



**Business Credit Application**

Office/Officer  
Phone Number

NAME OF COMPANY/APPLICANT		TAX ID	PHONE	DATE
BUSINESS ADDRESS	OWN	RENT	CITY	STATE ZIP
PREVIOUS ADDRESS OR OTHER LOCATIONS			CITY	STATE ZIP
NATURE OF BUSINESS/PRODUCT OR SERVICES		NUMBER OF EMPLOYEES		SIC CODE
CORPORATION	GENERAL PARTNERSHIP	LIMITED PARTNERSHIP		PROPRIETORSHIP
ORGANIZED IN THE STATE OF	LNB BUSINESS CHECKING ACCOUNT NUMBER			
HOW LONG ESTABLISHED?	HOW LONG OPERATED UNDER CURRENT MANAGEMENT?			EXPERIAN BUSINESS PROFILE

**Credit Request**

NEW	RENEWAL	EXISTING RELATIONSHIP	REPAYMENT TERM
HOW MUCH MONEY DO YOU WANT TO BORROW?			
HOW WILL THE MONEY BE USED?			
WHAT WILL BE YOUR PRIMARY SOURCE FOR REPAYING THE LOAN?			
WHAT WILL BE YOUR SECONDARY SOURCE OF REPAYMENT?			
WHAT COLLATERAL DO YOU OFFER IN SUPPORT OF THIS DEBT?			
(IF YOUR HOME, PLEASE PROVIDE A COPY OF YOUR DEED AND MOST RECENT PROPERTY TAX STATEMENTS)			
<b>CHECKBOX FOR JOINT ACCOUNT:</b> IF YOU ARE APPLYING FOR A JOINT ACCOUNT OR AN ACCOUNT THAT YOU AND ANOTHER PERSON WILL USE, COMPLETE ALL SECTIONS, PROVIDING INFORMATION ABOUT THE JOINT APPLICANT OR USER. WE INTEND TO APPLY FOR JOINT CREDIT.			

APPLICANT	CO-APPLICANT
LOAN TYPE: MORTGAGE	TERM LOAN
LINE OF CREDIT: NEW	RENEWAL
	SINGLE PLAY LOAN INCREASE

**Principals/Guarantors**

NAME	TITLE	PERCENT OWNED	SOC SEC NUMBER	ADDRESS	DOB
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**Applicant's Statement**

**Authorization.** I authorize the Lyons National Bank to request, verify and review all data you require about the Company and the principals and guarantors, including credit reports from agencies, now and for all future reviews of this application or for collection of loans. I authorize you to give credit information about me and the Company to others. All the information I have delivered is correct and complete, except that alimony, child support and separate maintenance income may be omitted unless I want you to consider it a source of repayment. I have read and understand and will retain a copy of the information which appears on the detachable portion of this application

**Fee agreement.** I understand that your application, appraisal, environmental audit and documentation fees and your annual credit review fees are non-refundable. I agree that I or the Company will pay all the Bank's expenses, including without limitation its attorney's fees and disbursements, mortgage taxes, mortgagee title insurance, property and liability insurance, flood insurance if required, updated survey, title and tax search fees, recording and filing fees, and collection or workout costs of any kind which the Bank may incur in negotiating with or extending credit to the Company.

COMPANY NAME

AUTHORIZED SIGNATURE AND TITLE	DATE	AUTHORIZED SIGNATURE AND TITLE	DATE
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**Bank References**

BRANCH OR OFFICE	CONTACT	ADDRESS	PHONE
<b>Commercial</b>			
Borrowing			
Checking			
Mortgage			
<b>Personal</b>			
Borrowing			
Checking			
Mortgage			

**Trade Creditors/Other Credit References**

NAME	STREET ADDRESS	CITY	STATE	ZIP	PHONE	CONTACT
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**Accounts Receivable Aging**

LISTING AS OF	MONTH	DAY	YEAR		
\$	-	=			
Total		Current - 30 Days	31 - 60 days past due	61 - 90 days past due	91 + days past due
Accounts Receivable					

**Insurance Information**

INSURANCE COMPANY OR BROKER	TYPE OF INSURANCE			
AGENT	PHONE	STREET ADDRESS	STATE	ZIP

**Rental References**

LANDLORDS (IF ANY)	ADDRESS	PHONE	CONTACT
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**Miscellaneous**

Please provide details if you answer YES to any of the following questions:

Is the Company an endorser, guarantor, or co-maker for obligations (including any lease obligation, e.g., vehicle, equipment, lease of business location) not listed on its financial statements?

YES NO If YES, please explain

Is the Company a party to any lawsuit or subject to outstanding judgments? Yes No

Has the Company ever declared bankruptcy? Yes No Chapter Date of Filing

Are any of the Company's or any proposed Guarantor's taxes past due? Yes No

Amount Owed to

Are there any assets pledged or mortgaged other than as stated on business and personal financial statements submitted?

Yes No Are there any payments late? Yes No

Details:



**Business Credit Application**

**Notice for all business applicants:**

I understand that if this credit application is denied I may request a written statement of the specific reason for the denial. I may also obtain the name of any credit reporting agency you have consulted. To obtain the statement, I must contact the Lyons National Bank, 35 William St., Lyons, NY 14489 or call (315) 946-4871 or (888) 946-0100 within 60 days from the date I am notified of the decision, and you will send me a written statement of reasons for the denial within 30 days of receiving my request for the statement. If this is a joint application, each applicant may request a separate statement. Also, if I offer a 1-6 Unit residence as collateral for this loan and the bank must review an appraisal in order to consider this application, I am responsible of the cost of the appraisal, but also am entitled to a copy of the appraisal. I may obtain a copy of the appraisal by sending a written request to The Lyons National Bank at the same address, within 90 days of the date I am notified of The Lyons National Bank's action on this application.

**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, physical disability or age (provided the applicant has the capacity to enter into a binding contract); 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 this creditor is the Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue, Suite 3710, Houston, Texas 77010.