



Commercial Loan Application

Name of Borrower: _____ Date of Application: _____

Requested Loan Amount: _____ Use of Funds: _____

Loan Secured By: Real Estate Business Assets Unsecured Other: _____

Property Type (if secured by real estate): 1-4 Unit Residential 5+ Unit Residential Commercial Other: _____

Description of Collateral (Address, Equipment, etc.): _____ Estimated value: _____

Business Information (if applicable)

Business Name: _____ Tax ID/EIN: _____

Business Type: S-Corp C-Corp Partnership Trust Other: _____

Business Started: _____ No. of Employees: _____ No. of Jobs to be Created: _____

Owners/Principals: _____ % of Ownership: _____
Owners/Principals: _____ % of Ownership: _____
Owners/Principals: _____ % of Ownership: _____
Owners/Principals: _____ % of Ownership: _____
Owners/Principals: _____ % of Ownership: _____

Guarantors / Personal Information

Full Name: _____ SSN: _____

Address: _____ Date of Birth: _____

Phone Cell: _____ Work: _____ Home: _____

Email: _____ Preferred Contact Method: _____

Full Name: _____ SSN: _____

Address: _____ Date of Birth: _____

Phone: Cell: _____ Work: _____ Home: _____

Email: _____ Preferred Contact Method: _____

Full Name: _____ SSN: _____

Address: _____ Date of Birth: _____

Phone: Cell: _____ Work: _____ Home: _____

Email: _____ Preferred Contact Method: _____

ONLY COMPLETE THE FOLLOWING SECTION IF THE PROPOSED LOAN IS SECURED BY RESIDENTIAL REAL ESTATE AND THE BORROWER IS AN INDIVIDUAL / NON-ENTITY

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (e.g. ethnicity, race and sex) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex on the basis of visual observation and surname.

I do not wish to provide this information

I do not wish to provide this information

Please check all that apply

APPLICANT

CO-APPLICANT

Ethnicity

Ethnicity

- Hispanic or Latino**
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino (please specify)

- Hispanic or Latino**
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino (please specify)

Not Hispanic or Latino

Not Hispanic or Latino

I do not wish to provide this information

I do not wish to provide this information

Race

Race

- American Indian or Alaska Native**
- Asian**
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian (please specify)

- Hispanic or Latino**
- Asian**
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian (please specify)

Black or African American

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian or Other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander (please specify)

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander (please specify)

White

White

I do not wish to provide this information

I do not wish to provide this information

Sex

Sex

- Female**
- Male**
- I do not wish to provide this information

- Female**
- Male**
- I do not wish to provide this information

Loan Officer Use Only:

Information above was provided by the borrower(s)

Information above was collected on the basis of visual observation or surname

Notices:

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.

Credit Authorization: I/We authorize Greenfield Savings Bank (Bank) to obtain a consumer report(s), and to obtain and exchange information from and with other credit grantors and consumer reporting agencies. I/We authorize Bank to retain all information and reports for Bank's files. In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

True and Correct: I/We certify that all statements made on this application are true and correct and that I/We have withheld nothing that would, if disclosed, unfavorably affect this application. The furnishing of false information for the purpose of influencing Bank's loan decision violates Federal criminal laws and may subject a violator to fine, imprisonment, or both.

Notice of Appraisal: The Bank may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if the loan does not close. You can pay for an additional appraisal for your own use at your own expense. This notice is intended to apply to a loan that will be secured by a 1-4 family dwelling. The term "dwelling" includes, but is not limited to, an individual condominium or cooperative unit and a mobile or other manufactured home.

Taxpayer First Act Disclosure: I/we, understand, acknowledge, and agree that the Lender and Other Loan Participants can attain, use and share tax return information for the purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The "Other Loan Participants" includes any actual or potential owners of a loan(s) resulting from your loan application, or acquirers of any beneficial or other interest in the loan(s), any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Credit Denial Notice: If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement please contact Greenfield Savings Bank within 60 days of the date you are notified of our decision. We will send you a written statement of reason for the denial within 30 days or receiving your request.

Equal Credit Opportunity Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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 a part of the applicant's income is derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency which administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation, 1100 Walnut Street, Box 11, Kansas City, MO 64106.

The undersigned affirm(s) that the information on this application and on any accompanying statements is true, complete and correct, and that the proceeds of the loan applied for will be used for business purposes and not for personal, family or household purposes. The undersigned agree(s) to notify Greenfield Savings Bank of any material changes in the information shown on this application or on any accompanying statements. In addition, by signing below, the Bank is given authorization to verify any of the information provided in this application or any of the accompanying statements. Further, each individual signing below authorizes the Bank to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

INTENT TO APPLY: Please read and check appropriate section

- I am applying for **Individual Credit** in my own name and am relying on my own income and assets and not the income or assets of another person as the basis for repayment of the credit requested.
- We are applying for **Joint Credit** and as the basis for repayment of the credit requested.

APPLICANT NAME (PRINT) _____

APPLICANT SIGNATURE _____

DATE OF SIGNATURE _____

CO-APPLICANT NAME (PRINT) _____

CO-APPLICANT SIGNATURE _____

DATE OF SIGNATURE _____

Internal Use Only: DATE APPLICATION CONSIDERED COMPLETED: / / 20