

SMALL BUSINESS LOAN APPLICATION

Please provide the following information

I. BUSINESS/PERSONAL INFORMATION

Business Name: _____ Owner Name (1): _____
 Street Address: _____ Home Address: _____
 City: _____ State: _____ Zip: _____ City: _____ State: _____ Zip: _____
 Telephone # () _____ Telephone # () _____
 Type of Organization (check one): Social Security #: _____ Birthdate: _____
 Corp. Sub. S. Partnership Proprietorship LLC
 Type of Business: _____ Owner Name (2): _____
 Year business was established: _____ Home Address: _____
 Business Year End Date: _____ City: _____ State: _____ Zip: _____
 Taxpayer ID # _____ Telephone # () _____
 Income Tax Returns filed through what date: _____ Social Security #: _____ Birthdate: _____
 Are any returns being contested or audited? Yes No

II. COMMERCIAL LOAN REQUEST

Type of Loan: (Please check one) Amount: _____
 Term Loan Line of Credit Commercial Mortgage
 Small Business Line of Credit Letter of Credit \$ _____
 Purpose of Loan: _____
 Collateral (Please check all that apply): Are there any liens or security interests on business assets?
 All Assets Accounts Receivable Inventory Yes No
 Machinery and Equipment Real Estate _____ If Yes, Please describe: _____
 If real estate is checked for collateral please complete:
 Property Owner(s): _____ Street: _____ City: _____
 Existing Mortgage(s): First Lien Second Lien Other State: _____ Lot(s): _____ Block(s): _____

III. INCOME INFORMATION

Annual Income (Owner 1)	Amount (s)	Annual Income (Owner 2)	Amount (s)
Salary and Wages	_____	Salary and Wages	_____
Bonuses and Commissions	_____	Bonuses and Commissions	_____
Rental Income	_____	Rental Income	_____
Other Income	_____	Other Income	_____
Total Income	_____	Total Income	_____
Mortgage Expense	_____	Mortgage Expense	_____
Other Expense	_____	Other Expense	_____
Total Expense	_____	Total Expense	_____
Last Tax Return Filed	_____	Last Tax Return Filed	_____
Adjusted Gross Income	_____	Adjusted Gross Income	_____

IV. FINANCIAL INFORMATION

(Owner 1)	Amount (s)	(Owner 2)	Amount (s)
Cash	_____	Cash	_____
Readily Marketable Securities	_____	Readily Marketable Securities	_____
Residential Real Estate	_____	Residential Real Estate	_____
Real Estate Investments	_____	Real Estate Investments	_____
Other Assets	_____	Other Assets	_____
Total Assets	_____	Total Assets	_____
Mortgage Debt-Residence	_____	Mortgage Debt-Residence	_____
Mortgage Debt-Investment Property	_____	Mortgage Debt-Investment Property	_____
Other Debt	_____	Other Debt	_____
Total Liabilities	_____	Total Liabilities	_____
Net Worth	_____	Net Worth	_____

V. BUSINESS OWNERSHIP

Please List all owners, officers or partners not included in section I. 100% of company ownership must be shown.

Name	Social Security #	Home Address	Annual Salary	Title	% of Ownership
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

VI. BANK REFERENCES

Bank Name	Business Checking (6 mo. avg. Bal.)	Savings (Current Bal.)	Loans	Checking Account Number
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

I. ADDITIONAL INFORMATION REQUIRED

Please include the following information along with the Small Business Loan Application for submission to the Bank.

	REQUIRED	PROVIDED
Last two years of business tax returns	<input type="checkbox"/>	<input type="checkbox"/>
Last two years of personal tax returns of all business owners	<input type="checkbox"/>	<input type="checkbox"/>

VII. AUTHORIZATION AND SIGNATURES

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. Applicants(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This statement is true and correct and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Applicants will promptly notify the Creditor of any subsequent changes which would materially affect the accuracy of this statement. Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, and may result in a fine or imprisonment or both. Applicant(s) have received a separate copy of the Equal Credit Opportunity Notice.

Applicant(s) further authorizes the Bank to make such inquiries of the vendors as they deem responsible and appropriate.

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, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

By signing below, each applicant declares that he/she has read and understands the statement above.

By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>	By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>
By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>	By: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 20px;"> Signature Date </div>



DISCLOSURE OF EQUAL CREDIT OPPORTUNITY NOTICE

Disclosure of Right to Request Specific Reasons For Credit Denial Given at Time of Application (Business Credit)

Applicant:

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Lakeland Bank Administrative Center, Commercial Loan Department, 250 Oak Ridge Road, Oak Ridge, New Jersey, 07438-8906 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.

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 (providing 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 Bank is: FDIC Consumer Response Center, 2345 Grand Blvd., Suite 100, Kansas City, Missouri 64108.

Lakeland
bank

ADMINISTRATIVE CENTER
250 OAK RIDGE ROAD, OAK RIDGE, NEW JERSEY 07438-8906
973-697-2000



An Equal Housing, Equal Opportunity Lender, Member FDIC