



COMMERCIAL LOAN APPLICATION

Referred by: _____ Branch: _____ Date: _____

BORROWER INFORMATION:

Borrower Name: _____

Borrower Address: _____
Street City State Zip

Business Location: Owned Leased – Landlord: _____

Telephone: _____ Fax: _____ E Mail: _____

Taxpayer ID#: _____ Organized in State of: _____

Business Structure: Corporation (S or C) General Partnership Limited Liability Company
 Not-For-Profit Limited Partnership Sole Proprietor
 Other: _____

Number of Employees: _____ Years in Business: _____ Years under Current Management: _____

Please describe your business:

Is this an application for joint credit: If Yes _____ If No _____
Initial initial initial

BUSINESS OWNERSHIP:

NAME	TAX ID #	ADDRESS	PHONE	TITLE	% OWNED

CREDIT REQUEST:

- Overdraft Line of Credit
- Line of Credit
- Term Loan
- Mortgage

Loan Amount: \$ _____

Loan Purpose:

Collateral: _____

Describe if Real Estate Collateral:

Residential Property - #units, average occupancy, years of ownership, etc. –

Commercial Property- - #units, average occupancy, years of ownership, etc.-

Notice to Applicant if pledging real estate collateral:
We 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 your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Guarantors:

CURRENT BANKING INFORMATION:

Deposit Accounts:

Bank Name	Account Type	Account Number	Balance

Loans/Leases:

Creditor	Monthly Payment	Balance	Maturity	Collateral

BUSINESS SERVICES PROFESSIONALS:

Accountant: _____
Firm Contact Phone

Attorney: _____
Firm Contact Phone

Insurance: _____
Firm Contact Phone

MISCELLANEOUS: Please provide details if you answer "Yes" to any of the following questions:

Is the Applicant or any proposed guarantor an endorser, guarantor or co-maker for obligations (including any lease obligations such as vehicle, equipment or business location) not listed on its financial statements? Yes No

If "Yes", please explain: _____

Is the Applicant or any proposed guarantor a party to any lawsuit or subject to an outstanding judgment? Yes No

If "Yes", please explain: _____

Has the Applicant or any proposed guarantor ever declared bankruptcy? Yes No

If "Yes", specify: Name of Debtor _____ Chapter _____ Date of Filing _____

Are there any past due taxes for the Applicant or any proposed guarantor? Yes No

If "Yes", please specify: Amount \$ _____ Owed to _____ Owed by _____

Are any assets of the Applicant or any proposed guarantor pledged or mortgaged other than as stated on the business and personal financial statements submitted? Yes No Are any payments delinquent? Yes No

If "Yes", please provide details: _____

Has any proposed guarantor ever served as an officer or manager in a company that declared bankruptcy? Yes No

If "Yes", please specify: Company Name _____ State where filed: _____ Date _____

AGREEMENT:

All Principals or Officers named on this application must also sign below. By signing, each of you authorize or instruct any person or consumer reporting agency to compile and furnish to us any information it may have or obtain in response to our credit inquiries. You agree that such information shall remain our property whether or not the credit is extended. You declare that all information set forth in this application is a true representation of the facts and is made by you for the purpose of inducing us to extend the credit requested. Any willful misrepresentation on this application could result in criminal action. We may request a consumer report on each principal or officer signing below in connection with this application and subsequent consumer reports in connection with updating, renewing or extending the requested credit. Upon your written request we will provide the name and address of the consumer agency furnishing such a report to us, if any.

If an adverse action on this application is taken by us, you have the right to receive a statement of the specific reason within 30 days of your request for this reason. This request must be made within 60 days of our notice to you of the adverse action. The request can be sent to LSSB- Commercial Loan Division, 3111 Union Rd., Orchard Park, N.Y. 14127.

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 applicant has the capacity to enter into a binding contract): or because all or part of the applicant's income derives from any public assistance program: or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning us is the: **The Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052.**

Authorized Signature/Title Date

Principal/Guarantor Signature Date

Principal/Guarantor Signature Date

Principal/Guarantor Signature Date

Principal/Guarantor Signature Date

COMMERCIAL LOAN APPLICATION (continued)

COMPLETE THIS SECTION **ONLY IF LOAN IS FOR THE PURCHASE, REFINANCE or IMPROVEMENT** of a **1-4 FAMILY OR MULTIFAMILY DWELLING**:

The following information is required by The Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. However if you choose not to furnish this information and you have made this application in person, under Federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. Based upon your choice, please complete the information below.

BORROWER	CO-BORROWER
----------	-------------

<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person	<input type="checkbox"/> I do not wish to furnish this information. <input type="checkbox"/> Not applicable; Not a natural person <input type="checkbox"/> No Co-Borrower
--	---

Ethnicity	Ethnicity
-----------	-----------

<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin</i> <u>Example: Argentinean, Columbian, Spaniard, etc.</u>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: <i>Enter Origin</i> <u>Example: Argentinean, Columbian, Spaniard, etc.</u>
<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino

Race	Race
------	------

<input type="checkbox"/> American Indian/Alaskan Native: <u>Enter name of enrolled or principal tribe</u> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race</i> <u>Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</u>	<input type="checkbox"/> American Indian/Alaskan Native: <u>Enter name of enrolled or principal tribe</u> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: <i>Enter Race</i> <u>Example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</u>
<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race: Example: Fijian, Tongan, etc.</i>	<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <i>Enter Race: Example: Fijian, Tongan, etc.</i>
<input type="checkbox"/> White	<input type="checkbox"/> White

Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
------	--	------	--

BANK USE

Loan Officer taking application – Print Name	
Sign if completion was based on visual observation	
Application Date ¹	