

BUSINESS BANKING LOAN APPLICATION

Please PRINT

BUSINESS INFORMATION

Exact Business Legal Name of Applicant
(as it appears on the Federal Tax Return): _____

Doing Business As (if applicable): _____

Business Street Address: _____ County: _____

Business Billing Address (if different from above): _____

Telephone Number: _____ Fax Number: _____ Tax ID Number: _____

Nature of Business (What does the company make, do or sell?): _____

Type of Organization:

Corporation (Standard C) Sub S Corporation Non-Profit Corporation
 Professional Corporation General Partnership Limited Partnership
 Limited Liability Co./Partnership Proprietorship Other

Organized in State of: _____ Year Established: _____ Number of Employees: _____

Name of Affiliated Companies (if any): _____

Annual Sales: \$ _____ For Year Ending: _____ Primary Business Bank: _____

Business Loan(s) Balance: \$ _____ Business Checking Account(s) Balance: \$ _____

Primary Bank _____

DETAILS OF CREDIT REQUEST

Amount of Loan Request: \$ _____

PURPOSE: *Determine the general purpose*

Working Capital:

Capital Expenditures:

Real Estate

Account Receivable Financing Equipment Financing Refinance
 Inventory Financing Property Improvement Purchase
 Business Expansion Refinance Long Term Debt Spec Construction
 Refinance – Line of Credit Vehicle Financing Land Only

PRODUCT: *Choose corresponding product*

Line of Credit Term Loan Term _____ Months (12-84) Commercial Mortgage
 Other Vehicle Loan Term _____ Months (12-60)

COLLATERAL: *Indicate the collateral to be pledged*

All Business Assets Certificate of Deposit Marketable Securities Equipment
 Real Estate: Commercial Property -OR- Residential Property
 Other (describe) _____

If Real Estate is being pledged as collateral, please complete the following:

Name of Owner(s): _____ Type of Property: _____

Address of Property: _____ Market Value: \$ _____

County of: _____ Mortgage Balance: \$ _____

Will the proceeds of the requested loan be used to finance or refinance the purchase, improvement, repair or renovation of a residential or multifamily dwelling? YES NO

THE BANK MAY REQUIRE THE PERSONAL GUARANTY OF THE OWNER(S). IF THERE ARE MULTIPLE PRINCIPALS, PLEASE LIST RANK IN ORDER OF OWNERSHIP. ATTACH ADDITIONAL INFORMATION IF NECESSARY.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE DISCLOSED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS LOAN.

PRINCIPAL/OWNER 1:

Name: _____

Social Security Number: _____

Home Address: _____

Years at this Residence: _____

Home Phone Number: _____

Name: _____

Management Title: _____

Years as Business Owner: _____

% Ownership: _____

PRINCIPAL/OWNER 2:

Name: _____

Social Security Number: _____

Home Address: _____

Years at this Residence: _____

Home Phone Number: _____

Name: _____

Management Title: _____

Years as Business Owner: _____

% Ownership: _____

AUTOMATIC CHARGE AUTHORIZATION

The applicant agrees to maintain a checking account at Farmers & Merchants Bank of Western Pa. NA Yes____ No____

Checking Account Title: _____

Account Number: _____

ADDITIONAL INFORMATION

Please provide the following additional information:

- Business Tax Returns (3 years) & Financial Statements
- Personal Tax Return (2 years) for all Principals/Guarantors
- Personal Financial Statements for all Principals/Guarantors
- If the Applicant is a Not-for Profit organization, please provide 3 years tax returns

Depending on the complexity of the loan request, we may require the following: Current interim statements, aging of accounts receivable/payable, invoices, details of collateral information, agreement of sale, business plan, appraisals and insurance information.

AUTHORIZATION/SIGNATURES

The Applicant certifies that the statements made on this application and the other information provided with this application are true and complete. (The term "Applicant" as used herein shall include the business entity applying for the loan and all other people who by providing information herein may be liable for the loan requested in this application, as an endorser, surety or guarantor). The Applicant agrees to promptly notify the Bank of any material changes to this information. The Bank is authorized to make all inquires it deems necessary to verify accuracy and determine the Applicant's credit worthiness, and to share any information provided to the Bank with any Bank affiliate. The Applicant authorizes any person or consumer reporting agency to give the Bank any information it may have on the Applicant and authorizes the Bank to ask any questions about its credit experience with the Applicant. The Bank is authorized to make inquires of the Applicant's accountant directly and obtain any information it feels necessary in processing this application. The Applicant(s) understands that if it is a legal entity, all guarantors must sign below and include their titles.

The Applicant understands that all fees, including commitment and documentation fees and annual credit review fees are non-refundable. In addition, once the commitment has been issued the Applicant will pay all expenses, including but not limited to: documentation fees, mortgage taxes, insurance premiums, recording and filing fees, appraisals fees, etc.

____ Check here if the Applicant is a party to any claim or lawsuit or owes any back taxes.

Name & Title: _____

Signature: _____

Name & Title: _____

Signature: _____

PLEASE LIST NAMES AND TITLES OF INDIVIDUALS, IF DIFFERENT THAN ABOVE, REQUIRED TO SIGN LOAN DOCUMENTS

