



Section 1: Borrower Information

Business / Borrower Name:
Business Type: C-Corp, Sub S Corp, LLC, Partnership, PC, Sole Proprietorship, Other
DBA/Trade Name (If Sole Proprietorship):
Business Address:
Street, City, Zip
Primary Contact Name/Title:
Business Phone, Business Fax, Cellular Phone, E-Mail
Nature of Business, Number of years in business

Loan Amount Requested: \$
Purpose of Loan:

Section 2: Ownership of Business

Owner 1: Title, SS#, % of Ownership, Home Address
Owner 2: Title, SS#, % of Ownership, Home Address
Owner 3: Title, SS#, % of Ownership, Home Address

Section 3: Bank Information

Name of Current Bank, Current Balance Checking, Current Balance Savings
Does the business have any loans outstanding?
Current Loan Balance, Loan Type
Are you a guarantor, co-maker, or endorser for any debt?
Are there any suits or legal actions pending against you?
Are any of your tax obligations past due?
If Yes for any of the above, please provide details

**Personal Information:** (If more than one owner, please provide for each)

Are you a U.S. Citizen?  Yes  No    Are you a U.S. Veteran?  Yes  No

Have you ever had to settle on a debt with a bank or financial institution or not paid the loan in full as agreed?  Yes  No

Have you ever declared bankruptcy?  Yes  No

Have you ever been convicted of or pleaded guilty to a criminal offense other than a minor traffic violation?  Yes  No

If Yes, please explain \_\_\_\_\_

Income taxes filed through \_\_\_\_\_    Are any tax returns under audit?  Yes  No    If Yes, what year? \_\_\_\_\_

Are you the beneficiary of any Trust currently funded but not yet available for your use?  Yes  No

Are you related to a person who holds a government office in any foreign country?  Yes  No

**Personal Assets and Liabilities:** (If more than one owner, please provide for each)

Assets	In Dollars \$	Liabilities	In Dollars \$
Cash in Banks		Unsecured Loans	
Cash Value of Life Insurance		Secured Loans	
Marketable Securities (Stocks, Bonds)		Mortgages	
Accounts/Notes Receivable		Automobile/Boat Loans	
Residence		Credit Card Balances	
Real Estate Investments		Other Liabilities	
Automobiles & Personal Effects			
Retirement Plans			
Other Assets (Describe)			
Total Assets		Total Liabilities	

**Please Attach the Following Information:**

\_\_\_\_ Borrower Federal Tax Returns (Most recent 3 years)

\_\_\_\_ Owner's Federal Tax Returns (Most recent 3 years)

This application, and any financial statements, tax returns, schedules, explanations or additional information attached is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with Savings Bank of Danbury (the "Lender"). The undersigned has carefully read the information contained herein and warrants it to be complete, true and correct as of the following date and that the Lender may continue to rely upon this statement as continuing to be true and correct until a written notice of change is given to Lender by the undersigned.

Further, the undersigned agrees that this application, and any attachments, shall remain the property of the Lender regardless if credit is extended. The Lender is authorized to make any inquiries deemed necessary to verify the accuracy of the information herein including, but not limited to: procuring consumer reports from consumer reporting agencies; obtaining credit information from other financial institutions and extenders of credit, present and past employers, and references.

Applicant 1: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2: \_\_\_\_\_ Date: \_\_\_\_\_

**Intent to Apply Jointly :** Please read and check the appropriate section:

- I am applying for **individual credit** in my own name and I am relying on my own income and assets and not the income or assets of another person as the basis for repayment of the credit requested.
- I am applying for individual credit and I am **relying on my income or assets** as well as income or assets **from other sources** (e.g.: alimony, child support, etc.) or assets **of another person**.
- We are applying for **joint credit** as the basis for repayment of the credit requested.
- The application is submitted in both of our names on behalf of a company in which we have a direct or indirect beneficial interest. The name of the company is: \_\_\_\_\_

Applicant 1: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2: \_\_\_\_\_ Date: \_\_\_\_\_

**Bank Purposes Only:**

Referring Branch \_\_\_\_\_