ConnectOneBank

PERSONAL FINANCIAL STATEMENT (PAGE 1 OF 2)

IMPORTANT: Read these directions before completing this Statement. (Check appropriate box.)

- ❑ If the information contained in this Personal Financial Statement relates to your guaranty of extending credit to a business entity, complete all sections.
- ❑ If you are applying for individual credit in your own name and are relying are on your own income or assets and not the income or asserts of another person as the basis for repayment of the credit request, complete all sections except Section 2.
- ❑ If you are applying for joint credit with another person, complete all sections, providing information in Section 2 about all joint applicants.
- ❑ If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support or maintenance payments or income or assets you are relying on.

SECTION 1 - APPLICANT INFORMATION (Type or Print)		SECTION 2 - APPLICANT INFORMATION (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF ______________________

ASSETS (Do Not Include Assets of Doubtful Value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit Cents)
Cash, Checking, Savings, CD's, Money Market Accounts - See Schedule A		Amounts Payable to Financial Institutions **Secured** - See Schedule G	
Stocks, Bonds, Marketable Securities & US Gov't Securities - See Schedule B		Amounts Payable to Financial Institutions - **Unsecured** - See Schedule G	
Non Marketable Sec. - See Schedule C		Amounts Due to Brokers	
Securities Held by Broker in Margin Accts.		Amounts Payable to Others - **Secured**	
Restricted or Controlled Stocks		Amounts Payable to Others - **Unsecured**	
Partial Interest in Real Estate Equities - See Schedule D		Accounts and Bills Due	
		Unpaid Federal and State Income Taxes	
Real Estate Owned - See Schedule E		Other Unpaid Taxes and Interest	
Loans Receivable		Real Estate Mortgages Payable - See Schedule E	
Automobiles and Other Personal Property			
Cash Value - Life Ins. - See Schedule F		Other Debits - List and Itemize	
Other Assets - List and Itemize:			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		**TOTAL ASSETS**	

SOURCES OF INCOME YEAR ENDED ______________

	Applicant	Joint Applicant
Salary, Bonuses, Commissions		
Dividends		
Real Estate Income		
Other Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).		
TOTAL INCOME	$	$

CONTINGENT LIABILITIES

Do you have any contingent liabilities? ❑ No. ❑ Yes. If yes, describe.

As endorser, co-maker, guarantor or surety?	$
On Leases or contracts?	$
Legal claims?	$
Other special debt?	$
Amount of contested income tax liens	$

PERSONAL INFORMATION

Do you have a will? ❑ No. ❑ Yes. If yes, list executor name and address.

Are you a partner or officer in any other venture? ❑ No. ❑ Yes. If yes, describe.

Have you obtained or applied for credit in any other name? ❑ No. ❑ Yes. If yes, describe.

Are you obliged to pay alimony, child support or separate maintenance payments? ❑ No. ❑ Yes. If yes, describe.

Are any assets pledged other than as described on schedules? ❑ No. ❑ Yes. If yes, describe.

Federal and State Income taxes settled through (date)

Are you a defendant in any suits or legal actions? ❑ No. ❑ Yes. If yes, describe.

Personal Bank Accounts carried at:

Have you ever declared bankruptcy? ❑ No. ❑ Yes. If yes, describe.

(COMPLETE SCHEDULES ON PAGE 2, SIGN AND DATE AT THE BOTTOM)

PERSONAL FINANCIAL STATEMENT (PAGE 2 OF 2)

SCHEDULE A - CHECKING, SAVINGS, CD'S AND MONEY MARKET ACCOUNTS

Type of Account	Name of Institution	In Name of	Balance or Value

SCHEDULE B - STOCKS, BONDS, MARKETABLE SECURITIES AND US GOVERNMENT SECURITIES

Number of Shares or Face Value Bonds	Description	In Name of	Are These Pledged?	Market Value

SCHEDULE C - NON-MARKETABLE SECURITIES

No. of Shares	Description	In Name of	Are These Pledged?	Source of Value	Value

SCHEDULE D - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Balance	Monthly Payment

SCHEDULE E - REAL ESTATE OWNED

Address & Type of Property	Title in Name of	Date Acquired	Cost	Market Value	Mortgage Company	Mortgage Maturity	Mortgage Balance	Monthly Payment

SCHEDULE F - LIFE INSURANCE CARRIED, INCLUDING WHOLE, TERM AND GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE G - CREDIT GRANTED BY BANKS, CREDIT CARD COMPANIES, FINANCE COMPANIES OR OWED TO OTHERS

Name & Address of Lender	Credit in the Name of	Collateral	Original Date	High Credit	Current Balance	Monthly Payment

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf of the undersigned may either severally or jointly with others, agree to act as surety in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as necessary to verify the accuracy of the statements made herein, and to determine my / our creditworthiness. You are authorized to answer questions about your credit experience with me / us. This statement shall remain the property of ConnectOne Bank.

