	



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**SCHEDULE A. REAL ESTATE RESIDENCE** (Title to all real estate listed is in my name solely and unencumbered, except as noted)

Location and Description:	Title Held in Name of:	Date Acquired :	Original Purch Price:	Market Value:	Monthly Payment:	Balance of Mortgage:	Loan Number:	To Whom Estate is Payable To:

**SCHEDULE B. LIFE INSURANCE**

Company Name:	Agent Name:	Policy Number:	Amount of Policy:	Cash Value:	Loan Against Policy:	Beneficiary :	To Whom Policy is Assigned:

**SCHEDULE C. LOAN'S PAYABLE**

Name & Address of Holder/Note:	Loan Number:	Original Loan Amt:	Current Balance:	Terms of Repayment:	Maturity Date:	Description of Assets Pledged:

**General Information**

The assets listed in this statement which are pledged include: \_\_\_\_\_  
Partnership in any hui, joint venture or partnership include: \_\_\_\_\_  
All Federal, State income taxes, real estate gross income, withholding taxes are paid except (name & amount): \_\_\_\_\_  
Legal action against me/us include: \_\_\_\_\_





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Personal Bankruptcy was filed (date and details): \_\_\_\_\_  
 References where other credit has been obtained: \_\_\_\_\_  
 Personal References: \_\_\_\_\_

*The information contained in this Statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned or persons, partnerships, or corporations on whose behalf the undersigned may, either individually, or jointly and severally with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this Statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made here, and to determine my/our creditworthiness.*

\_\_\_\_\_  
**Borrower Signature:** **Date**

\_\_\_\_\_  
**Borrower Signature:** **Date**