

CREDIT REQUEST

Product Type	Amount Requested	Purpose
<input type="checkbox"/> BUSINESS LINE OF CREDIT (UP TO \$50,000)		
<input type="checkbox"/> BUSINESS TERM LOAN (UP TO \$75,000) # MONTHS _____ (UP TO 60 MONTHS)		
<input type="checkbox"/> COMMERCIAL MORTGAGE (UP TO \$250,000) # MONTHS _____ (UP TO 240 MONTHS)		
<input type="checkbox"/> Yes, please deduct my loan payment on each payment due date. If my request is for a line of credit please deduct my minimum required payment. Please deduct from my PeoplesBank account # _____		

BUSINESS INFORMATION

BUSINESS NAME		TAX ID NUMBER	
STREET ADDRESS	CITY	STATE	ZIP
EMAIL ADDRESS	PHONE NUMBER	FAX NUMBER	
PLEASE CHECK ONE	<input type="checkbox"/> CORPORATION <input type="checkbox"/> LIMITED LIABILITY CORPORATION	<input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> NON-PROFIT ORGANIZATION <input type="checkbox"/> S CORPORATION
TYPE OF BUSINESS	<input type="checkbox"/> MANUFACTURER	<input type="checkbox"/> RETAILER	<input type="checkbox"/> WHOLESALE/DISTRIBUTOR
YEAR ESTABLISHED	PRIMARY PRODUCT AND/OR SERVICE		
	<input type="checkbox"/> OTHER (EXPLAIN)		
	<input type="checkbox"/> SERVICE COMPANY		
	<input type="checkbox"/> OTHER (SPECIFY)		

EXISTING DEPOSIT RELATIONSHIPS

BANK NAME	ACCOUNT NUMBER	CURRENT CHECKING BALANCE	CURRENT SAVINGS BALANCE

BUSINESS FINANCIAL DATA

AS OF ____/____/____

Total Sales

Cost of Goods Sold

Owner's Compensation

Interest Expense

Depreciation

Other expenses

Net Income

ASSETS (WHAT YOU OWN)

Cash

Accounts Receivable

Inventory

Machinery/Equipment

Automobiles

Real estate

Total Assets

Net Worth (Total Assets minus Total Liabilities)

LIABILITIES (WHAT YOU OWE)

Accounts Payable

Notes Payable

Credit Card Debt

Automotive Loans

Mortgages

Other

Total Liabilities

OWNERSHIP INFORMATION: Principal(s) / Owner(s) / Guarantor(s) / Co-Borrowers Personal Data

Please provide information for anyone owning 20% or more of the business (Attach additional sheets if necessary).

PRIMARY APPLICANT DATA			PROVIDE THIS INFORMATION AS (please check one) PRIMARY APPLICANT <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-BORROWER		
NAME	DATE OF BIRTH		NAME	DATE OF BIRTH	
SOCIAL SECURITY NUMBER	HOME PHONE		SOCIAL SECURITY NUMBER	HOME PHONE	
STREET ADDRESS			STREET ADDRESS		
CITY	STATE	ZIP	CITY	STATE	ZIP
DATE YOU MOVED TO THIS ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER		DATE YOU MOVED TO THIS ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	
	MONTHLY PAYMENT / RENT \$ _____			MONTHLY PAYMENT / RENT \$ _____	
TITLE	% OF OWNERSHIP		TITLE	% OF OWNERSHIP	
ANNUAL INCOME			ANNUAL INCOME		
WORK PHONE	YEARS AT BUSINESS		WORK PHONE	YEARS AT BUSINESS	
CHECKING BALANCE	SAVINGS BALANCE	BANK	CHECKING BALANCE	SAVINGS BALANCE	BANK
CHECKING BALANCE	SAVINGS BALANCE	PRESENTLY BANK AT	CHECKING BALANCE	SAVINGS BALANCE	PRESENTLY BANK AT

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. We comply with Section 326 of the USA Patriot act. We may also ask to see your driver's license or any other photo identifying documentation. This new law mandates that we verify certain information about you, including your name, legal address, date of birth, and Social Security or tax identification number, while processing your account application.

PERSONAL FINANCIAL STATEMENT		AS OF ____/____/____	
ASSETS (WHAT YOU OWN)	AMOUNT	LIABILITIES (WHAT YOU OWE)	AMOUNT
Cash	\$	Accounts and Bill Due	\$
Stocks and Bonds	\$	Credit Cards/Revolving Loans	\$
Retirement Accounts	\$	Installment/Other Loans	\$
Real Estate	\$	Mortgages	\$
Automobiles	\$		\$
Other Assets	\$		\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
NET WORTH (Total Assets – Total Liabilities)	\$		

Please complete the following

- Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership? Yes No Amount \$ _____
- Do you have any outstanding letters of creditor surety bonds? Yes No Amount \$ _____
- Are there any suits or legal actions pending? Yes No Amount \$ _____
- Are any of your tax obligations past due? Yes No Amount \$ _____
- What is the amount of insurance coverage in your business assets? Yes No Amount \$ _____
- If your debt is being refinanced, was the original loan through the SBA? Yes No Amount \$ _____
- Have either you or any firm in which you were a major owner ever declared bankruptcy? Yes No Amount \$ _____
- Has the business had a loss in the past 3 years? Yes No Amount \$ _____
- Is the business for sale or under an agreement that would change the ownership of the business? Yes No Amount \$ _____

If yes to any of the above questions, please provide details _____

REQUIRED DOCUMENTATION: PLEASE INCLUDE THE FOLLOWING INFORMATION WITH APPLICATION

- Last two (2) years' complete business tax returns or accountant prepared financial statements
- Interim business financial statements if the application date is more than 6 months beyond fiscal year end
- Last two (2) years' personal tax returns including all schedules on all owners/principals/partners/guarantors/co-borrowers
- Copy of Purchase and Sales Agreement/Bill of Sale
- Certificate of Organization

Additional information may be required

REPRESENTATIONS/AUTHORIZATIONS

- Individual credit in the name of** _____
- Joint credit in the names of** _____

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. Applicant(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 in every detail 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). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). 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, 18 U.S.C. and 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

By signing below, the undersigned agree(s) to all the terms and conditions beginning on page 1 through the bottom of page 2 of this Application.

By _____
Signature Date

By _____
Signature Date

By _____
Signature Date

By _____
Signature Date

FOR BANK USE ONLY		
Date	Submitted by	Branch