

Officer#	Officer Name	Referred By	
Branch #	Branch Nam	Branch Phone #	

## SMALL BUSINESS LOAN APPLICATION

LOAN REQUEST

☐ Line of Credit	t			Term Loan	C	Commercial Mortgage
Amount Requested						
Purpose						
Collateral						
•						
		В	USINESS	NFORMATION		
Business Legal Name						
Doing Business as Name (DBA	4)					
Business Address						
Mailing Address						
Contact Name			Phone		Emai	I
Nature of Business					,	
Year Established				Current Ownership	(# Years)	
Accountant Name, Phone Nu	mber and Email					
Attorney Name, Phone Numb	per and Email					
			BUSINESS	STRUCTURE		
Sole Proprietor			Partners	hip		☐ Corporation
□ S Corporation			LLC			■ Nonprofit
Name		٥v	WNEKSHIF	INFORMATION		0/ Owen and in
Name				Title		% Ownership



				BANKING RELATIONSHIP	
	Bank Na	ame	,	Account Type	Current Balance
				7	
	Yes		No A	e any of the Business or Guarantors tax returns	s heing audited or contested?
		_		e any of the Business or Guarantors tax returns	
	Yes			e the Business or Guarantors party to any laws	
				dgments?	,
	Yes		No H	as the Business ever declared bankruptcy?	
	Yes		No Is	the Business delinquent in any debt?	
	Yes		No Is	the Business in the process of being sold or cha	ange ownership?
	Yes			sales from the four (4) largest customers exce	eed 50% of the Business total
			re	venues?	
Additio	nal Comments/II	nfor	mation (if any	of the above checked yes)	
riadicio	nar comments, n		macion (ii any	of the above checked yes;	
				CREDIT ARRIVATION CHECKLIST	
				CREDIT APPLICATION CHECKLIST	
	Const. Deciman				
	Small Business 2 Years Busines			irns	
	Business Debt			11115	
				irns for each Guarantor	
				each Guarantor	
				ses - Copy of Bill of Sale	
				y of Purchase and Sales Agreement (if applicab	le), Copy of Leases, Rent
	Roll and Annua	al Pr	operty Expens	es.	
				REPRESENTATION	
	-	_		n contained in this application and all support	=
				this application for business purpose and cer	
persona	al, family, or hou	seh	old purposes.	he applicant represents, warrants and certifies	that all information provided in connection

The applicant is providing the information contained in this application and all supporting documents to induce ConnectOne Bank to extend credit. The applicant submits this application for business purpose and certifies that such credit will not be used for personal, family, or household purposes. The applicant represents, warrants and certifies that all information provided in connection with this application is true, correct and complete, and understands that ConnectOne Bank is relying on such information to determine applicant's creditworthiness. Therefore, the applicant hereby authorizes ConnectOne Bank and agents to make all inquiries necessary to make such determination. This includes: (a) obtaining any current or future credit reports on the applicant or guarantor (including consumer credit reports, if applicable), and (b) making inquiries to employers and vendors in connection with this application or any update, renewal, modification, or extension of credit. The applicant agrees to immediately notify ConnectOne Bank in writing of any change in the applicant or guarantor's name, address, or employment and of any material adverse change in any of the information contained in this application or supporting documents, or the applicant or guarantor's financial condition. The applicant understands that submission of this application does not create a commitment to grant or continue credit.

	SIGNATURES						
Signature		Signature					
Name and Title		Name and Title					
Date		Date					



## **DISCLOSURE STATEMENT**

(Please retain for your records)

Thank you for your request for credit from ConnectOne Bank. We will give your request careful consideration. In the event your request is denied, you may request a written statement detailing the specific reasons for the denial. You may obtain the statement by contacting the Small Business Lending Department within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The address and telephone number of the Small Business Lending Department is:

ConnectOne Bank 301 Sylvan Ave Englewood Cliffs, NJ 07632 201-816-8900

**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 (provided the requester has the capacity to enter into a binding contract), because all or part of the requester's income derives from any public assistance program, or because the requester has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street
Box# 11
Kansas City, MO 64106

## If this loan is to be secured by a 1 – 4 family dwelling, the following also applies:

You have a right to receive 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 address 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. In your letter, please give us your name and address and information regarding your loan request (i.e. loan number or date of loan request, type of loan, amount and term requested).

**Patriot Act Notice:** 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 every customer. What this means for you: When you apply for a loan, 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.



