

<b>Bank Use Only:</b>	
Date Received:	_____
Received By:	<input type="checkbox"/> Mail <input type="checkbox"/> Telephone
	<input type="checkbox"/> In Person

## COMMERCIAL LOAN APPLICATION

### APPLICANT AND BUSINESS INFORMATION

Name of Applicant: \_\_\_\_\_ Tax ID: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Tax ID: \_\_\_\_\_

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

Mailing Address (if different): \_\_\_\_\_

Primary Phone #: \_\_\_\_\_ Secondary Phone #: \_\_\_\_\_

Type of Applicant:  Corporation  Proprietorship  Individual(s\*)  Trust  Association  LLC  Non-profit

<p><b>*Individuals ONLY:</b> <input type="checkbox"/> Check here and initial if you are individuals (natural persons) and intend to apply for credit jointly.</p> <p style="text-align: center;">Applicant Initials: _____ Co-Applicant Initials: _____</p> <p><b>Individual applicants, co-applicants and guarantors must also submit a completed Personal Financial Statement.</b></p>
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Nature of Business: \_\_\_\_\_

Year Business Established: \_\_\_\_\_ State in Which Organized: \_\_\_\_\_

### LOAN REQUEST

Amount Requested: \$ \_\_\_\_\_  New Loan  Increase Existing Loan  Refinancing Other Debt  Other

Type of Loan:  Term Loan  Commercial Mortgage  Line of Credit  Letter of Credit  Construction  
 Other (specify): \_\_\_\_\_

Purpose/Use of Funds: \_\_\_\_\_

Collateral: (please check all that apply):  Residential Real Estate\*\* (indicate whether  1-4 Family  5+ Family)  
 Commercial Real Estate\*\*  Business Assets  Accounts Receivable  Inventory  Machinery & Equipment  
 Other (please specify): \_\_\_\_\_

<p><b>**IF REAL ESTATE:</b> Is building mixed use (i.e. both residential and commercial)? <input type="checkbox"/> YES (% residential: _____ ) <input type="checkbox"/> NO</p> <p>Collateral Address: _____</p> <p>Property Owner(s): _____ Existing Lien?: <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> None</p> <p>Amount of Other Liens: \$ _____ Name of Lien Holder: _____</p>
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(If you have more than one property for collateral, please attach a listing of each collateral property and the additional information above.)

### MANAGEMENT INFORMATION: Please list all owners, officers or partners. 100% of company ownership must be shown.

Name	Title	% of Ownership
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Attach a list of additional names if necessary.

## COMMERCIAL LOAN APPLICATION, Cont.

### NOTICE TO APPLICANT

These are important disclosures for your application. Please keep a copy for your records.

#### 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 for your name, 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. By signing below, each application declares that he/she has read and understands the statement above.

#### EQUAL CREDIT OPPORTUNITY ACT NOTICE

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 applicants on the basis of race, 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, 1100 Walnut Street, Box 11, Kansas City, Missouri 64106.

#### NOTICE OF RIGHT TO COPY OF AN APPRAISAL

If your application is secured by a first lien on a 1-4 family dwelling: 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.

### APPLICANT AUTHORIZATION AND SIGNATURE

By signing below, Applicant(s) acknowledge and agree that the statements made in this Application, and in any accompanying financial statements and schedules, are true and correct as of the date given below. Applicant(s) acknowledge that representations made in this Application will be relied on by Creditor to determine Applicant(s)'s creditworthiness and, therefore, Applicant(s) authorize Creditor to make all inquiries Creditor deems necessary and appropriate to verify the accuracy of the information contained herein, including making inquiries of Applicant's vendors. Applicant(s) authorize any person or consumer reporting agency to provide Creditor with any information it may have relating to the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would materially affect accuracy of the statements made in this Application. Applicant(s) are aware that any knowing or willful false statements made 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) acknowledge that they have received a separate copy of The Equal Credit Opportunity Act Notice. Applicant(s) agree that the proceeds of the loan applied for will be used for business purposes only, and not for personal, family or household purposes, and that this Application is not a commitment by the Bank to lend.

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

By: _____ Signature	Date _____	By: _____ Signature	Date _____
By: _____ Signature	Date _____	By: _____ Signature	Date _____

**Equal Housing, Equal Opportunity Lender, Member FDIC**

# COMMERCIAL LOAN APPLICATION

## Page 3 - Voluntary Information for Government Monitoring

### DO NOT COMPLETE IF A BUSINESS ENTITY

Complete **ONLY** if you are an individual applying for a loan to purchase, improve or refinance a residential dwelling, and do not represent a business entity.

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 and fair housing 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 neither discriminate on the basis of this information, or if you choose not to furnish it. However, if you choose not to furnish it, under federal regulations this 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 above information, please check the box below.

**Applicant:**  I do not wish to furnish this information

**Co-Applicant:**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  Non-Hispanic or Latino

**Ethnicity:**  Hispanic or Latino  Non-Hispanic or Latino

**Race:**  American Indian, Alaskan Native  
 Asian  Black or African American  
 Native Hawaiian or Pacific Islander  
 White

**Race:**  American Indian, Alaskan Native  
 Asian  Black or African American  
 Native Hawaiian or Pacific Islander  
 White

**Gender:**  Male  Female

**Gender:**  Male  Female

***Return this form with your completed application if you are an individual applying for credit.***

**BANK USE ONLY: Loan Officer.** The information supplied by the applicant(s) is to be completed on the HMDA Reporting form. Check one of the boxes below:

- Information received in a face-to-face interview at application. IF the applicant(s) does not complete the information or chooses "I do not wish to furnish this information," then you are required by law to make such determination based on your visual observation by checking the appropriate boxes above.
- Information not provided by applicant in mail, Internet or telephone application. If the application was not received in person, and the information was not provided, choose this box.

**Loan Officer Initials:** \_\_\_\_\_