



Officer #		Officer Name		Referred By	
Branch #		Branch Nam		Branch Phone #	

SMALL BUSINESS LOAN APPLICATION

LOAN REQUEST		
<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Commercial Mortgage
Amount Requested		
Purpose		
Collateral		

BUSINESS INFORMATION			
Business Legal Name			
Doing Business as Name (DBA)			
Business Address			
Mailing Address			
Contact Name		Phone	Email
Nature of Business			
Year Established		Current Ownership (# Years)	
Accountant Name, Phone Number and Email			
Attorney Name, Phone Number and Email			

BUSINESS STRUCTURE		
<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation
<input type="checkbox"/> S Corporation	<input type="checkbox"/> LLC	<input type="checkbox"/> Nonprofit

OWNERSHIP INFORMATION		
Name	Title	% Ownership



BANKING RELATIONSHIP		
Bank Name	Account Type	Current Balance

<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are any of the Business or Guarantors tax returns being audited or contested?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are any of the Business or Guarantors tax obligations past due?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are the Business or Guarantors party to any lawsuit or subject to outstanding judgments?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Has the Business ever declared bankruptcy?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is the Business delinquent in any debt?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is the Business in the process of being sold or change ownership?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Do sales from the four (4) largest customers exceed 50% of the Business total revenues?

Additional Comments/Information (if any of the above checked yes)

CREDIT APPLICATION CHECKLIST

- Small Business Loan Application
- 2 Years Business Federal Tax Returns
- Business Debt Schedule
- 2 Years Personal Federal Tax Returns for each Guarantor
- Personal Financial Statement for each Guarantor
- For Equipment of Vehicle Purchases - Copy of Bill of Sale
- For Commercial Mortgages - Copy of Purchase and Sales Agreement (if applicable), Copy of Leases, Rent Roll and Annual Property Expenses.

REPRESENTATION

The applicant is providing the information contained in this application and all supporting documents to induce ConnectOne Bank to extend credit. The applicant submits this application for business purpose and certifies that such credit will not be used for personal, family, or household purposes. The applicant represents, warrants and certifies that all information provided in connection with this application is true, correct and complete, and understands that ConnectOne Bank is relying on such information to determine applicant's creditworthiness. Therefore, the applicant hereby authorizes ConnectOne Bank and agents to make all inquiries necessary to make such determination. This includes: (a) obtaining any current or future credit reports on the applicant or guarantor (including consumer credit reports, if applicable), and (b) making inquiries to employers and vendors in connection with this application or any update, renewal, modification, or extension of credit. The applicant agrees to immediately notify ConnectOne Bank in writing of any change in the applicant or guarantor's name, address, or employment and of any material adverse change in any of the information contained in this application or supporting documents, or the applicant or guarantor's financial condition. The applicant understands that submission of this application does not create a commitment to grant or continue credit.

SIGNATURES

Signature		Signature	
Name and Title		Name and Title	
Date		Date	



DISCLOSURE STATEMENT
(Please retain for your records)

Thank you for your request for credit from ConnectOne Bank. We will give your request careful consideration. In the event your request is denied, you may request a written statement detailing the specific reasons for the denial. You may obtain the statement by contacting the Small Business Lending Department within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The address and telephone number of the Small Business Lending Department is:

ConnectOne Bank
301 Sylvan Ave
Englewood Cliffs, NJ 07632
201-816-8900

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the requester has the capacity to enter into a binding contract), because all or part of the requester's income derives from any public assistance program, or because the requester has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street
Box# 11
Kansas City, MO 64106

If this loan is to be secured by a 1 – 4 family dwelling, the following also applies:

You have a right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the address provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please give us your name and address and information regarding your loan request (i.e. loan number or date of loan request, type of loan, amount and term requested).

Patriot Act Notice: 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 every customer. What this means for you: When you apply for a loan, 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.



Business Obligations as of: _____

Creditor	Loan Type	Collateral	Original Date	Maturity Date	Original Amount	Current Balance	Monthly Payment	Interest Rate

Are any of the above obligations being paid off with the requested loan? (If yes, please list)

Name of Business

Name of Authorized Signer

Authorized Signer Signature



PERSONAL INFORMATION							
APPLICANT (NAME)				CO-APPLICANT (NAME)			
US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Resident Alien No.				US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Resident Alien No.			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone No.		No. Years Employed		Title/Position		Business Phone No.	
Business Phone No.		No. Years Employed		Title/Position		Business Phone No.	
Previous Employer & Position (if less 3 year with current one)			No. of Years	Previous Employer & Position (if less 3 year with current one)			No. of Years
Home Address				Home Address			
Home Phone No.		Social Security No.		Date of Birth		Home Phone No.	
Home Phone No.		Social Security No.		Date of Birth		Home Phone No.	
Name, Phone No. of your Accountant				Name, Phone No. of your Accountant			
Name, Phone No. of your Attorney				Name, Phone No. of your Attorney			
Name, Phone No. of your Investment Advisor/Broker				Name, Phone No. of your Investment Advisor/Broker			
Name, Phone No. of your Insurance Advisor				Name, Phone No. of your Insurance Advisor			

Cash Income & Expenditures Statement for Year Ending: _____

Salary (Applicant)		Federal Income and Other Taxes	
Salary (Co-Applicant)		State Income and Other Taxes	
Bonuses & Commission (Applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commission (Co-Applicant)		Mortgage Payments	Residential
Rental Income			Investment
Interest Income		Property Taxes	Residential
Dividend Income			Investment
Capital Gains		Interest & Principal Payments on Loans	
Partnership Income		Insurance	
Other Investment Income		Investments (including tax shelters)	
Other Income (List)*		Alimony/Child Support	
		Tuition	
		Medical Expenses	
		Other Living Expenses	
		Other Expense (List)	
Total Income		Total Expenses	

Any significant changes in the next 12 months? Yes No (if yes, attached information)

* Income from alimony, child support, or separate maintenance income need not to be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Please Answer the Following Questions:

1. Income tax returns filed through (date):
 Are any returns currently being audited or contested? [] Yes [] No
 If yes, what year(s): _____

2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? [] Yes [] No
 If yes, please provide details: _____

3. Have you drawn a will? [] Yes [] No
 If yes, please furnish the name of executor(s) and year will be drawn: _____

4. Number of dependents (excluding self) and relationship to applicant: _____

5. Have you ever had a financial plan prepared for you? [] Yes [] No

6. Did you include two years of federal tax returns? [] Yes [] No

7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? [] Yes [] No
 If yes, please indicate where, how much, and name of banker: _____

8. Do you anticipate any substantial inheritances? [] Yes [] No
 If yes, please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce ConnectOne Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that ConnectOne Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify ConnectOne Bank immediately and in writing of any change in name, address, or employment of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to ConnectOne Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. ConnectOne Bank is authorized to make all inquiries ConnectOne Bank deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give ConnectOne Bank a copy of the undersigned's credit report and any other financial information it may have on the undersigned. Each of the undersigned authorizes ConnectOne Bank to answer questions about ConnectOne Bank's credit experience with the undersigned. Each of the undersigned authorizes ConnectOne Bank to answer questions about ConnectOne Bank's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to ConnectOne Bank is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives ConnectOne Bank shall be your property.

The undersigned authorize any person or consumer reporting agency to give ConnectOne Bank a copy of the undersigned's credit report, any other financial information it may have on the undersigned, and to prepare at ConnectOne Bank's request, a consumer investigate report.

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

Date

Applicant Signature

Date

Co-Applicant's Signature
 (if you are requesting the financial accommodation jointly)