



### BUSINESS LOAN APPLICATION

- New Relationship
- Existing Relationship

Date: \_\_\_\_\_

Branch: \_\_\_\_\_

Officer: \_\_\_\_\_

#### BUSINESS INFORMATION

Business Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Tax I.D. \_\_\_\_\_

Individual Name(s) \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth: \_\_\_\_\_

- Proprietorship
- Partnership
- Sub-Chapters
- Corporation
- Non-Profit
- Individual
- LLC

**Ownership Distribution:** (List stockholders, partners, owner names)

**Note:** Attach separate sheet if additional space needed.

Name	Title	# of Years	%	SS#
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Nature of Business \_\_\_\_\_

Year Established \_\_\_\_\_

Number of Employees \_\_\_\_\_

Years at Present Location \_\_\_\_\_

[ ] Own

[ ] Lease

Accountant \_\_\_\_\_

Telephone \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Telephone \_\_\_\_\_

Attorney \_\_\_\_\_

Telephone \_\_\_\_\_

#### FINANCIAL INFORMATION

Bank of Account \_\_\_\_\_

Account Number \_\_\_\_\_

**Credit Relationships:** Please provide details of your business credit relationships below:

Name of Creditor	Purpose of Loan	Original Loan Amount	Amount Presently Owing	Repayment Terms	Maturity Date
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____

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**LOAN REQUEST**

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**Amount of Loan Requested****Type of loan**

- |                               |     |                        |
|-------------------------------|-----|------------------------|
| _____                         | [ ] | Line of Credit         |
| _____                         | [ ] | Term Loan              |
| <b>Requested Term of Loan</b> | [ ] | Business Home Equity   |
| _____                         | [ ] | Commercial Real Estate |

**Specific Loan Purpose (Check all that apply)**

- |                                      |                                                          |
|--------------------------------------|----------------------------------------------------------|
| [ ] Working Capital                  | [ ] Other (State type of loan required and loan purpose) |
| [ ] Finance Purchase of Inventory    | _____                                                    |
| [ ] Finance Purchase of Equipment    | _____                                                    |
| [ ] Finance Purchase of Real Estate  | _____                                                    |
| [ ] Finance Purchase of Business     | _____                                                    |
| [ ] Refinance Existing Loan or Debts | _____                                                    |

**Collateral Available\*** (Check all that apply)

- [ ] All Assets (accounts receivable, inventory, machinery and equipment)
- [ ] Specific Equipment (Please attach equipment list, including serial numbers or description of equipment, and invoices for new equipment.)
- [ ] Real Estate (Please attach property address, legal description and a copy of most recent tax bill.)                      Square Feet \_\_\_\_\_                      Acres \_\_\_\_\_
- [ ] Cash on Deposit at (name of bank)      Branch \_\_\_\_\_      Account # \_\_\_\_\_
- [ ] Personal Assets (As described in Personal Financial Statement.)

\* **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, certificates 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.

- [ ] **Guarantors\*\*** (Please list)

- |   |               |                         |
|---|---------------|-------------------------|
| 1 | Name _____    | Social Security # _____ |
|   | Address _____ |                         |
| 2 | Name _____    | Social Security # _____ |
|   | Address _____ |                         |
| 3 | Name _____    | Social Security # _____ |
|   | Address _____ |                         |

\*\* **Guarantors:** For incorporated borrowers, 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.

**Acceptable Customer ID:**

(in compliance with Section 326 of the USA Patriot Act)

In File

To be obtained at Settlement

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**BUSINESS BACKGROUND INFORMATION**

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Please provide a brief history of your business, future plans and projections, and describe your products and/or services and competition.

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**PERSONAL BUSINESS EXPERIENCE**

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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.)

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**MISCELLANEOUS INFORMATION**

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Are tax liabilities current?  Yes  No Settled through \_\_\_\_\_

Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements?  Yes  No

If yes, what is the contingent liability? \_\_\_\_\_

Has the business or principal owner ever declared bankruptcy?  Yes  No

If yes, provide details on a separate sheet.