SIGNATURE DATE

SOCIAL SECURITY NUMBER DATE OF BIRTH

SIGNATURE DATE

SOCIAL SECURITY NUMBER DATE OF BIRTH

301 Sylvan Avenue
Englewood Cliffs, New Jersey 07632
ph. 201.816.8900 | fax: 201.816.8535
www.ConnectOneBank.com

MULTI-PURPOSE LOAN APPLICATION

1. GENERAL INFORMATION

BORROWER NAME TAX ID NO.

ADDRESS

CONTACT NAME

CONTACT TITLE AND PHONE NUMBER

2. OWNERSHIP/MANAGEMENT STRUCTURE (check one)

- ❑ Corporation
- ❑ Sub-Chapter S Corporation
- ❑ Professional Corporation
- ❑ General Partnership
- ❑ Limited Partnership
- ❑ Trading as or Doing Business As
- ❑ Individual Proprietorship
- ❑ Limited Liability Corporation
- ❑ Other (specify) ____________________

Ownership

Name	Percentage Owned

Key Management

Name	Title	Age	Years with Company	Annual Compensation Salary	Annual Compensation Bonus	Life Insurance Amount

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MULTI-PURPOSE LOAN APPLICATION

Subsidiaries or Affiliates (owned by the applicant, or by the management or owners of the applicant)

Name	Percentage Owned / By Whom	Line of Business

3. Company History / Profile

Date Founded	Where Founded (City/State)	Founded By	Date Incorporated	State of Incorporation

Four Largest Customers

Name/Address/Contact Name/Phone Number	Net Annual Sales

Four Largest Suppliers

Name/Address/Contact Name/Phone Number	Total Annual Purchases

4. Description of Proposed Financing

Amount Requested: $ **Date Needed:**

Reason for Loan Request (Please check all that apply)

- ❑ Purchase of Inventory
- ❑ Purchase/Refinance of Real Estate (attach Supplement)
- ❑ Growth of Accounts Receivable
- ❑ Purchase of a business
- ❑ Buyout of a partner/shareholder
- ❑ Purchase of equipment (attach Supplement)
- ❑ Other (please specify)

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Requested Term of Loan

❑ Revolving Line of Credit
❑ 9 Months
❑ 3 Years
❑ 3 Months
❑ 1 Year
❑ 4 Years
❑ 6 Months
❑ 2 Years
❑ 5 Years
❑ Other, describe

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Collateral Offered or Available

❑ Accounts Receivable (*Please attach a current aging list of the subject receivables*)
❑ Inventory (*Please attach list of subject inventory*)
❑ Equipment (*Please attach list of subject equipment with serial numbers*)
❑ Real Estate (*Please attach NJCB Real Estate Loan Supplement*)
❑ Marketable Securities (*Please attach itemized list describing the issues and the number of shares*)
❑ Cash / North Jersey Community Bank Account # ______________________
❑ Personal Assets, describe ______________________________

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❑ Other, describe ______________________________

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Source of funds for loan repayment ______________________________

5. SUPPORT INFORMATION AND STATEMENTS REQUIRED

1. 2 years financial statements and tax returns for proposed borrowers(s)
2. Current Personal Financial Statements and 2 years tax returns for all principals or guarantors
3. Receivables Aging, Backlog, Contract Progress Reports (if applicable)
4. Sales Contract and/or Purchase Agreement (if applicable)
5. Financial projections and Business Plan (if applicable)
6. ConnectOne Bank Real Estate Loan Supplement (if applicable)

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MULTI-PURPOSE LOAN APPLICATION

6. Name and Address of Landlord ______________________________

____

Annual Rent $ ______________ Lease Expiration Date ______________

WE INVITE YOU TO REVIEW YOUR APPLICATION WITH A LOAN OFFICER TO DETERMINE IF ANY ADDITIONAL SUPPORT INFORMATION IS REQUIRED.

7. Additional Comments (if any)

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The undersigned specifically acknowledge(s) and agree(s) that: (1) all statements made in this application are made for the purposes of obtaining the loan indicated herein; (2) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application; (3) the original copy of this application will be retained by the Lender, even if the loan is not approved; (4) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (5) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (6) ownership of the loan may be transferred to a successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; and (7) that all expenses for legal fees, title examination, appraisal, and settlement or other charges of the loan are to be paid by the borrower.

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors or assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

DATE	SIGNATURE
DATE	SIGNATURE
DATE	SIGNATURE