JEFF BANK
COMMERCIAL APPLICATION

Applicant Name: ______________________________ ______________________________

EIN or SS#: ______________________________ ______________________________

Phone #: ______________________________ ______________________________

Email address: ______________________________ ______________________________

Physical: ______________________________ ______________________________
Address ______________________________ ______________________________

Mailing: ______________________________ ______________________________
Address ______________________________ ______________________________

Nature of Business:____
____

Date Established:_________ Years at Location:________

Owners/Principals

Name	Physical Address	DOB	%	Title

Guarantors (if different than above):
Please submit a financial statement and two of the most recent years of federal tax returns.

Name	SS#	DOB	Phone #	Email Address

Have the Principal/Owner/Guarantor ever failed in business? □Yes □ No
If yes, please attach complete details.

Affiliate Businesses (if applicable):
Please submit most recent financial statement and past two years of federal tax returns.

Name of Business: ______________________________ Name of Business ______________________________

Owners	Title	%	Owners	Title	%

Business Name:_______________________________________ Date: ______________________________

Indebtedness: Furnish the following information for all installment debts, contracts, notes, mortgages payable, shareholder loans, related party loans, and inter-company loans for the business. Please do not include accounts payable or accrued liabilities.

Creditor Name & Address	Applicant (A) or Guarantor (G)	Interest Rate	Maturity Date	Original Amount	Present Balance	Monthly Payment	Collateral/Security

Amount of Loan Request: _______________________________

Fixed Variable □ Equal Installments of P & I over ________ months □On Demand Other: __________________

□ Equal monthly principal payments of $ ___________ each plus accrued interest.

Purpose of Loan: ____

Collateral: ____

Name in Which Collateral is Held: ____

Sources of Repayment: ____

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contact): 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:

FDIC Consumer Response Center
1100 Walnut Street
Box 11
Kansas City, MO 64106

RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact:

Jeff Bank
Attn: Loan Origination
4864 State Route 52 PO Box 398
Jeffersonville, NY 12748

Within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice of Intent to Apply for Individual or Joint Credit

Please check next to the appropriate box and initial and date below the appropriate box:

□ You are applying for credit as an individual guarantor/borrower and are relying on your own income or assets and not the income or assets of another person as basis for repayment of the credit requested.

_____
(Initial and Date)

□ You are applying for credit as joint guarantors/borrowers with another person and therefore information regarding both guarantors/borrowers will be utilized as the basis for repayment of the credit requested.

_____	_____	_____	_____
(Initial and Date)	(Initial and Date)	(Initial and Date)	(Initial and Date)

AUTHORIZATION TO FILE UCC FINANCING STATEMENT

By signing this application, you authorize lender to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.

All Principals, Officers, or Guarantors named on this Application must also sign below. By signing, each of you authorize and 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, Officer, or Guarantor 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.

_____
Date of Application

_____	X_____
Name of Firm	By:
_____	X_____
Name of Firm	By:
X_____	X_____
Principal/Officer/Guarantor:	Principal/Officer/Guarantor:

□ RECEIVED
□ RECEIVED BY MAIL
Date: _____
For Lender Use