



LOAN APPLICATION

LOAN AMOUNT: \$ _____

BORROWER/APPLICANT NAME: _____
CO-APPLICANT: (If applicable) _____

BUSINESS APPLICANT INFORMATION	
Business/ Name: _____	Business Phone #: _____
Business/ Address: _____	Mailing Address: _____ <i>(If different from physical)</i>
Tax ID #: _____ # of Employees _____	Date Business was Established: _____
Nature of Business: _____	

APPLICANT INFORMATION (Please check appropriate box)

<input type="checkbox"/> Proprietorship (D/B/A)	<input type="checkbox"/> Corporation	<input type="checkbox"/> Limited Liability Corporation (LLC)
<input type="checkbox"/> Partnership/Limited Partnership (GP/LP)	<input type="checkbox"/> S-Corporation	<input type="checkbox"/> Non-Profit
<input type="checkbox"/> Limited Liability Partnership (LLP)	<input type="checkbox"/> Professional Corporation (PC)	<input type="checkbox"/> Other:

LOAN REQUEST

Type of Loan (Please <input checked="" type="checkbox"/> check appropriate boxes)	Loan Purpose (Please <input checked="" type="checkbox"/> check appropriate box)
<input type="checkbox"/> Term Loan Term of Loan: <input type="checkbox"/> 3yrs <input type="checkbox"/> 5yrs <input type="checkbox"/> other _____ <input type="checkbox"/> Revolving Line of Credit	<input type="checkbox"/> Working Capital <input type="checkbox"/> Equipment/Vehicle Purchase <input type="checkbox"/> Growth/Business Expansion <input type="checkbox"/> Other:

Please list available collateral: _____

BUSINESS APPLICANT/PRINCIPAL(S) AND/OR GUARANTORS(S)

Please provide the following information for any individual(s), who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns **20% or more of the equity interests** of the legal entity listed above. **Ownership must total 100%.**

Full Legal Name	Address	City	ST	Zip	SSN	Phone #	Ownership %

BUSINESS OPERATIONS – (Please provide values for items below)

Gross receipt or Sales from your most recently filed tax return: (Line 1 of tax return)	_____
Taxable income/loss, tentative profit/loss, or ordinary business income/loss as of applicable from your most recently filed tax return or financial statements. (Line 22 of tax return)	_____
Total interest expense from your most recently filed tax return or year-end financial statement. (Line 13 of tax return)	_____

PERSONAL INFORMATION (Please Note: *Indicates Required Information)

Name: _____	Name: _____
Home Address: _____	Home Address: _____
_____	_____
*Primary Phone No.: _____	*Primary Phone No.: _____
*Cell Phone No.: _____	*Cell Phone No.: _____
*E-Mail Address: _____	*E-Mail Address: _____
Social Security #: _____	Social Security #: _____
Date of Birth: _____	Date of Birth: _____
Business Phone No.: _____	Business Phone No.: _____

ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) Verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the lender, even if the loan is not approved; (2) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (3) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency. If the Bank determines that personal guarantees are required, the undersigned hereby authorize the Bank to obtain personal credit reports from all sources including independent credit reporting agencies.

CERTIFICATION

I/We hereby certify that all information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the lender, its agents, successors and assigns, insurers and any other person who may suffer loss due to reliance upon any misrepresentation which I/we have made on this application.

Additionally, the Applicant(s) agree to pay or reimburse **THE SAVINGS BANK** for its expense in reviewing this application, including, without limitation, expenses incurred for credit reports, appraisal reports, surveys, title examination, attorney's fees and the like.

NOTICE TO APPLY FOR JOINT CREDIT

Please select one: (If not selected, application is incomplete)

- We DO NOT intend to apply for joint credit.
- We intend to apply for joint credit. _____
Applicant's Initials Co-applicant's Initials

Applicant Signature	Print Name & Title	Date
Co-Applicant Signature	Print Name & Title	Date

BANK USE ONLY			
Date Application Received:		Received by:	
Date Application Complete:		Complete application rec'd by:	



~~YOUR LOAN REQUEST IS IMPORTANT TO US!~~

To ensure that your loan request is processed as quickly as possible, the following information must be submitted at the time of Application:

- Loan Application:** Please complete the application fully. Application **must be signed and dated** to be considered complete.
- Federal Tax Returns:** Most recent two (2) years for the Borrowing Entity and all Guarantors with all schedules. If the most recent year's tax returns are not available, verifications of tax filing extensions must be submitted to the bank. *If possible, Electronic copies are the preferred method of delivery.*
- Personal Financial Statement:** Each Owner and/or Guarantor must complete a personal financial statement. Statement(s) must be **signed and dated**.

ORGANIZATIONAL DOCUMENTS: (Must be provided within 3 business days of application submission)

Sole Proprietorship/DBA

- Current Business Certificate from the Office of the City/Town Clerk's office where the business is located.

C or S Corporation

- Articles of Organization
- Schedule of Ownership
- Must be in Good Standing with the Secretary of State's office*

Limited Liability Company (LLC) or Limited Liability Partnership (LLP)

- Certificate of Organization
- Operating Agreement/Partnership Agreement
- Schedule of Ownership
- Must be in Good Standing with the Secretary of State's office*

Trusts (Should a guarantor of the loan be a trust)

- Declaration of Trust, including any amendments
- Schedule of Beneficiaries

