



Member FDIC

Originating BOC Officer: _____

Branch: _____

BUSINESS CREDIT APPLICATION
(For Commercial Loans \$500,000 or less)

TYPE OF CREDIT:

- Line of Credit Mortgage
 Term Loan Business Overdraft Protection

Amount Requested: _____ Term: _____

Purpose of Credit Request (use of proceeds): _____

BUSINESS INFORMATION:

Business Name: _____ Taxpayer ID #: _____
 Street Address (Main office): _____ Tel.# Business: _____ Home #: _____
 City: _____ County: _____ State: _____ Zip: _____ Fax #: _____ Cell #: _____
 Date Business Established: _____ Length of current ownership?: _____ Email/Website: _____
 State of Incorporation: _____ No. of employees: _____ Insurance Agent: _____
 Corporate Structure (check one): C Corporation S Corporation Sole Proprietorship
 Partnership Limited Liability Co. (LLP/LLC) Other _____

Describe your business: _____

Business Net Income for last fiscal year \$ _____

Is this a home business? Yes No

Depository Bank	Type of Account	Account No.	Average Balance
			\$
			\$
			\$
			\$

OWNER/MANAGEMENT/SHAREHOLDER INFORMATION:

(Information required on all individuals, partners, members, officers, guarantors, and directors holding 15% or more of outstanding common stock.)

Name	SSN	Address, City, State, Zip	Date of Birth	Title	% Owned

Are you a U.S. Citizen? Yes No

BUSINESS FINANCIAL INFORMATION:

Your primary business location is (check one): Owned Leased

Monthly Rent	Lease Expiration Date	Monthly Mortgage Payment	Mortgage Holder
\$		\$	

Estimated market value as of _____

Land/Building	Machinery/Equip	Furniture/Fixtures	Accounts Receivable	Inventory	Other
\$	\$	\$	\$	\$	\$

To be pledged as collateral:
 Yes No Yes No Yes No Yes No Yes No Yes No

Collateral owned by business:
 Yes No Yes No Yes No Yes No Yes No Yes No

Please include information on all equipment leases, commercial loans, credit lines and mortgage payables. Indicate with an asterisk (*) any debts to be paid with loan proceeds. Use additional sheets if necessary.

Name	Date Formed	State Incorporated	S-Corp	C-Corp	LLC	Partnership	Sole Prop.

Pursuant to the requirements of the New York State Fair Credit Reporting Act, you are hereby notified that a “Consumer Report” as therein defined may be requested by the Lender in connection with your application for credit and that subsequent reports may be requested in connection with an update, renewal or further extension of credit; and you are further advised that upon your request, you will be informed whether or not we obtained a “Consumer Report” and if so, the name and address of the consumer reporting agency that furnished the report. The application and credit information remains the property of the Lender. The Lender may use the information provided on this application or on the consumer report for loan collection purposes for this or any other loan I (we) may have with your Bank.

For the purpose of obtaining and maintaining credit from THE BANK OF CASTILE from time to time through reliance on the foregoing credit application/financial statement, the undersigned warrants that the representations made in this statement are true and accurately show the financial condition of the undersigned as of the date below. The undersigned agrees to promptly notify the bank in writing of any change in financial condition shown by this statement which would affect the responsibility of the undersigned, whether such change results in the impairment of assets, increase in liabilities, insolvency of the undersigned, commitment of an act of bankruptcy by the undersigned or recovery of judgment against the undersigned. Also in the absence of such notice the undersigned expressly agrees that the bank in granting or continuing credit may continue to rely on this statement as true and accurate and of the same force and effect as if given at the time additional credit is given or existing credit is continued. If such notice be given your bank, or if such change occur, and such notice be not given or if any warranties made herein are at any time broken or unfulfilled, then all obligations of the undersigned held by the bank shall immediately become due and payable, without demand or notice, and may be charged against any credit balance of the undersigned with the bank. I authorize you to obtain such credit information on a continuous basis as you may require, to share such information with third parties as may be necessary in processing and reviewing my credit request and to answer questions about your credit experience with me or my business. The proceeds of the requested loan will be used for business purposes and not for personal, family or household purposes. Applicant/Signor (s) is aware that any knowing or willful false statements for purposes of influencing the actions of the Bank can be a violation of Federal law. This application and any accompanying documentation remain the Bank’s property.

Print Name: _____

Owner/Guarantor Signature: _____

Date: _____

2 years business tax returns attached

Owner/Guarantor Signature: _____

Date: _____

2 years personal tax returns attached

Copy of business papers attached

Disclosure of Appraisal Notice

If the collateral, which will secure this loan, is a first lien on a 1-4 family residence, 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.