



183 Bayard Lane, Princeton, NJ 08540
609.921.1700 | www.thebankofprinceton.com

COMMERCIAL LOAN INQUIRY

<p>Completion of this form is not intended to be a formal, complete application for a Commercial Loan. The term "applicant", herein, is defined as a person or business who is proposing to initiate an inquiry to begin the application process.</p>			
<p>USA Patriot Act - IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT: <i>Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. 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. In some cases, we may use outside sources to confirm the information. The information you provide will be kept confidential and secure.</i></p>			
<p>BORROWING INTENT: <i>Check One</i> Borrowing intent should be evidenced when an individual is applying <u>with</u> the applicant for shared or joint credit (e.g. individual is co-applicant with a business or two individuals are borrowing together). This intent is <u>not</u> completed for guarantors.</p>		<p><input type="checkbox"/> Individual Credit: Relying <u>solely</u> on my income</p> <p><input type="checkbox"/> Individual Credit: Relying on my income <u>and</u> income from other sources</p> <p><input type="checkbox"/> Joint Credit: We intend to apply for joint credit. <i>(Initials)</i> _____</p>	
<p>APPLICANT INFORMATION</p>			
Type of Entity: <i>Check One</i>	<input type="checkbox"/> Corporation	<input type="checkbox"/> Individual(s)	
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	
	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Association	
	<input type="checkbox"/> LLC	<input type="checkbox"/> Non-Profit	
Legal Name:			
Tax Identification Number:		Year Established:	
Street Address: <i>No P.O. Boxes</i>		Mailing Address:	
City, State, ZIP		City, State, ZIP	
<p><input type="checkbox"/> <i>Check here if your street and mailing addresses are the same.</i></p>			
Telephone Number:		Primary Business Contact Name:	
Description of Business:		Number of Employees	
Years at Present Location:		<input type="checkbox"/> Own	<input type="checkbox"/> Lease
Accountant:		Telephone:	
Insurance Agent:		Telephone:	
Attorney:		Telephone:	
<p>LOAN REQUEST</p>			
Loan Amount Requested	Purpose		
\$	<input type="checkbox"/> Purchase of Real Estate	<input type="checkbox"/> Equipment	<input type="checkbox"/> Construction
	<input type="checkbox"/> Purchase and Rehab of Real Estate	<input type="checkbox"/> Working Capital	Type _____
Term: <i>In months</i>	<input type="checkbox"/> Refinance	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Other: _____
	Current Amount \$ _____		

COMMERCIAL LOAN INQUIRY

ADDITIONAL APPLICANT INFORMATION					
Co-Applicant Name #1	Name:		Address:		
	SSN:	DOB:	Telephone:		
Co-Applicant Name #2	Name:		Address:		
	SSN:	DOB:	Telephone:		
Co-Applicant Name #3	Name:		Address:		
	SSN:	DOB:	Telephone:		
BUSINESS ID INFORMATION					
ID TYPE	ISSUE STATE	ISSUE DATE	ID NUMBER		
<input type="checkbox"/> Articles of Incorporation					
<input type="checkbox"/> Certificate of Good Standing					
<input type="checkbox"/> Partnership Agreement					
<input type="checkbox"/> Trust Instrument					
<input type="checkbox"/> Government-Issued Business License					
<input type="checkbox"/> Other					
Do you cash checks?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
If you cash checks, do you cash more than \$1,000 per person per day?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you sell money orders?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you transmit money (e.g. wire transfers, Western Union, virtual currency, etc.)?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you exchange currency and/or bullion?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you primarily transact business in cash?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you engage in internet gambling?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Do you own or operate ATMs?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
FINANCIAL INFORMATION					
Bank of Account:		Account Number:			
Credit Relationships: Please provide detail of your business credit relationships below					
Name of Creditor	Purpose of Loan	Original Loan Amount	Amount Presently Owing	Prepayment Terms	Maturity Date
		\$	\$		
		\$	\$		
		\$	\$		

