



SB One Bank

COMMERCIAL LOAN APPLICATION

DATE: _____ Loan Amount Requested: \$ _____ Loan Term: _____

Name of Business: _____

Business Address: _____

City: _____ State: _____ Zip: _____

Nature of Business: _____

Business Phone No: _____ SIC Code: _____ Fax No: _____

E-mail: _____

Entity: _____ Corporation _____ S Corp. _____ Limited Liability
_____ Proprietorship _____ Partnership _____ Limited Partnership

Year Business Established: _____ State in Which Organized: _____

State Organization I.D No: _____ Federal Tax I.D. No: _____

Owner/Guarantor	Co-Owner/Guarantor
Name: _____	Name: _____
Home Address: _____	Home Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
SS#: _____ - _____ - _____	SS#: _____ - _____ - _____
Home Phone: _____ - _____ - _____	Home Phone: _____ - _____ - _____
Date of Birth: _____	Date of Birth: _____

COMMERCIAL LOAN REQUEST

____ New ____ Refinance ____ Renewal/No New Money ____ Renewal/With New Money
____ Modification ____ Joint application ____ Other _____

____ Term loan ____ Line of Credit ____ Commercial Mortgage ____ Letter of Credit
____ Construction ____ Other _____

Purpose of Loan: _____

Collateral: (Please check any that apply) Are there any liens or security interest on business assets?

___ All Assets ___ Accounts Receivable _____ Yes _____ No

___ Inventory ___ Real estate If yes please describe: _____

___ Machinery & Equipments _____

Other: (please describe) _____

If Real estate is checked for collateral please complete:

Property Owner(s) _____ Estimated Value: _____

Address: _____ State: _____ Zip: _____

Lot: _____ Block: _____

Existing Mortgage(s): _____ 1st lien _____ 2nd lien _____ Other: _____

AUTHORIZATION AND SIGNATURES AGREEMENT

As used in this document, the words “you” and “your” mean the individual signers listed below and the words “we” and “us” mean the financial institution.

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 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). The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would materially affect accuracy of this Statement. Applicant(s) are aware that knowing or willful false statements regarding the value of the above property for purpose 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) further authorize SB One Bank to make such inquires of the vendors as they deem responsible and appropriate.

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

By: _____ By: _____
Signature Date Signature Date

By: _____ By: _____
Signature Date Signature Date

DISCLOSURE OF EQUAL CREDIT OPPORTUNITY NOTICE

**Disclosure of Right to Request Specific Reasons for
Credit Denial at Time of Application
(Business Credit)**

Applicant:

If your application for business credit is denied, you may have the right to a written statement of specific reasons for the denial. To obtain the statement, please contact SB One Bank, Commercial Loan Administration, 200 Munsonhurst Road, Franklin, New Jersey 07416 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.

Applicant: Right to receive a copy of an appraisal:

You have the right to receive a copy of the appraisal report used in connection with your loan application for credit. Upon payment you are entitled to a copy of the appraisal. Please contact us at, SB One Bank, Commercial Loan Administration, 200 Munsonhurst Road, Franklin, New Jersey 07416, within 90 days after we notify you about the action taken on your credit application or you withdraw your application.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, 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, MO 64106*