		Busine	ss Obligations	s as of:				
Creditor	Loan Type	Collateral	Original Date	Maturity Date	Original Amount	Current Balance	Monthly Payment	Interest Rate
Are any of the abov	e obligations	being paid off with t	 he requested	loan? (If yes,	please list)			
Name of Business								
Name of Authorized	d Signer	A	uthorized Sig	ner Signature	2			



		P	<b>ERSONAL IN</b>	IFORMATION			
APPLICANT (NAME)				CO-APLICANT (NAME)			
US Citizen [ ] Yes Employer	[ ] No Resident Ali	en No.		US Citizen [ ] Yes Employer	[ ] No Resident A	Alien No.	
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone No.	No. Years Employed	Title/Positio	nn .	Business Phone No.	No. Years Employed	Title/Posit	ion
business i none ivo.	No. Tears Employed	Trucy i ositio	/11	business i none ivo.	No. rears Employed	111111111111111111111111111111111111111	1011
Previous Employer & Posi	ition (if less 3 year with curr	ent one)	No. of Years	Previous Employer & Posi	tion (if less 3 year with cu	rrent one)	No. of Years
Home Address				Home Address			
Home Phone No.	Social Security No.	Date of Birt	h	Home Phone No.	Social Security No.	Date of Bir	rth
	·						
Name, Phone No. of your	Accountant	•		Name, Phone No. of your	Accountant	•	
Name, Phone No. of your	Attorney			Name, Phone No. of your	Attorney		
Name, Phone No. of your	Investment Advisor/Broker			Name, Phone No. of your	Investment Advisor/Broke	er	
Name, Phone No. of your	Insurance Advisor			Name, Phone No. of your	Insurance Advisor		
	Cash Income	e & Expend	litures State	ement for Year Endin	g:		
Salary (Applicant)	Cash Income	e & Expend	litures State	ement for Year Endin			
Salary (Applicant) Salary (Co-Applicant)	Cash Income	& Expend	litures State		Taxes		
		& Expend	litures State	Federal Income and Other	Taxes		
Salary (Co-Applicant)	.pplicant)	e & Expend	litures State	Federal Income and Other State Income and Other Ta	Taxes	ıl	
Salary (Co-Applicant) Bonuses & Commission (A	.pplicant)	& Expend	litures State	Federal Income and Other State Income and Other Ta Rental Payments, Co-op or	Taxes  axes r Condo Maintenance		
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C	.pplicant)	& Expend	litures State	Federal Income and Other State Income and Other Ta Rental Payments, Co-op or	Taxes axes r Condo Maintenance Residentia	nt	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income	.pplicant)	e & Expend	litures State	Federal Income and Other State Income and Other Ta Rental Payments, Co-op or Mortgage Payments	Taxes  axes r Condo Maintenance Residentia Investmen	ıl	
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Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains	pplicant) o-Applicant)	e & Expend	litures State	Federal Income and Other Ta State Income and Other Ta Rental Payments, Co-op or Mortgage Payments Property Taxes Interest & Principal Payme	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains Partnership Income	pplicant) o-Applicant)	& Expend	litures State	Federal Income and Other Ta State Income and Other Ta Rental Payments, Co-op or Mortgage Payments Property Taxes Interest & Principal Payme Insurance	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains Partnership Income Other Investment Income	pplicant) o-Applicant)	& Expend	litures State	Federal Income and Other Tate Income and Other Tate Income and Other Tate Rental Payments, Co-op of Mortgage Payments  Property Taxes  Interest & Principal Payme Insurance Investments (including tax	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains Partnership Income Other Investment Income	pplicant) o-Applicant)	& Expend	litures State	Federal Income and Other Ta State Income and Other Ta Rental Payments, Co-op or Mortgage Payments Property Taxes Interest & Principal Payme Insurance Investments (including tax Alimony/Child Support	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains Partnership Income Other Investment Income	pplicant) o-Applicant)	e & Expend	litures State	Federal Income and Other Ta State Income and Other Ta Rental Payments, Co-op or Mortgage Payments  Property Taxes  Interest & Principal Payme Insurance Investments (including tax Alimony/Child Support	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	
Salary (Co-Applicant) Bonuses & Commission (A Bonuses & Commission (C Rental Income Interest Income Dividend Income Capital Gains Partnership Income	pplicant) o-Applicant)	e & Expend	litures State	Federal Income and Other Ta State Income and Other Ta Rental Payments, Co-op or Mortgage Payments  Property Taxes  Interest & Principal Payme Insurance Investments (including tax Alimony/Child Support Tuition Medical Expenses	Taxes  axes r Condo Maintenance Residentia Investmen Residentia Investmen	ıl	

<sup>\*</sup> Income form alimony, child support, or separate maintenance income need not to be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

<b>Balance Sheet as of:</b>	
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ASSETS	AMOUNT(S)	LIABILITIES	AMOUNT(S)	
Cash in this Bank		Notes Payable to this Bank	Unsecured	
Cash in Other Financial Institutions (List)			Secured	
		Notes Payable to Others (Schedule E)	Unsecured	
			Secured	
Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards	(3)	
Non-Readily Marketable Securities (Schedule A)		Margin Accounts		
Accounts and Notes Receivable		Notes Due: Partnership (Schedule D)		
Net Cash Surrender Value Life Insurance (Schedule B)		Taxes Payable		
Residential Real Estate (Schedule C)		Mortgage Debt (Schedule D)		
Real Estate Investments (Schedule C)		Life Insurance Loans (Schedule B)		
Partnerships/PC Interests (Schedule D)		Other Liabilities (List)		
IRA, Keogh, Profit-Sharing & Other Vested Retirement				
Deferred Income (number of years deferred)				
Personal Property (including automobiles)				
Other Assets (List)				
		Т	otal Liabilities	
Total Assets			Net Worth	

