



BUSINESS CREDIT APPLICATION
FOR BUSINESS PURPOSE ONLY

BORROWER INFORMATION

Check box if you intend to apply for joint credit.

Borrower's Legal Business Name: _____

DBA Name (if applicable): _____ Tax ID: _____

Street Address (no PO Box): _____

City: _____ State: _____ Zip: _____

Mailing Address (if different): _____

Nature of Business: _____ Phone: _____ Fax: _____

Email Address: _____ Web Site Address: _____

Date Business Established (mo/yr): _____ Present Ownership Since (mo/yr): _____ # of employees: _____

Business Structure: Proprietorship General Partnership Limited Partnership C-Corporation
 S- Corporation Professional Corporation Limited Liability Company Other:

Your primary business location is (check one): Leased Mo. Rent Pmt.: _____ Lease expiration: _____

Owned Mo. Mort. Pmt.: _____ Mortgage Balance: _____ Mortgage Holder: _____

LOAN REQUEST

Please check all products that apply:

The undersigned (signer) agrees to pay for all fees imposed by the Lender in connection with this application of credit. The fees may include, but may not be limited to, a \$100.00 Loan Processing Fee.

| | Amount Requested | Term Requested | Purpose of Loan |
|---|------------------|----------------|-----------------|
| <input type="checkbox"/> Business Advantage LOC | | N/A | |
| <input type="checkbox"/> New Money <input type="checkbox"/> Renewal | | | |
| <input type="checkbox"/> Increase of | | | |
| <input type="checkbox"/> Line of Credit (up to 12 mos.) | | | |
| <input type="checkbox"/> New Money <input type="checkbox"/> Renewal | | | |
| <input type="checkbox"/> Increase of | | | |
| <input type="checkbox"/> Letter of Credit | | | |
| <input type="checkbox"/> New Money <input type="checkbox"/> Renewal | | | |
| <input type="checkbox"/> Increase of | | | |
| <input type="checkbox"/> Term Loan | | | |
| <input type="checkbox"/> Mortgage Loan | | | |
| <input type="checkbox"/> New Purchase | | | |
| <input type="checkbox"/> Refinance | | | |
| <input type="checkbox"/> Time Note (30-90 days) | | | |

Will any of the proceeds be used to refinance existing debt? Yes No

If yes, please provide the following information:

| Creditor Name | Type (revolving, term, mrtg.) | Balance | Mo. Payment |
|---------------|-------------------------------|----------|-------------|
| _____ | _____ | \$ _____ | \$ _____ |
| _____ | _____ | \$ _____ | \$ _____ |
| _____ | _____ | \$ _____ | \$ _____ |
| _____ | _____ | \$ _____ | \$ _____ |

OWNER / GUARANTOR INFORMATION

Please provide the following information for each owner with 20% or more ownership of the business and for each guarantor:

(1) Owner/Guarantor

Name: _____ Social Security #: _____ Date of Birth: _____

Home Address (no PO Box): _____ City: _____ State: _____ Zip: _____

Previous Address (if less than two years at current address): _____

 Rent your home or Own your home Monthly Payment: _____ Mortgage Balance: _____

Home Phone: _____ Business Ownership Percentage: _____ Title/Position: _____

Present Employer: _____ How Long: _____ Gross Mo. Salary: _____

Other Income (Pension, Social Security, etc.; Income from alimony, child support or maintenance need not be revealed if you choose not to rely on such income):

Monthly Amount: \$ _____ Source(s): _____

Monthly alimony, child support or maintenance payments you are obligated to make: \$ _____

ASSETS

| | |
|---------------------------|--|
| Cash on hand and in Banks | |
| Marketable Securities | |
| Non-Marketable Securities | |
| Real Estate Owned | |
| Cash Value Life Insurance | |
| Automobiles | |
| Other assets: | |
| | |
| Total Assets | |

LIABILITIES

| | |
|--------------------------------------|--|
| Notes Payable | |
| Installment Loans | |
| Amounts owed to relatives or friends | |
| Revolving Credit Card Debt | |
| Unpaid Taxes and Interest | |
| Mortgages - Schd. 1 | |
| Other Liabilities: | |
| | |
| Total Liabilities | |

