



Date Received: \_\_\_\_\_  
 Received By: \_\_\_\_\_

# Fire & EMS Financing Program Application

## Loan Request Information

TYPE OF LOAN REQUESTED		LOAN AMOUNT	BRIEF SUMMARY OF LOAN PURPOSE	
<input type="checkbox"/> Real Estate	<input type="checkbox"/> Equipment / Vehicle / Apparatus	\$		
Payment Option Desired				Requested Payment Start Date
Monthly	Quarterly	Semi-Annual	Annual	

## Borrower Information

Full Legal Name	
Person to Contact & Phone Number	
Address, City, County, State, Zip	
Type of Agency	Agency's Attorney & Attorney Contact Information
Municipal District (Taxing Authority)	Protection/Service District (Contracts with Town)

## Business Liabilities

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

## Equipment Information (For Equipment / Vehicle / Apparatus Loans)

Description	Model	Serial #
Purchase Price	Supplier Contact Information	

## Property Information (For Real Estate Loans)

Address	Tax Map ID/#
City, State, Zip	Deeded Property Owner (Please Include Copy of Deed):

## Other Information

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

If so, Please Explain:

## 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:
Owner/Officer Signature:	Title:	Date:



# Application Checklist

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

**In order for us to process your loan request, we are requesting the following information:**

**These items are required in order to make a credit decision:**

- Current Balance Sheet
- Last three years of income and expense statements
- Copies of the last three years of Form 990 with all attached schedules
- A letter outlining your company's loan request or a completed application
- Copy of the Municipal Service or Protection contract(s)

**Once approved, a commitment letter is issued by The Bank and sent to you for acceptance, this commitment letter must be signed and returned in order for us to proceed with your request.**

- Executed commitment letter

**The following items will be required from your company no fewer than ten business days prior to the closing, in order for us to finalize the loan and comply with IRS requirements:**

- Copy of published notice of public hearing
- Copy of approval of financing signed by Chief elected executive officer of political sub-division serviced by the company.
- Copy of completed IRS form 8038-G or 8038-GC
- Copy of not-for-profit incorporation papers
- Copy of Sales Tax Exemption Certificate
- Attorney opinion letter

**The following are the closing documents which are to be prepared by your attorney and forwarded to The Bank's attorney for review approximately ten business days prior to funding:**

- Note
- Borrowing Resolution
- Security Agreement
- Copy of original invoice from manufacturer or vendor
- Copy of insurance policy

**Should you have any questions regarding our program, please contact:  
Stephen E. Nelson, Executive Vice President & Chief Lending Officer: (518) 943-2600, ext. 2021.  
Joseph V. Rothrock II, Sr. Credit Analyst, Fire & EMS Financing Specialist: (518) 943-2600, ext. 2098.**

### 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).