



# CFG COMMUNITY BANK

## SMALL BUSINESS LOAN APPLICATION FOR LOANS \$10,000 - \$250,000

Officer Name:		Date:			
Full Legal Name of Company/Applicant:					
Doing Business As (DBA):		Contact:			
Business Mailing Address:					
Business Legal Address: (do not list P.O. Boxes)					
Telephone:	Fax:	Tax Payer ID No.	E-mail:		
Business Structure: <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Business Individual <input type="checkbox"/> Not for Profit Corporation <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Limited Partnership <input type="checkbox"/> General Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Other: _____					
Organized in the State of:	Years in Business:	Years Under Current Management:			
Nature of Business (Product or Service):					
<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Agricultural <input type="checkbox"/> Construction <input type="checkbox"/> Other: _____					
Annual Sales: \$	Business Net Income: \$	Business Net Equity: \$			
Number of Employees:	Affiliates/Subsidiaries:				
Owner/Guarantor #1	Name:	Title:	% Owned:		
Home Address:					
Home Telephone:	Social Security No.	Date of Birth:	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Owner/Guarantor #2	Name:	Title:	% Owned:		
Home Address:					
Home Telephone:	Social Security No.	Date of Birth:	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Owner/Guarantor #3	Name:	Title:	% Owned:		
Home Address:					
Home Telephone:	Social Security No.	Date of Birth:	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Business Loans/Obligations/Leases</b>					
Creditor	Date Opened	Original Amount	Monthly Payment	Secured By	Present Balance
_____	_____	\$ _____	\$ _____	_____	\$ _____
_____	_____	\$ _____	\$ _____	_____	\$ _____
_____	_____	\$ _____	\$ _____	_____	\$ _____
_____	_____	\$ _____	\$ _____	_____	\$ _____
(attach additional sheets if necessary)					
<b>Credit Request</b>					
How much would you like to borrow? _____					
	Amount	Repayment Period	Use of Funds		
Line of Credit	\$ _____	_____	_____		
Term Loan*	\$ _____	_____ months	_____		
Equipment Lease	\$ _____	_____ months	_____		
Letter of Credit	\$ _____	_____	_____		
Commercial Mortgage*	\$ _____	_____ years	_____		
_____	\$ _____	_____	_____		
<p>* If the credit request is for a commercial mortgage or term loan and is HMDA reportable, a HMDA worksheet must be completed and submitted with this application</p> <p><b>Notice to all Business Applicants with Gross Revenues of \$1,000,000 or Less.</b></p> <p>I ("Applicant") understand that if this credit application is denied I may request a written statement of the specific reasons for the denial. To obtain the statement, I must contact CFG Community Bank, 1422 Clarview Road, Baltimore, MD 21229 or call 410-823-0500 within 60 days from the date I am notified of the denial. CFG Community Bank will then send me a written statement of reasons for the denial within 30 days of receiving my request for such statement.</p> <p>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 applicants'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 CFG Community Bank is the Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.</p>					

### Automatic Payment Deduction from CFG Checking Account

Your loan payment will automatically be deducted from your CFG Community Bank Business Checking Account No. \_\_\_\_\_

## Declarations

Yes No

1. Is the Applicant or Owner an Endorser, Guarantor, or Co-Maker for obligations (including any lease obligation, e.g. vehicle, equipment, lease of business location) not listed on its financial statements?
2. Are any of the Applicant's or any proposed Owner's/Guarantor's taxes past due?  
Amount: \$ \_\_\_\_\_ Owed to: \_\_\_\_\_
3. Are there any assets pledged or mortgaged other than as stated on the business and personal financial statements submitted?
4. Are any of the Applicant's or any proposed Owner's/Guarantor's credit obligations past due?
5. Are any of the proposed Owners/Guarantors presently under indictment, on probation or parole or ever been charged or convicted for any criminal offense other than a minor motor vehicle violation?
6. Is the Applicant/Owner/Guarantor, a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official. or a business entity formed by or for the benefit of any public official?  
If yes, name, relationship, and position of official: \_\_\_\_\_
7. Is the Applicant or Owner an employee of CFG Community Bank?  
If yes, name of employee: \_\_\_\_\_
8. Is the Applicant or Owner an officer/employee/director of any financial institution?  
If yes, please list the financial institution: \_\_\_\_\_

Please answer the following questions pertaining to the repayment of any approved financing (additional detail is not required).