Schd. 1 – Real Estate Owned

| Location/Description | % Ownership | Purchase price/yr | Market Value | Mortgage Holder | Balance | Mo Pmt |
|----------------------|-------------|-------------------|--------------|-----------------|---------|--------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

(2) Owner/Guarantor

Name: _____ Social Security #: _____ Date of Birth: _____

Home Address (no PO Box): _____ City: _____ State: _____ Zip: _____

Previous Address (if less than two years at current address): _____

 Rent your home or Own your home Monthly Payment: _____ Mortgage Balance: _____

Home Phone: _____ Business Ownership Percentage: _____ Title/Position: _____

Present Employer: _____ How Long: _____ Gross Mo. Salary: _____

Other Income (Pension, Social Security, etc.; Income from alimony, child support or maintenance need not be revealed if you choose not to rely on such income):

Monthly Amount: \$ _____ Source(s): _____

Monthly alimony, child support or maintenance payments you are obligated to make: \$ _____

ASSETS

| | |
|---------------------------|--|
| Cash on hand and in Banks | |
| Marketable Securities | |
| Non-Marketable Securities | |
| Real Estate Owned | |
| Cash Value Life Insurance | |
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| Other assets: | |
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|--------------------------------------|--|
| Notes Payable | |
| Installment Loans | |
| Amounts owed to relatives or friends | |
| Revolving Credit Card Debt | |
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| Mortgages - Schd. 1 | |
| Other Liabilities: | |
| | |
| Total Liabilities | |

Schd. 1 – Real Estate Owned

| Location/Description | % Ownership | Purchase price/yr | Market Value | Mortgage Holder | Balance | Mo Pmt |
|----------------------|-------------|-------------------|--------------|-----------------|---------|--------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

PLEASE PROVIDE THE FOLLOWING INFORMATION

- Has the business ever declared bankruptcy? Yes No
- Are there any delinquent taxes owed by the business or any owner/guarantor? Yes No
- Does any owner/guarantor have any contingent liabilities? Yes No
- Is any owner/guarantor a partner of officer in any other venture? Yes No
- Has any owner/guarantor ever declared bankruptcy? Yes No
- Is there any pending litigation or unsatisfied judgments for the business or any owner/guarantor? Yes No
- Is any owner/guarantor an endorser, co-maker or guarantor of other debt? Yes No

If any of the questions above were answered "yes" please provide additional information:

Owner/Guarantor (1): _____

Owner/Guarantor (2): _____

Financial Statement Requirements

- Exposure up to \$75,000: Most recent year, signed business Federal and personal Federal income tax returns with W2s for each owner/guarantor.
- Exposure \$75,001 to \$250,000: Most recent 2 years, signed business Federal and personal Federal income tax returns with W2s for each owner/guarantor.
- Interim financial information if year-end financial information is more than six months old

Additional Information, as applicable

- Invoice, if purchasing equipment or a vehicle
- Copy of Business Filing Certificate

If purchasing real estate:

- Signed Purchase Offer
- Copy of leases or rent roll
- Historical and projected income and expenses

*The Bank reserves the right to request additional information.

All Partners, Officers, Members named in this Application must sign below. By executing this document, you authorize any person (including trade creditors and financial institutions) and credit reporting agencies to furnish to us financial information. Such information shall remain our property whether or not credit is extended. Every person signing this application declares that all information provided in the Application is a true representation of the facts. You certify that this information was provided to induce us to extend credit to the Business/Applicant.

We certify to you that we have relied upon this information in deciding whether to extend credit.

We may request a consumer report on each natural person signing below in connection with our evaluation of this Application and subsequent consumer reports in connection with updating, renewing or extending credit. Upon your written request, we will provide the name and address of the consumer reporting agency furnishing such a report to us, if any.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you, as a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial *directly* to the primary applicant(s) and not to you.

As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor.

By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Signature _____ Title: _____ Date: _____

Signature _____ Title: _____ Date: _____

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| | | |
|------------------------------------|---|------------------|
| TO BE COMPLETED BY OFFICER: | REQUIRED>> APPLICATION RECEIVED THIS DATE: | / / |
| | Officer Name: | Officer # |