

Small Business Loan Application & Personal Financial Statement



Corporate Headquarters: 10 Cabot Place, Stoughton, MA 02072 877.963.2100 www.envisionbank.com

All information below accurate as of: _____

Loan Request \$ _____ CML Mtg _____ Term Loan _____ Line of Credit _____

PERSONAL BORROWER(S) INFORMATION

Applicant _____

Address _____

Phone # _____ SS# _____ DOB _____

Cell # _____ Email _____

Employer _____

Address _____

Phone # _____ # Yrs _____ Title _____

If with current employer for less than 3 years:

Previous Employer _____

Position _____ # Yrs _____

Accountant _____ Phone _____

Attorney _____ Phone _____

Co-Applicant _____

Address _____

Phone # _____ SS# _____ DOB _____

Cell # _____ Email _____

Employer _____

Address _____

Phone # _____ # Yrs _____ Title _____

If with current employer for less than 3 years:

Previous Employer _____

Position _____ # Yrs _____

Accountant _____ Phone _____

Attorney _____ Phone _____

BUSINESS INFORMATION

Name _____

Address _____

Phone # _____

Number of Employees: _____ TIN# _____

Nature of Business _____

Type: Corporation Partnership Trust

Sole Proprietorship Other _____

OWNERSHIP Proprietor(s), partners, officers, shareholders, trustees and all persons with an ownership interest. Use separate sheet if necessary.

Name	SS#	Address	Title	% Owned
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

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ANNUAL INCOME	AMOUNT (\$)
Salary (Applicant)	_____
Salary (Co-Applicant)	_____
Bonuses & Commissions (Applicant)	_____
Interest Income	_____
Dividend Income	_____
Real Estate Income	_____
Other Income (List) _____	_____
_____	_____
_____	_____
Total Income	<input type="text"/>

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income	_____
State Income & Other Taxes	_____
Mortgage Payments Residential	_____
Mortgage Payments Investment	_____
Principal & Interest Loan Payments	_____
Insurance	_____
Alimony/Child Support	_____
Tuition	_____
Other Living Expenses (list on separate sheet if necessary)	_____
Total Expenditures	<input type="text"/>

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

Is any of the income in the above section likely to be reduced before the credit requested would be paid off? No Yes

If yes, explain: _____

ASSETS	AMOUNT (\$)
Cash in this Bank	_____
Cash in Other Financial Institutions	_____
Marketable Securities (Schd A)	_____
Accounts & Notes Receivable	_____
Residential Real Estate (Schd B)	_____
Real Estate Investment (Schd B)	_____
IRA, Keogh, Profit Sharing & Retirement Accts	_____
Cash Value - Life Insurance	_____
Personal Property	_____
Other Assets (List) _____	_____
_____	_____
Total Assets	\$ <input type="text"/>

LIABILITIES	AMOUNT (\$)
Notes Payable to Envision Bank - Secured	_____
Notes Payable to Envision Bank - Unsecured	_____
Notes Payable to Others (Schd C)	_____
Account & Bills Due	_____
Taxes Payable	_____
Mortgage Debt (Schd B)	_____
Life Insurance Loans (Schd D)	_____
Other Liabilities (List) _____	_____
_____	_____
Total Liabilities	\$ <input type="text"/>
Total Net Worth	\$ <input type="text"/>
Total Liabilities & Net Worth	\$ <input type="text"/>

CONTINGENT LIABILITIES	AMOUNT (\$)
As Guarantor, Co-maker, or Endorser Y N	_____
On Leases or Contracts Y N	_____
Any Tax Obligations Past Due Y N	_____
Other Special Debt Y N	_____
Legal Claims (Explain, use separate sheet if necessary):	

GENERAL INFORMATION
Income Taxes Years Filed (Date) _____
Personal Bank Accounts are at: _____

Are you now or have you been involved in bankruptcy proceedings in the past 14 years? Y N Explain, use separate sheet if necessary:

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Schedule A - Stocks, US Government and Other Bonds Owned

# of Shares or Face Value Bonds	Description	Held in Name of	Market Value	Pledged	
_____	_____	_____	_____	Y	N
_____	_____	_____	_____	Y	N
_____	_____	_____	_____	Y	N

Schedule B - Real Estate Owned

Residence Address	Legal Owner	Cost	Year	Market Value	Mortgage Bal	Interest Rate	Maturity	Monthly Pymt
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
Investment Property Address	Legal Owner	Cost	Year	Market Value	Mortgage Bal	Interest Rate	Maturity	Monthly Pymt
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____

Schedule C - Notes Payable

Due To	Type of Loan	Collateral	Monthly Pymt	Maturity	Balance
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Schedule D - Life Insurance

Face Value	Name of Company	Beneficiary	Cash Value	Loans
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Disclosures

INDIVIDUAL OR SOLE PROPRIETOR APPLICANT (s)

Individual Credit Joint Credit – We intend to apply for joint credit (initial) _____

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein to determine the creditworthiness of the Applicant(s). This may include the Bank regularly obtaining updated credit bureau records of the undersigned during the term of the loan. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 USC & 1014, and may result in a fine or imprisonment or both. By signing below, each applicant declares that he/she has read and understands the statement above.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, certain transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credits, funds, instruments, or other proceeds from another person in connection with unlawful Internet gambling.

EQUAL CREDIT OPPORTUNITY 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 (providing the applicant has the capacity to enter into a binding contract), because all or a 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 this creditor is FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108

PATRIOT ACT DISCLOSURE

Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law

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Signatures

Signature _____

Signature _____

Print Name _____ Date _____

Print Name _____ Date _____

Please submit the following information with your application, or as applicable:

Business Tax Return-3 years

Personal Tax Return-3 years

A/R Aging

Business Financial Stmt-3 years

Equipment Listing

Leases

Other Information

What is the purpose of your business and what are you trying to accomplish? _____

How will the loan be used? _____

Describe your business and management experience. _____