CONTINGENT LIABILITIES	Yes	No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of you tax obligations past due?			
What would be your total estimated tax liability if you were to sell all your major assets?			
If yes for any of the above, give details:			

Schedule A	A - All Securities (incl	uding non-money market mutu	ial funds)					
No. Shares (Stock or					Current	PLEDGE		
Face Value					Market			
Bonds)	Description	Owner(s)	Where Held	Cost	Value	YES	NO	
READILY MAR	KETABLE SECURITIES (inclu	ding U.S. Governments and Municipals)						
NON-READILY	MARKETABLE SECURITIES	(closely held, traded, or restricted stock)						
* If not anoug	th snace attach a senarate	schedule or brokerage statement and en	ter totals only					

Schedule B - Insuran	ce					
Life Insurance						
la company	Face Amount	Towns of Dollars	Danafisiana	Cash Surrender Value	Amount Borrowed	Our analytic
Insurance Company	Amount	Type of Policy	Beneficiary	value	Borroweu	Ownership
	•			-	_	
Disability Insurance		Applicant	Co-Applicar	Co-Applicant		
Monthly Distribution of Dis	abled					
Number of Years Covered						
			•		•	

Schedule C - Persona	al Residence & Real E	state Mort	gage Debt						
Personal Residence(s)									
		Purchase					Loan		
Property Address	Legal Owner	Year	Price	Market Value	Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender
Investment Properties									

Schedule D Partnerships						
Type of Investment	Date Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnership	Final Contribution Date
Business/Professional (indicate name)						
Investments (including Tax Shelters)						

<sup>\*</sup>Note: For Investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in case of partnership investments of S-corporations, Schedule K-1.

Schedule E - Notes Payable								
			Seci	ured		Interest		Unpaid
Due to	Type of Facility	Amount	Yes	No	Collateral	Rate	Maturity	Balance

Please Answer the Following Question	ns:			
1. Income tax returns filed through (date):				
Are any returns currently being audit	ed or contested?	[ ] Yes	[ ]No	
If yes, what year(s):				
2. Have (either of) you or any firm in which you we	re a major owner ever declared bankruptcy?	[ ] Yes	[ ] No	
If yes, please provide details:				
3. Have you drawn a will?		[ ] Yes	[ ] No	
If yes, please furnish the name of exe	ecutor(s) and year will be drawn:			
4. Number of dependents (excluding self) and relat	tionship to applicant:			
5. Have you ever had a financial plan prepared for	you?	[ ] Yes	[ ]No	
6. Did you include two years of federal tax returns	?	[ ] Yes	[ ]No	
7. Do (either of) you have a line of credit or unused	d credit facility at any other institution(s)?	[ ] Yes	[ ]No	
If yes, please indicate where, how m	uch, and name of banker:			
8. Do you anticipate any substantial inheritances?		[ ] Yes	[ ] No	
If yes, please explain:				
Representations and Warranties				
change (1) in any of the information contained in thi perform its (or their) obligations to ConnectOne Bank and substantially correct. If the undersigned fail to material respect, you may declare the indebtedness payable. ConnectOne Bank is authorized to make all ithe credit-worthiness of the undersigned. The under report and any other financial information it may ha Bank's credit experience with the undersigned. Each the undersigned. As long as any obligation or guarar statement. This personal financial statement and any	. In the absence of such notice or a new and full wr notify you as required above, or if any of the info s of the undersigned or the indebtedness guarante inquiries ConnectOne Bank deems necessary to veriful signed authorize any person or consumer reporting we on the undersigned. Each of the undersigned a of the undersigned authorizes ConnectOne Bank to the of the undersigned to ConnectOne Bank is out-	ritten statement, this sho rmation herein should p eed by the undersigned, fy the accuracy of the inf g agency to give Connect uthorizes ConnectOne B o answer questions abou standing, the undersigne	uld be considered as a continuing statement brove to be inaccurate or incomplete in any as the case may be, immediately due and ormation contained herein and to determine One Bank a copy of the undersigned's credit ank to answer questions about ConnectOne to ConnectOne Bank's credit experience with dishall supply annually an updated financial	
The undersigned authorize any person or consumer remay have on the undersigned, and to prepare at Conr		· ·	report, any other financial information it	
Signature:	Date:	Social Secur	rity Number:	
Signature:	Date:	Social Secur	rity Number:	
Date	Applicant Signature			
Date	Co-Applicant's Signature			
Dute	(if you are requesting the financial accommodation jointly)			
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