

Streamline Business Loan Application

For Business Loan & Line of Credit Request
And Business Overdraft Lines up to \$25,000



New loan Renewal Amount Requested: _____

Date _____

Business Overdraft Purchase Inventory Carry Receivables Purchase Equipment ACH RDC
 Other Please describe: _____

Application is taken:

- Individually, without a co-signer or guaranty of a relative or other person(s) entity.
Individually, The income or assets of the Borrower's spouse or other person who has community property rights will not be used as a basis for loan qualification. Note: We may request information about your spouse even if he/she is not a co-applicant.
- Jointly, The income or assets of a person (including the Borrower's spouse) will be used as a basis for loan qualification.
- Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

If this is an application for joint credit, Borrower and Co-Borrower (co-signers and others) each agree that we intend to apply for joint credit (sign below)

Borrower Signature _____
Borrower Name / Printed _____

Co-Borrower Signature _____
Co-Borrower Name / Printed _____

COMPANY INFORMATION

Business Name: _____ Federal Tax ID#: _____
Location Address: _____
Mailing Address (if different): _____
Business Phone: _____ Owned Business Since (year): _____ Years in Industry: _____
Current Bank : _____ Business Entity Type (Sole Prop/LLC/Corp?): _____
Please describe your Product/Service : _____

EXISTING BUSINESS DEBT (attach separate list if necessary)

Creditor Name	Type of loan	Original Amount	Balance	Payments	Maturity date

DECLARATIONS: (applies to all persons signing application)

	Borrower / Co-Borrower			
	Yes	No	Yes	No
Are you a United States Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you declared bankruptcy within the past seven years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a property foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you on any form of probation, under indictment or on parole?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been charged with or arrested for any criminal offense, other than a minor vehicle violation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently an executive officer or on the board of directors of any bank, thrift or savings and loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently have an ownership interest in your residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any assets held in trust?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If yes, is the trust Revocable? _____ Who are the trustees? _____



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OWNER /GUARANTOR(S) PROFILE (Page 2)



Use additional applications for each Owner, Shareholder or Partner with 15% or more ownership.

Name	SSN#	DOB	Birth Place	% Owner	Company Title
Spouse Name	SSN#	DOB	Birth Place	% Owner	Company Title

Home Address: _____

Telephone: _____ Annual Income Applicant \$ _____ Annual Income Spouse\$ _____

INDIVIDUAL FINANCIAL STATEMENT

Financial Condition as of (date): _____

(Separate application for each Non-Spouse applicant)

ASSETS	LIABILITIES
Cash	Loans Payable
Stocks	Credit Lines Payable
Real Estate	Real Estate
Home	Home
Other	Other Notes
Personal Property	Other (describe):
Other (describe):	
TOTAL ASSETS:	TOTAL LIABILITIES:
NET WORTH (Assets - Liabilities):	

SCHEDULE OF REAL ESTATE OWNED - Attach separate sheet for more or use SREO worksheet located here: <http://www.myprovident.com/commercialdocs.asp>

(1) Property Address	Purch Date	Title Vesting	Lien Holder	Purch Price	Current Balance
Mo. Payment	Mo. Rents	Market Value	% Owned	Type	
(2) Property Address	Purch Date	Title Vesting	Lien Holder	Purch Price	Current Balance
Mo. Payment	Mo. Rents	Market Value	% Owned	Type	

Each of the undersigned specifically represents to Lender and Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application and/or in criminal penalties including but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq; (2) The Lender, its servicers, successors or assigns may retain the original and /or an electronic record of this application, whether or not the Loan is approved; (3) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the loan; (4) in the event that my payments on the loan become delinquent, the Lender its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (5) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its services, successors and assigned, may verify or reverify any information contained in this application or obtain any information or data related to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Signature: _____ Title: _____

Print Name: _____ Date: _____

Signature: _____ Title: _____

Print Name: _____ Date: _____



DOCUMENTATION REQUIRED

In addition to signed and completed Streamline Loan application, Item listed below needed for complete package:

Forms denoted with " * " (located here: <http://www.myprovident.com/commercialdocs.asp>)

- Fully Completed & signed Streamline Loan Application / All borrowers
- *1003 Addendum
- Copy of Current Driver's license or ID / All borrowers
- *Credit Consent / All Borrowers
- *Certification of Beneficial Owners of Legal Entities
- *4506-T
- *Completed Patriot Act Form / All borrowers
- *Schedule of Real Estate Owned
- Most recent 2 months bank statements for ALL bank/brokerage accounts
- Mortgage Statements for all properties owned as listed on Schedule of Real Estate
- 2 years Personal Federal Tax Returns, including ALL K1's, 1099's and matching W2's
- Most Recent pay stubs (If applicable for borrowers with W2 income)
- Social Security awards letter (If applicable for borrowers with SS income)
- 2 years Business Tax Returns for all entities in which borrowers own 15% interest or more
- Year to Date Profit and Loss for all business and corporation income
- Year to Date Balance Statements for all business and corporation income
- Letters needed from borrowers
- Purpose for Loan/LOC request
- Management resume

Additional items required for borrowing entity type:

<p>Corporation:</p> <ul style="list-style-type: none"> Articles of Incorporation (Filed with the Secretary of State) Statement of Information Certificate of Good Standing Corporate Resolution to borrower Minutes of the most recent Board of Directors meeting appointing current officers (if Corporate Officers named in the Statement of information have changed) 	<p>Limited Liability Company</p> <ul style="list-style-type: none"> Articles of Organization and any amendments Statement of Information Executed Operating Agreement Certificate from Secretary of State
<p>Trust:</p> <ul style="list-style-type: none"> Copy of Title pages, powers pages and all signature pages Copy of all/any amendments 	<p>Partnership:</p> <ul style="list-style-type: none"> Partnership Agreement Recorded Certification of Partnership Recorded LP-1 Statement (For LLP only)

FACTS**WHAT DOES PROVIDENT BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account balances and overdraft history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Provident Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Provident Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 442-5201 or go to www.myprovident.com



Who we are

Who is providing this notice?	Provident Bank
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What we do

How does Provident Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Provident Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- show your driver's license
- give us your contact information
- make deposit or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Provident Bank does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Provident Bank does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Provident Bank does not jointly market*