Is the business a defendant in any lawsuit?  Yes  No

If yes, provide details on a separate sheet.

Are any of the business assets encumbered by liens or attachments of any type?  Yes  No

What	By whom	Amount \$
_____	_____	_____
_____	_____	_____
_____	_____	_____

Does the business have a pension fund?  Yes  No

Does the business have a profit-sharing plan?  Yes  No

If so, does the plan have any unfunded pension liabilities?  Yes  No Amount \$ \_\_\_\_\_

**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:** \_\_\_\_\_

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### CERTIFICATION

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This information and the information provided on all accompanying financial statements and schedules are 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 application 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 Borrower acknowledges receipt of attached Disclosure Page (page 7).**

Business Name (print): \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Title: \_\_\_\_\_

**By checking the box below I certify that if I am the spouse of one of the principal owners of borrowing entity, I hereby voluntarily offer my guaranty to support this request.**

Guarantor(s) Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Guarantor(s) Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Guarantor(s) Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Guarantor(s) Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

## BUSINESS LOAN APPLICATION CHECKLIST

**Please be sure all of the following documentation has been included in order for your business loan application to be processed.**

- Business Loan Application
- Accountant-Prepared Business Financial Statements (Profit & Loss, Balance Sheet) for the past three fiscal years
- Business Federal Tax Returns for past three years fiscal years
- Interim Financial Statements (if available)
- Three years Federal Tax Returns for each principal owner incl. K-1's
- Personal Financial Statement
- Organizational Papers (Articles, EIN certificate. Cert of formation, etc)
- OTHER: \_\_\_\_\_

**THIS PAGE SHOULD ONLY BE COMPLETED FOR NATURAL PERSONS ONLY (NO BUSINESS ENTITIES) AND IF PURPOSE IS FOR PURCHASE, REFINANCE OR IMPROVEMENT OF A DWELLING\*\*.**

Information for Government Monitoring Purposes

The following information is requested 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. You may select one or more designations for “Race”. The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information please check below.

<p><b>Applicant</b>  <input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b>  <input type="checkbox"/> 1. Hispanic or Latino  <input type="checkbox"/> 2. Not Hispanic or Latino</p> <p><b>Race:</b>  <input type="checkbox"/> 1. American Indian or Alaska Native  <input type="checkbox"/> 2. Asian  <input type="checkbox"/> 3. Black or African American  <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> 5. White</p> <p><b>Sex:</b>  <input type="checkbox"/> 1. Male  <input type="checkbox"/> 2. Female</p>	<p><b>Co-Applicant</b>  <input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b>  <input type="checkbox"/> 1. Hispanic or Latino  <input type="checkbox"/> 2. Not Hispanic or Latino</p> <p><b>Race:</b>  <input type="checkbox"/> 1. American Indian or Alaska Native  <input type="checkbox"/> 2. Asian  <input type="checkbox"/> 3. Black or African American  <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> 5. White</p> <p><b>Sex:</b>  <input type="checkbox"/> 1. Male  <input type="checkbox"/> 2. Female</p>
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**\*\* 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 Borrower and thus includes vacation or second homes and rental properties.**

## THE BANK OF PRINCETON – COMMERCIAL LOAN DISCLOSURES

### USA PATRIOT ACT

**USA PATRIOT Act – 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 you for your name, street 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.

### EQUAL CREDIT OPPORTUNITY ACT

**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:	<a href="https://www2.fdic.gov/starmail/index.asp">https://www2.fdic.gov/starmail/index.asp</a>
Telephone (Toll Free):	800-378-9581 or TTY: 800-925-4618
Facsimile Number:	703-812-1020

### DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. 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.

### ELECTRONIC DELIVERY OF DOCUMENTS

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 in the Business Loan Application where indicated.