1. Will 50% or more of the repayment come from lease payments from tenants that are not affiliated with the Applicant?
2. Will 50% or more of the repayment come from the sale of some or all of the financed property to a third party not affiliated with the Applicant?

## Representation

**Credit Report Authorization.** I (any Owner/Guarantor signing below) authorize CFG Community Bank and its affiliates ("Bank") to request and review all data you deem appropriate about the Applicant and such Principals/Guarantors, including credit reports from agencies, now and for all future reviews, extensions, or renewals of credit extending to the Applicant or for collection of loans. Upon request you will tell me if a credit report was requested, and, if so the name and address of the credit reporting agency furnishing the credit report. To request the information, I should call or write your office to which I am submitting this application.

**Fees Agreement.** I understand that all application, appraisal, environmental audit and documentation fees and any annual credit review fees are non-refundable. I shall pay all the Bank's expenses, including without limitation its attorneys' fees and disbursements, mortgage taxes, mortgage title insurance, property and liability insurance, flood insurance if required, updated survey, search fees, recording fees, and collection or workout costs of any kind which the Bank may incur in negotiating with or extending credit to the Applicant.

**Residential Mortgage Appraisals.** You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

**Certification and Reliance.** I certify that the information herein is complete, true and correct. I understand that the Bank may rely upon this information from time to time in extending credit to the Applicant and any Principal/Guarantor, and may continue to so rely until (i) I notify the Bank in writing of any material adverse change in such information or in any financial statement supplied to the Bank, now or in the future; or (ii) the Bank is provided with new financial statements (I will promptly notify the Bank in writing of any material adverse change (in financial condition or otherwise) to Applicant or Principal/Guarantor.)

BY SIGNING BELOW, I (each Owner/Guarantor) EXPRESSLY PERMIT CFG COMMUNITY BANK TO SHARE WITH ITS AFFILIATES ANY AND ALL OF MY PERSONAL FINANCIAL INFORMATION OBTAINED IN CONNECTION WITH THIS TRANSACTION, INCLUDING ANY INDIVIDUAL CONSUMER CREDIT REPORT OBTAINED NOW OR IN THE FUTURE. I UNDERSTAND THAT I AM NOT REQUIRED TO AUTHORIZE THE SHARING OF SUCH INFORMATION IN ORDER TO HAVE THIS APPLICATION PROCESSED.

Owner/Guarantor #1 as Authorized Representative of the Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Owner/Guarantor #2 as Authorized Representative of the Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Owner/Guarantor #3 as Authorized Representative of the Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

## Credit Application Checklist

Please provide the following items in order for processing to begin as quickly as possible.

Small Business Loan Application - completed, signed and dated.

Attached sheet providing details to Declaration questions answered YES on page 2

Copy of Purchase and Sales Agreement/Bill of Sale, if applicable.

For investment real estate transactions, a schedule of all property owned showing year purchased, purchase price, outstanding loans and payments, and gross rents and expenses.

Please provide the following additional items based on the credit relationship amount listed below

ITEMS NEEDED	UNDER \$25,000	\$25,000.01-\$250,000
Interim YTD business financial statement (balance sheet and income statement) if the application date is more than 9 months beyond fiscal year end.		<b>X</b>
Federal Business Tax Return with all schedules or Accountant Prepared Financial Statements	<b>2 YEARS</b>	<b>3 YEARS</b>
Accounts Receivable and Payable aging reports if loan is for working capital purposes or secured by accounts receivable.		
Current Personal Financial Statement	<b>X</b>	<b>X</b>
Federal Personal Tax Return with all schedules for each Guarantor	<b>2 YEARS</b>	<b>2 YEARS</b>

### To Be Completed By Bank Employee

Owner/Guarantor _____
Form of ID _____
ID Number _____
Expiration Date _____
Signature of Employee Verifying ID <b>X</b> _____ Date: _____

Please mail to:

CFG Community Bank  
1422 Clarkview Road  
Baltimore, Maryland 21209  
Attn: Small Business Lending

or Email to:

Customerservice@cfgcommunitybank.com