



COMMERCIAL LOAN APPLICATION

BUSINESS INFORMATION

Name of Business: _____ Kind of Business: _____ LLC
 (Check One) _____ Corporation
 _____ Sub. S
 _____ Proprietorship
 _____ Partnership

Address: _____

City: _____ State: _____ Zip: _____

Nature of Business: _____ If partnership, is there formal Agreement? Yes No

Phone No: _____ SIC Code: _____ Year Business Established: _____

Fax No: _____ E-mail: _____ State In Which Organized: _____

Own/Rent: _____ Annual Mtg/Rent: _____ State Organizational I.D. No: _____

Federal Taxpayer I.D. No: _____

COMMERCIAL LOAN REQUEST

Type of Loan: (please check one) Amount: \$ _____

Term Loan Line of Credit Commercial Mortgage
 Small Business Line of Credit Letter of Credit Other _____

Purpose: _____

Collateral: (Please check any that apply)

All Assets Accounts Receivable Inventory Yes No
 Machinery & Equipment Real Estate
 Other (Please describe) _____

Are there any liens or security interests on business assets?
 If yes, please describe: _____

If real estate is checked for collateral please complete:

Property Owner(s): _____ Street: _____
 _____ City: _____ State: _____
 _____ Lot(s): _____ Block(s): _____

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

MANAGEMENT INFORMATION

Please list all owners, officers or partners. 100% of company ownership must be shown.

Name	Social Security #	Home Address	Annual Salary	Title	% of Ownership
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

BANK REFERENCES

Bank Name	Business Checking (6 Mos. Avg. Bal.)	Savings (Current Bal.)	Loans	Checking Account Number
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

MAJOR SUPPLIERS

Vendor/Creditor	Location	High Credit	Contact Person	Telephone Number
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

ADDITIONAL INFORMATION REQUIRED

Please send the following information along with this Commercial loan Application to the Bank. Upon receipt of a complete package, the Bank will begin processing your request.

- Last three years of Business Financial Statements
- Last three years of Business Tax Returns
- Current Personal Financial Statement of all Business Owners
- Last two years of Personal Tax Returns of all Business Owners
- Recent Tax Bill if Real Estate is to be pledged as Collateral
- Recent Accounts Receivable Aging

Provided	Received
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

AUTHORIZATION AND SIGNATURES

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the guarantors 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 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, and may result in a fine or imprisonment or both. Applicant(s) have received a separate copy of The Equal Credit Opportunity Notice.

Guarantors further authorizes the Bank to make such inquiries of the vendors as they deem responsible and appropriate.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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

By: _____
Signature Date

By: _____
Signature Date

By: _____
Signature Date

By: _____
Signature Date

DISCLOSURE OF EQUAL CREDIT OPPORTUNITY NOTICE

Disclosure of Right to Request Specific Reasons For Credit Denial Given at Time of Application (Business Credit)

Applicant:

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Lakeland Bank Administrative Center, Commercial Loan Department, 250 Oak Ridge Road, Oak Ridge, New Jersey, 07438-8906 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.

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, Missouri 64106.



250 Oak Ridge Road • Oak Ridge, NJ 07438 • T 973.697.2000 • F 973.697.5809 • LakelandBank.com



An Equal Housing, Equal Opportunity Lender, Member FDIC

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