



Small Business Loan Application

For requests of \$50,001 or more please attach the year-to-date business financial statement (balance sheet and income statement) and the most recent two years' business and personal tax returns (Federal only) including all schedules. All corporations should include a copy of their Articles of Incorporation and a copy of the state issued Certificate of Incorporation. LLCs should provide the Operating Agreement, Partnerships should provide a Partnership Agreement.

Type of Request (Select One): Line of Credit (General business collateral)
Line of Credit (For specific collateral only. Complete section C)
Term Loan (Complete collateral section C)

Interest Rate (Select One): Variable
Fixed

Amount Requested: \$ _____ Term Requested: _____

Purpose (be specific): _____

Part A: Business Profile	
Company Legal Name (name on corp docs):	
Type of Business Structure	Sole Proprietorship Limited Liability Company S-Corporation Partnership C-Corporation Other
Service or Product Business Provides:	
Number of Owners:	Number of Employees:
Time as Owner: _____ Years _____ Mos. Date Business Established: Month _____ Year _____ (individual w/ greatest ownership)	
Business Street Address:	
City:	State: Zip:
Business Phone:	Federal Tax ID Number

Business Financial Information (most recent year end)		
Net Profit After Expenses:	Depreciation, Depl. Amort: (on income statement)	Monthly Payments on Business Debt:
Annual Interest Expense:	Business Checking Acct. Balance:	Sales/Revenues (from tax return):

PLEASE ANSWER THE FOLLOWING QUESTIONS:

Has the business incurred a loss in any of the last 3 years? Yes No What Year? _____ How Much? _____

Does the business owe any delinquent state or federal taxes? Yes No What Year? _____ How Much? _____

Is the business for sale or under an agreement that would change the ownership? Yes No

Part B: Owner Profile**Complete Additional Owners attachment for each owner of 20% or more in the business**

First Name:	Middle Initial:	Last Name:	
Business Phone:	Home Phone:		
Street Address:	City:	State:	Zip:
Social Security Number:	Birth Date:	Percentage of Ownership:	
Owner's Company Title:	Monthly Gross Salary or Draw from Subject Business:		
Other Income:	Source of Other Income:		
<i>Do not list alimony, child support, or separate maintenance income if you <u>do not</u> wish to have it considered as a basis for repaying the loan.</i>			
Have you declared bankruptcy in the last 10 years? Yes No			

Part C: Collateral Information (please select one of the options)

Accounts Receivable - Value:	Inventory - Value:	Vehicle(s) - Value:
Marketable Securities - Value:	Equipment - Value:	CD - Value:
Commercial Real Estate - Value:	Address of Property:	
Residential Real Estate - Value:	Address of Property:	

I certify that the information contained in this application is correct. First Fidelity Bank is authorized to obtain any information it deems necessary for evaluation, including a consumer and business credit report on the applicant and any owners of the applicant, and to respond to credit inquiries.

 Signature

 Title

 Date

Part D: Personal Financial Statement

Assets		\$ Value	Liabilities	\$ Monthly Pmt(s)	\$ Balance
Cash	Checking		Housing/ Mortgage Expense	House Payment/ Rent	
	Savings, CD			Rentals (itemize below)	
Marketable Securities				Other	
Other Investments (describe)			Personal Loans (itemize) (use Schedule of Real Estate Owned below for mortgage loans)		
Real Estate (homestead)					
Other Real Estate (describe below)					
Other Partnership Interests/ Business Interests			Credit Cards and Lines of Credit		
Automobiles					
Retirement Plans (401(k), Thrift or Pension)					
IRA					
Other Assets (describe)					
			Taxes Owing (income taxes, other taxes)		
			Other Liabilities (describe)		
Total Assets			Total Liabilities		
			Net Worth		

Schedule of Real Estate Owned (If additional properties owned, attach separate schedule)

Address of Property (Indicate PS if Pending Sale or R if Rental being held for income)	Present Market Value	Type of Property	Mortgage Holder	Gross Rental Income	Monthly Mortgage Payments	Current Mortgage Balance

Schedule of Stocks and Bonds (attach separate schedule if necessary)

# of shares	Com / Pref	Name of Issuer	Where traded/ symbol	Market per Share	Total Value	Liens Yes/No	Restricted Yes/No	Name Registered In

Contingent Liabilities

Cosigner/Guarantor	Due To	Balance Owing	Monthly Payments	Comments

Part E: Payment Options

Auto Payment - If Yes, insert FFB checking acct number :
(Required on Lines of Credit and Term Loans)

Overdraft Protection - If yes, insert FFB checking account number:
Only Available on Lines of Credit)

Indicate officer and location handling loan closing: