



MAPLE BANK COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED			
Account Requested Individual Joint	Amt. Requested	Term of Credit Requested	Loan Type
We intend to apply for joint credit. _____ Applicant _____ Co-Applicant	Specific Purpose of Loan		

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. **(Do NOT complete Marital Status question below if applying for individual unsecured credit.)**

APPLICANT INFORMATION:	Borrower	Cosigner	Guarantor	Grantor	Other: _____
Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If Individual)		SSN/TIN#		
Assumed Business Names (if Any)	Filing Dates		Filing Location		

Description of Business

Check Appropriate Box

If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person whose alimony, support or maintenance payments or income or assets you are relying.

If you are applying for joint credit with another applicant, complete all sections and attach joint application.

Marital Status (If Individual Borrower & Secured Credit)

Married

Unmarried

Separated

Street Address (Street, City, State, Zip Code) (If rural, show Road and Box No)

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Principal Office Address (If not listed above)

State of Organization	Applicant is:	PARTNERSHIP	CORPORATION	OTHER	OWNERSHIP	
		General	Sub Chapter S	Sole Proprietorship	NAME	/ % OWNED
		Limited	C (Regular)	Non Profit	_____ / _____	
		LLP	Professional Assn		_____ / _____	
			LLC		_____ / _____	

Number of years Company has been in business: _____

Number of years Principal has been in this line of business: _____

Number of years Principal has owned the business: _____

SCHEDULE OF PROPOSED COLLATERAL OFFERED BY THIS APPLICANT

Description	Value	Total Liens	Ownership Status for This Applicant	Creditor Name
		\$	Purchase Money Presently Owned	
		\$	Purchase Money Presently Owned	
		\$	Purchase Money Presently Owned	
		\$	Purchase Money Presently Owned	

FINANCIAL AND INCOME STATEMENT SUMMARY
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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.

Total Assets: \$ _____	Total Annual Income: \$ _____
Total Liabilities: \$ _____	Total Annual Expenses: \$ _____
Net Worth: \$ _____	Net Annual Cash Flow: \$ _____

See Attached Financial Statements

REPAYMENT SOURCES

Primary Source: _____

Secondary Source: _____

QUESTIONS			
Explanation (Please use an attached sheet if necessary.)			
Are there any outstanding judgments against you?	Yes	No	
Are there any state or federal tax liens against your business?	Yes	No	
Have you ever been declared bankrupt or defaulted on any debts?	Yes	No	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	
Are you party to any claim or lawsuit?	Yes	No	
Are you obligated on any loan resulting in judgment, foreclosure or title transfer?	Yes	No	
Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?	Yes	No	
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	
Is any part of the down payment borrowed?	Yes	No	
Are you a co-maker or an endorser on a loan?	Yes	No	
Have you ever had merchandise repossessed?	Yes	No	
Have you ever been denied credit with this lender?	Yes	No	
Are you presently applying for credit from any other source?	Yes	No	
Do you anticipate any significant capital expenditures and/or loan requests within the next 12 months? (If yes, please describe when, nature, amount and source of payment)	Yes	No	
Does your company own or lease the property that your business occupies?	Own	Lease	Monthly Rental \$ Lease Exp
How much of your annual sales are attributable to your top 3 customers?	Yes	No	
Usual Terms of Sale offered to customers:	Yes	No	
Do you extend any special terms regarding the dating of A/R to any customers? If yes, please describe:	Yes	No	
Have you had any significant A/R Charge-offs in the past 3 years? If yes, please explain:	Yes	No	
Are you a U.S. Citizen?	Yes	No	
If no, are you a resident alien?	Yes	No	
If no, are you a non-resident alien?	Yes	No	

AUTHORIZED SIGNERS FOR THIS APPLICANT			
Name	Title		Authorized SSN#
Street Address	City		State Zip
Name	Title		Authorized SSN#
Street Address	City		State Zip
Name	Title		Authorized SSN#
Street Address	City		State Zip
Name	Title		Authorized SSN#
Street Address	City		State Zip

Use Additional Sheet if Necessary

OTHER MAPLE BANK PRODUCTS/SERVICES

I/We are interested in more information about the additional products/services:

- Maple Bank Checking Account
- Maple Bank Savings Account
- Certificate of Deposit
- ATM & Check Card
- Online Banking
- Overdraft Protection Line of Credit
- Automatic Payment
- Health Savings Account
- Health / Life Insurance Consultation
- Investment Consultation

MEMBER FDIC

CHECKLIST FOR INITIAL LOAN REQUEST (PLEASE SIGN ALL FINANCIAL STATEMENTS)

Business Fiscal Year End Balance Sheet/Profit and Loss Statement for: _____

Most recent interim Balance Sheet/Profit and Loss Statement, Less than 45 days old

Complete Federal Business Tax Returns for _____

One year Pro-Forma Monthly Financial Statements (Revolving Line of Credit)

Three Year Pro-Forma Financial Statements (Term Loans)

Accounts Receivable Listing and Aging, not more than 30 days old

Accounts Payable Listing, not more than 30 days old

Organizational Documents (Articles of Incorporation, or Partnership Agreement, Etc)

Personal Financial Statement for those who own 20% or more of the Company. (Use Maple Bank form)

Complete Federal Individual Income Tax Returns for: _____

Purchase Agreements/Invoices Pertaining to the Loan Request

Other _____

Other _____

Other _____

Other _____

Other _____

Other _____

Other _____

