



Lending Department  
 341 Main Street  
 P.O. Box 470  
 Catskill, NY 12414

**For Office Use Only**

Date Received:  
 Received By:

# Commercial Loan Application

## Loan Request Information

TYPE OF LOAN REQUESTED <input type="checkbox"/> Line of Credit <input type="checkbox"/> Mortgage Loan <input type="checkbox"/> Term Loan	LOAN AMOUNT \$	BRIEF SUMMARY OF LOAN PURPOSE
---	-------------------	-------------------------------

## Borrower Information We Intend to Apply for Joint Credit (please initial)

FULL NAME OF BUSINESS / INDIVIDUAL(S)		ORGANIZATIONAL FORM (e.g. Corporation, Partnership, LLC, etc.)		
ADDRESS		TELEPHONE NUMBER	E-MAIL ADDRESS	
YEAR ESTABLISHED	NUMBER OF EMPLOYEES	STATE INCORPORATED	TAX ID#	NATURE OF BUSINESS
BUSINESS LOCATION IS: <input type="checkbox"/> Owned <input type="checkbox"/> Leased		EXPIRATION DATE OF LEASE	MONTHLY MORTGAGE/RENT AMOUNT \$	

## Ownership Information

PRINCIPAL(S) NAME	TITLE	OWNERSHIP PERCENTAGE

## Accountant Information

NAME	TELEPHONE NUMBER
ADDRESS	

## Business Liabilities (Include all obligations: Mortgages, Leases, etc.)

DESCRIPTION OF DEBT (e.g. Line of Credit / Bank Name)	DATE INCURRED	ORIGINAL AMOUNT / TERM	PRESENT BALANCE	MONTHLY PAYMENT

## Other Information

Are there any outstanding judgments, tax liens, garnishments or other legal proceedings against the business or the principal(s)?  Yes  No

Have any individual(s) or principal(s) ever been convicted of any criminal offense other than a motor vehicle traffic violation?  Yes  No

If so, Please Explain:

---

## Terms and Conditions

By signing this Application, the Authorizing Officer and the Company, by and through the Authorizing Officer, and each owner:

**A)** Certify that (i) the information provided in this statement is to induce The Bank of Greene County to extend credit as indicated on this Application, (ii) each is authorized to execute this Application for the Company, and (iii) all documentation provided in support of the application become the property of The Bank of Greene County and will not be returned, and (iv) all information and documents submitted are true, correct and complete;

**B)** Authorize The Bank of Greene County to (i) obtain consumer and/or business reports, now or in the future (ii) obtain balance and payoff information on all accounts requiring payoff as a condition of granting credit, and (iii) provide account experience with The Bank of Greene County to consumer reporting agencies and others;

**C)** Agree to notify The Bank of Greene County promptly of any material change in such information; and

**D)** Understand and agree that : (i) the granting of the credit facility requested in this Application is subject to final credit approval by The Bank of Greene County, (ii) The Bank of Greene County may, at any time, request additional financial information as a condition for such credit, (iii) if any of the information should prove to be inaccurate or incomplete in any material respect the Bank may declare any indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, granted by the Bank, as the case may be, immediately due and payable, (iv) collateral may be required as a condition of granting credit, and (v) FALSE statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

## Additional Documentation Requirements

Checklist	Minimum Information Required
<input type="checkbox"/>	Three Years Business Tax Returns OR Accountant-Prepared Year End Financial Statements
<input type="checkbox"/>	Three Years Personal Tax Return of All Owners 20% or More
<input type="checkbox"/>	Personal Financial Statement of All Individual Owners of 20% or More (Current)
<input type="checkbox"/>	Aging of Accounts Receivable and Accounts Payable (If Applicable)
<input type="checkbox"/>	Additional Information May Be Required

**Please include the following information if your request is for secured credit**

Collateral	Checklist	Required Documentation
Real Estate	<input type="checkbox"/>	Copy of Real Estate Contract (If Purchase)
	<input type="checkbox"/>	Name and Telephone Number of Insurance Agent
	<input type="checkbox"/>	Name and Telephone Number of Borrower's Attorney (If Purchase)
	<input type="checkbox"/>	Copy of Deed & Tax Bills
	<input type="checkbox"/>	Name and Telephone Number of Seller's Attorney (If Purchase)
Equipment Being Purchased	<input type="checkbox"/>	Copy of Invoice / Price Quote
	<input type="checkbox"/>	Name and Telephone Number of Insurance Agent
Equipment Presently Owned	<input type="checkbox"/>	List of Equipment Including Make, Model, Age and Serial Number / Copy of Title (If Applicable)
	<input type="checkbox"/>	Name and Telephone Number of Insurance Agent
New Vehicle	<input type="checkbox"/>	Invoice
	<input type="checkbox"/>	Name and Telephone Number of Insurance Agent
Stock	<input type="checkbox"/>	Copy of Stock Certificate or Brokerage Account Statement

## Authorization/Agreement

By signing this Application, the party named in the section titled "Business Information" and each party named in the section titled "Ownership Information" agrees to each of the Terms and Conditions on Page 2. In addition, each individual who signs this Application on behalf of a party, also agrees, in his or her individual capacity, to each of the terms and conditions contained on Page 2, even if a title or other designation appears next to his or her name or signature. This Commercial Loan Application and all documentation provided in support of the application become property of The Bank of Greene County and will not be returned.

Owner/Officer Signature:

Title:

Date:

Owner/Officer Signature:

Title:

Date:

## NEW YORK STATE NOTICE REGARDING ALTERNATIVE PAYMENT SCHEDULES:

Pursuant to N.Y. Banking Law Section 129-a, in the event that The Bank of Greene County permits the Borrower(s) to establish an alternative payment schedule due to financial hardship or other circumstances during the life of your loan, accepting such alternative payment schedule may have a negative impact on your credit score or rating. By providing signature above, Borrower(s) acknowledge that they have received this notice.