COMMERCIAL LOAN INQUIRY

BUSINESS OWNER INFORMATION			
Business Owner Name(s)	% Ownership	CONTROL DESIGNATION <small>(e.g. CEO, CFO, COO, Managing Member, General Partner, President, Vice President, Treasurer, etc.)</small>	ID Number & Expiration Date
GUARANTOR INFORMATION: For incorporated applicants, guarantees of owner(s) is usually required, unless secured by Bank deposits or marketable collateral. If personal assets are in joint names, a sole proprietorship, and/or partnership, the Bank may require all parties to pledge collateral			
Guarantor Name #1	Name:	Address:	
	SSN:	DOB:	Telephone:
Guarantor Name #2	Name:	Address:	
	SSN:	DOB:	Telephone:
Guarantor Name #3	Name:	Address:	
	SSN:	DOB:	Telephone:
By checking the box below I certify that if I am the spouse of one of the principal owners of the borrowing entity, and I hereby voluntarily offer my guaranty to support this request			
<input type="checkbox"/>			
GROSS ANNUAL REVENUES <small>(In Previous Fiscal Year)</small>			
<input type="checkbox"/> Over \$1 Million		<input type="checkbox"/> Under \$1 Million	
COLLATERAL: Loans are secured by collateral, which is property in which a security interest is granted to secure repayment of the loan. The loan collateral may include business assets, stocks, bonds, certificate of deposits, or personal assets. Consider (1) The value of the loan collateral must be equal to or greater than the amount of the loan. (2) Expected economic life of collateral will be considered by the Bank in evaluating the collateral offered for the loan. (3) Formal collateral appraisals may be required, and (4) a pledge of personal assets may be required as additional collateral for the business loan requested.			
Collateral Description:			
Collateral Address: <small>If applicable</small>			
Lien Position:		Total Existing Liens:	
Lienholder(s):			
Sales Price: <small>(Purchase)</small>		Estimated Value:	
Occupancy:	<input type="checkbox"/> Principal residence <input type="checkbox"/> Secondary residence <input type="checkbox"/> Investment property	Construction Method:	<input type="checkbox"/> Site-Built <input type="checkbox"/> Manufactured Home
State:			
County:			
Census Tract:			
COLLATERAL AVAILABLE (CHECK ALL THAT APPLY)			
<input type="checkbox"/> All Assets (accounts receivable, inventory, machinery and equipment)			
<input type="checkbox"/> Specific Equipment (Please attach equipment list, including serial number or description of equipment, and invoices for new equipment)			
<input type="checkbox"/> Cash on Deposit at _____	Branch _____	Account # _____	
<input type="checkbox"/> Personal Assets (As described in Personal Financial Statement)			

COMMERCIAL LOAN INQUIRY

COMMUNITY DEVELOPMENT CONSIDERATION		
Will the proceeds from this loan support affordable housing for low- and moderate-income individuals?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan promote economic development?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan revitalize or stabilize low- or moderate-income geographies, designated disaster areas or distressed or underserved areas?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Will the proceeds from this loan support, enable or facilitate projects or activities designed to revitalize or support neighborhood programs?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
BUSINESS BACKGROUND INFORMATION		
Please Provide a brief history of your business, future plans and projections, and describe your products and/or services and competition.		
PERSONAL BUSINESS EXPERIENCE		
If you have been in your present business for under five years, please describe your previous business experience. (Include business background, management experience, and training, or include a resume.)		
MISCELLANEOUS INFORMATION		
Are your tax liabilities current?	<input type="checkbox"/> YES <input type="checkbox"/> NO Settled through:	
Is this business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements?	<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, what is the contingent liability?	
Has the business or principal owner ever declared bankruptcy?	<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, provide details on a separate sheet.	
Is the business a defendant in any lawsuit?	<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, provide details on a separate sheet.	
Are any of the business assets encumbered by liens or attachments of any type?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
What	By whom	Amount
		\$
		\$
		\$

COMMERCIAL LOAN INQUIRY

CERTIFICATION

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by The Bank of Princeton ("Bank") in its decision to grant such credit. This information is true and correct in every detail and accurately represents the financial condition of the Applicant(s) as of the date of inquiry or financial statement date, as applicable. The Bank is authorized to make all inquiries it deems necessary [including obtaining credit report(s)], either directly or through any agency employed by the Bank for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify the Bank of any subsequent changes which would affect the accuracy of this information. The Bank is further authorized to answer any questions about the Bank's credit experience with Applicant(s).

Applicant(s) are aware that any knowing or willful false statements for purposes of influencing the actions of the Bank can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both. By signing below, each Applicant declares that he/she has received and read these disclosures and understands the notice sections above.

By signing below Applicant acknowledges receipt of the Certification above & Disclosures on Page 6

Business Name (print):	
Applicant Signature:	Date:
Applicant Title:	

COMMERCIAL LOAN INQUIRY

NOTICES & DISCLOSURES

Credit Authorization: I/We authorize the Bank (Lender) to obtain a consumer report(s), and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Lender to retain all information and reports for Lender's files.

True and Correct: I/We certify that all statements made on this inquiry are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this inquiry. The furnishing of false information for the purpose of influencing Bank's loan decision violates Federal criminal laws and may subject a violator to fine, imprisonment or both.

Beneficial Ownership: I/We certify, to the best of my/our knowledge that the beneficial ownership provided here in is complete and correct.

For Loans Secured by a 1st Lien on a Dwelling/Commercial Real Estate:** We may order an appraisal to determine the property's value and charge you for this appraisal. We will provide you copies of your appraisal promptly upon completion or at least three (3) days prior to closing. You may waive this 3-day timeframe by checking this box: . If you waive this timing requirement, we will provide copies of your appraisal to you at closing. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Dwelling is defined as a residential structure, one to four family, multi-family structure and mixed use predominantly residential property. The definition is not limited to the principal or other residence of the Applicant and thus includes vacation or a second homes and rental properties.

