



Bath Savings Institution
Since 1852

**BUSINESS
LOAN
APPLICATION**

LOAN REQUEST

Amount Requested:	Type of Credit Requested:	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Commercial Mortgage
		<input type="checkbox"/> Term/Equipment Loan	
Term:	Type of Collateral:	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Equipment <input type="checkbox"/> Other
		<input type="checkbox"/> Vehicle	<input type="checkbox"/> Business Assets
Collateral Description:			

Purpose of Loan:

Please provide business and personal tax returns for the last three years.

APPLICANT(S) INFORMATION

Business Name:	Years in Business:
Owner's Name(s):	Tax ID or SSN #:
	Phone Number:
Mailing Address:	Mobile Number:
	Fax Number:

Email Address:

Type of Business:	
Type of Organization:	Date of Organization:
<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Corporation
<input type="checkbox"/> Partnership	<input type="checkbox"/> Other

Are there any debts not listed on the financial statements for which your business is obligated? Yes No

If yes, what is the total liability? \$

Is your business party to any claim or lawsuit? Yes No

Have you ever owned or operated a business which declared bankruptcy? Yes No

Does your business owe any taxes for years prior to the current year? Yes No

If you answered yes to any of these questions, please provide the details on an attachment.

For Bank Use:

Branch:	Branch Contact:	Date Received:
_____	_____	_____

BUSINESS LOAN APPLICATION *(continued)*

PERSONAL STATEMENT *(Confidential)*

Please complete each section. For the purpose of procuring credit with Bath Savings Institution, if any change occurs that materially reduces your ability to pay your debts, you will immediately notify the Bank. Unless the Bank is notified it may continue to rely upon this financial information given as a true and accurate statement of your financial condition.

SOURCES OF INCOME (CURRENT YEAR)

	Borrower	Co-Borrower	Total
Salary			\$
Bonuses and Commissions			
Dividends/Interest			
Real Estate Income			
Other Income (Itemize)			
Total			

Is any of the income in the above section likely to be reduced before the credit requested would be paid off? Yes No
If yes, explain:

NOTICE: Do not include income from alimony, child support or separate maintenance payments unless you desire the bank to rely upon such income.

ASSETS

	Cash or Market Value
Name and address of Bank	
Acct. No.	\$
Name and address of Bank	
Acct. No.	\$
Name and address of Bank	
Acct. No.	\$
Stocks & Bonds (Company Name/number)(You may attach a recent statement)	\$
Life insurance net cash value (Face Amount \$)	\$
Subtotal Liquid Assets	\$
Real estate owned (enter total amount from Schedule A on page 3)	\$
Vested interest in retirement fund	\$
Automobiles owned (make, model & year)	\$
Other Assets (itemize)	\$
Total Assets a.	\$

BUSINESS LOAN APPLICATION *(continued)*

SCHEDULE A OF REAL ESTATE OWNED

Property Address <i>(Indicate if held jointly)</i>	Date Acquired	Type of Property	Market Value	Mortgage Balance	Mortgage Holder	Mortgage Payment	Gross Rental Income
Total							

LIABILITIES/DEBTS

	Monthly Payment	Unpaid Balance
Real Estate Mortgage Holder	\$	\$
Credit Cards: Name and address of Company	\$	\$
Auto Loans: Name and address of Company	\$	\$
Other Debts/Loans: Name and address of Company	\$	\$
Name and address of Company	\$	\$
Name and address of Company	\$	\$
Name and address of Company	\$	\$
Total Monthly Payments	\$	
Net Worth (a minus b) \$		Total Liabilities b. \$

If you need to provide additional information to assist Bath Savings Institution in its assessment of your request, please attach a separate sheet to this application.

BUSINESS LOAN APPLICATION *(continued)*

PERSONAL / GUARANTOR INFORMATION

BORROWER/GUARANTOR		CO-BORROWER/GUARANTOR	
Name		Name	
Address		Address	
Social Security Number	Home Phone	Social Security Number	Home Phone
Email Address <i>(optional)</i>	Work Phone	Email Address <i>(optional)</i>	Work Phone
Business Occupation		Business Occupation	
Partner/Officer in any other venture:		Partner/Officer in any other venture:	
Do you personally guarantee someone else's debt? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Do you guarantee any debt not elsewhere mentioned: <input type="checkbox"/> Yes <input type="checkbox"/> No			

GENERAL INFORMATION

Do you pay alimony or child support? Yes No If yes, how much monthly? \$ _____

Are you defendant in any suits or legal actions? Yes No

Are you now or have you been involved in bankruptcy proceedings within the past 7 years? Yes No

Explain: _____

I/we certify that all of the statements made are true and complete and are made for use by Bath Savings Institution for the purpose of obtaining, reviewing, or renewing credit. Bath Savings may obtain your personal credit report. If you request, you will be informed whether or not your credit report was obtained; and if obtained, you will be informed of the names and addresses of the credit bureaus that furnished the reports.

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 Bath Savings 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(s): _____ Date: _____

<p>LOAN APPLICATION CHECKLIST</p> <p><input type="checkbox"/> Completed this form fully.</p> <p><input type="checkbox"/> Signed and dated page four</p> <p><input type="checkbox"/> Include three years of complete personal federal income tax returns</p> <p><input type="checkbox"/> If business is a corporation, S Corp, LLC or Partnership, include three years of complete business federal income tax returns.</p>

BUSINESS LOAN APPLICATION *(continued)*

5/03

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to monitor the Lender's compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to furnish information, but are encouraged to do so. The law provides that a Lender may not discriminate on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER/GUARANTOR	CO-BORROWER/GUARANTOR
Name	Name
<input type="checkbox"/> I do not wish to furnish this information RACE/NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic Origin <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> I do not wish to furnish this information RACE/NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic Origin <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male