



COMMERCIAL LOAN APPLICATION

<input type="checkbox"/> IN PERSON	<input type="checkbox"/> PHONE
<input type="checkbox"/> ONLINE	<input type="checkbox"/> MAIL
Date: _____	
<i>For Lender Use</i>	
# _____	

Applicant Name: _____

TIN or SS#: _____

Phone #: _____

Email address: _____

Physical Address: _____

Mailing Address: _____

***Years in Business:** _____

***Number of Non-Owner Employees:** _____

Nature of Business(es): _____

Please submit the three most recent years of federal tax returns and financial statements.

Owners

Name: _____

Physical Address: _____

% of Ownership: _____
(totaling 100%)

Title: _____

Guarantors

Please submit a financial statement and two of the most recent years of federal tax returns.

Name _____

SS# _____

DOB _____

Phone # _____

Email Address _____

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

Affiliate Businesses - Parent or Subsidiaries (if applicable):

Please submit the most recent financial statement and past two years of federal tax returns.

Name of Business: _____

Name of Business: _____

Owners Title %

Owners Title %

APPLICANT'S DEBT SCHEDULE (Additional Debt: attach)

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. 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

LOAN REQUEST

Amount Requested: _____ New Loan Increase Existing Loan Refinance Debt Other _____

Type: Mortgage Amortizing Line of Credit Term Loan Letter of Credit Other _____

Purpose/Use of Funds: _____

Collateral: _____

Collateral Owner: _____

RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL

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.

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 contact); 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
Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
1100 Walnut Street
Box #11
Kansas City, MO 64106

NOTICE OF INTENT TO APPLY FOR INDIVIDUAL OR JOINT CREDIT

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.

X _____
(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.

X _____
(Initial and Date)

AUTHORIZATION TO FILE UCC FINANCING STATEMENT

By signing this application, you authorize Jeff Bank to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.

AUTHORIZATION TO OBTAIN CREDIT REPORTS

By signing below, each of you authorizes and instructs any person or consumer reporting agency to compile and furnish us with any information it may have or obtain in response to our credit inquiries. You agree that such information shall remain our property whether 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 Guarantor or Applicant 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)

Name of Business Entity

X _____
By: Authorized Signer

Name of Business Entity

X _____
By: Authorized Signer

Name of Business Entity

X _____
By: Authorized Signer

X _____
Applicant or Guarantor

Commercial Data Collection Form

New York law requires that we ask if a business applicant is a minority-owned business or a women-owned business. New York law also requires us to ask business applicants for their principal owners' ethnicity and race.

Applicants are not required to provide this information but are encouraged to do so. We collect this information to help ensure that all applicants are treated fairly and that communities' business credit needs are being fulfilled.

Employees and officers making determinations concerning an application, such as loan officers and underwriters, may have access to the information provided on this form. However, we cannot discriminate on the basis of minority-owned business status, women-owned business status, or principal owner's ethnicity, race, or sex. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Minority-owned business status

For purposes of this form, an applicant is a minority-owned business if more than 50 percent of the ownership or control of the business is held by one or more minority individuals.

A minority individual is a natural person who is American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian, or Other Pacific Islander, or Hispanic or Latino. A multi-racial or multi-ethnic individual is a minority individual for this purpose.

Is the applicant a minority-owned business?

Yes

No

I do not wish to provide this information

Women-owned business status

For purposes of this form, an applicant is a women-owned business if more than 50 percent of the ownership or control of the business is held by one or more women.

Is the applicant a women-owned business?

Yes

No

I do not wish to provide this information

Number of principal owners

For purposes of this form, a principal owner is any natural person who owns 25 percent or more of the equity interest of a business. An applicant might not have any principal owners if, for example, it is not directly owned by any natural persons (i.e., if it is owned by another entity or entities) or if no natural person directly owns at least 25 percent of the business.

How many principal owners does the applicant have? _____

Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

Ethnicity (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) _____

Not Hispanic or Latino

I do not wish to provide this information

Race (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) _____

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): _____

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): _____

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): _____

White

I do not wish to provide this information

Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

Ethnicity (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) _____

Not Hispanic or Latino

I do not wish to provide this information

Race (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) _____

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): _____

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): _____

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): _____

White

I do not wish to provide this information

Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

Ethnicity (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) _____

Not Hispanic or Latino

I do not wish to provide this information

Race (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) _____

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): _____

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): _____

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): _____

White

I do not wish to provide this information

Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

Ethnicity (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) _____

Not Hispanic or Latino

I do not wish to provide this information

Race (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) _____

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): _____

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): _____

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): _____

White

I do not wish to provide this information