



JEFF BANK  
COMMERCIAL APPLICATION

Applicant Name: \_\_\_\_\_

EIN or SS#: \_\_\_\_\_

Phone #: \_\_\_\_\_

Email address: \_\_\_\_\_

Physical:  
Address \_\_\_\_\_

Mailing:  
Address \_\_\_\_\_

.....  
Nature of Business: \_\_\_\_\_

Date Established \_\_\_\_\_ Years at Location: \_\_\_\_\_

Owners/Principals Name	Physical Address	DOB	%	Title

Guarantors (if different than above):  
*Please submit a financial statement and two of the most recent years of federal tax returns.*

Name	SS#	DOB	Phone #	Email Address

Have the Principal/Owner/Guarantor ever failed in business?  Yes  No  
If yes, please attach complete details.

Affiliate Businesses (if applicable):  
*Please submit most recent financial statement and past two years of federal tax returns.*

Name of Business:			Name of Business		
Owners	Title	%	Owners	Title	%

Business Name: \_\_\_\_\_ Date: \_\_\_\_\_

Indebtedness: Furnish the following information for all installment debts, contracts, notes, mortgages payable, shareholder loans, related party loans, and inter-company loans for the business. Please do not include accounts payable or accrued liabilities.

Creditor Name & Address	Applicant (A) or Guarantor (G)	Interest Rate	Maturity Date	Original Amount	Present Balance	Monthly Payment	Collateral/Security

Amount of Loan Request: \_\_\_\_\_

Fixed Variable  Equal Installments of P & I over \_\_\_\_\_ months  On Demand Other: \_\_\_\_\_

Equal monthly principal payments of \$ \_\_\_\_\_ each plus accrued interest.

Purpose of Loan: \_\_\_\_\_

Collateral: \_\_\_\_\_

Name in Which Collateral is Held: \_\_\_\_\_

Sources of Repayment: \_\_\_\_\_

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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:

FDIC Consumer Response Center  
 1100 Walnut Street  
 Box 11  
 Kansas City, MO 64106

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**RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL**  
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If your application 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:

Jeff Bank  
Attn: Loan Origination  
4864 State Route 52 PO Box 398  
Jeffersonville, NY 12748

Within 60 days from 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.  
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.....  
**Notice of Intent to Apply for Individual or Joint Credit**  
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Please check next to the appropriate box and initial and date below the appropriate box:  
.....

You are applying for credit as an individual guarantor/borrower and are relying on your own income or assets and not the income or assets of another person as basis for repayment of the credit requested.

\_\_\_\_\_  
(Initial and Date)

You are applying for credit as joint guarantors/borrowers with another person and therefore information regarding both guarantors/borrowers will be utilized as the basis for repayment of the credit requested.

\_\_\_\_\_  
(Initial and Date)

\_\_\_\_\_  
(Initial and Date)

\_\_\_\_\_  
(Initial and Date)

\_\_\_\_\_  
(Initial and Date)

.....  
**AUTHORIZATION TO FILE UCC FINANCING STATEMENT**  
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By signing this application, you authorize lender to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.  
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All Principals, Officers, or Guarantors named on this Application must also sign below. By signing, each of you authorize and instruct any person or consumer reporting agency to compile and furnish to us any information it may have or obtain in response to our credit inquiries. You agree that such information shall remain our property whether or not the credit is extended. You declare that all information set forth in this Application is a true representation of the facts and is made by you for the purpose of inducing us to extend the credit requested. Any willful misrepresentation on this Application could result in criminal action.

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

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Name of Firm

X \_\_\_\_\_  
By:

\_\_\_\_\_  
Name of Firm

X \_\_\_\_\_  
By:

X \_\_\_\_\_  
Principal/Officer/Guarantor:

X \_\_\_\_\_  
Principal/Officer/Guarantor:

<input type="checkbox"/> RECEIVED
<input type="checkbox"/> RECEIVED BY MAIL
Date: _____
<i>For Lender Use</i>