Credit Denial Notice: If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Inquiry, and if your request for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact **The Bank of Princeton, 403 Wall Street, Princeton, NJ 08540, ATTN: Loan Department** within 60 days of the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

Equal Credit Opportunity Notice: The federal **Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: **Federal Deposit Insurance Corporation, Consumer Response Center.**

Contact Information:

Mailing Address:	Federal Deposit Insurance Corporation Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
Complaint Website:	https://www2.fdic.gov/starmail/index.asp
Telephone (Toll Free):	800-378-9581 or TTY: 800-925-4618
Facsimile Number:	703-812-1020

The bank may send certain documents to you in connection with this loan via electronic communication, such as emailing the commitment letter, appraisal, or other loan documents and disclosures. If you wish to receive documents electronically, please provide the preferred email address below.

Email Address: _____

SIGNATURE(S)

<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor	<i>Signature</i>	Printed Name	Date
<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor	<i>Signature</i>	Printed Name	Date
<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor	<i>Signature</i>	Printed Name	Date

GOVERNMENT MONITORING INFORMATION

COMPLETE THIS SECTION ONLY IF LOAN IS FOR THE PURCHASE, REFINANCE or IMPROVEMENT of a 1-4 FAMILY OR MULTIFAMILY DWELLING AND THE APPLICANT IS A NATURAL PERSON:			
The following information is required by The Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. However if you choose not to furnish this information and you have made this inquiry in person, under Federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. Based upon your choice, please complete the information below.			
APPLICANT 1		CO-APPLICANT 1	
<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person		<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person <input type="checkbox"/> No Co-Applicant	
Ethnicity		Ethnicity	
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin (Example: Argentinean, Columbian, Spaniard, etc.):</i>		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin (Example: Argentinean, Columbian, Spaniard, etc.):</i>	
<input type="checkbox"/> Not Hispanic or Latino		<input type="checkbox"/> Not Hispanic or Latino	
Race		Race	
<input type="checkbox"/> American Indian/Alaskan Native: <i>Enter Origin name of enrolled or principal tribe:</i>		<input type="checkbox"/> American Indian/Alaskan Native: <i>Enter Origin name of enrolled or principal tribe:</i>	
<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race (Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</i>		<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race (Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</i>	
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race (Example: Fijian, Tongan, etc.)</i>		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race (Example: Fijian, Tongan, etc.):</i>	
<input type="checkbox"/> White		<input type="checkbox"/> White	
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female

To Be Completed by the Financial Institution							
The information was provided through:				The information was provided through:			
<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Fax or Mail	<input type="checkbox"/> Email or Internet	<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Fax or Mail	<input type="checkbox"/> Email or Internet
For inquiries taken face-to-face, check whether the ethnicity, race, or sex of the applicant was collected based on visual observation or surname:				For inquiries taken face-to-face, check whether the ethnicity, race, or sex of the co-applicant was collected based on visual observation or surname:			
Ethnicity	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Ethnicity	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Race	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Race	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Sex	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Sex	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

GOVERNMENT MONITORING INFORMATION

CO-APPLICANT 2		CO-APPLICANT 3	
<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person		<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person	
Ethnicity		Ethnicity	
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin (Example: Argentinean, Columbian, Spaniard, etc.):</i>		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin (Example: Argentinean, Columbian, Spaniard, etc.):</i>	
<input type="checkbox"/> Not Hispanic or Latino		<input type="checkbox"/> Not Hispanic or Latino	
Race		Race	
<input type="checkbox"/> American Indian/Alaskan Native: <i>Enter Origin name of enrolled or principal tribe:</i>		<input type="checkbox"/> American Indian/Alaskan Native: <i>Enter Origin name of enrolled or principal tribe:</i>	
<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race (Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</i>		<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race (Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</i>	
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race (Example: Fijian, Tongan, etc.)</i>		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race (Example: Fijian, Tongan, etc.):</i>	
<input type="checkbox"/> White		<input type="checkbox"/> White	
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female

To Be Completed by the Financial Institution							
The information was provided through:				The information was provided through:			
<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Fax or Mail	<input type="checkbox"/> Email or Internet	<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Fax or Mail	<input type="checkbox"/> Email or Internet
For inquiries taken face-to-face, check whether the ethnicity, race, or sex of the applicant was collected based on visual observation or surname:				For inquiries taken face-to-face, check whether the ethnicity, race, or sex of the co-applicant was collected based on visual observation or surname:			
Ethnicity	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Ethnicity	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Race	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Race	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Sex	<input type="checkbox"/> Yes	<input type="checkbox"/> No		Sex	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
BANK USE							
Legal Entity Identifier							
Universal Loan Identifier							
Work Order Date							