



### Business Applicant Information Please Tell Us About Your Business

Legal Business Name:		Trade Name (if any):		
Business Street Address:		City	State	Zip:
Mailing Address (if different):		State of Incorporation/Formation:		
Business Contact:		Business Phone: ( )	Business Fax: ( )	
Tax ID#	Business Start Date: /	Current Management Since: /	# of Employees:	
Annual Sales (last fiscal year): \$		CPA Name & Phone #:		
Your Business Web Site Address:		Contact Business E-Mail:		
Legal Type:	Proprietorship	Corporation (C or S)	Limited Liability Company	General Partnership
	Limited Partnership	Not For Profit	Limited Liability Partnership	Other:
Briefly describe what your business does:				
*Does your business or related entity currently borrow from Bridge:		Yes	No	* If yes: provide details:
*Are you paying a fee to a Broker or Representative for this loan request?		Yes	No	If yes: Name of Representative
				Fee \$

### Credit Request

Please indicate the product(s) you are requesting.

Type of Loan	Amount Requested	Term	Purpose: Please be specific
Factoring	\$	N/A	
Line of Credit	\$	N/A	
Installment Loan	\$		
Commercial Mortgage — Owner Occupied**	\$		
Commercial Equity Source Account**	\$		
Equipment Leasing	\$		
Business Acquisition	\$		
Other (specify)	\$		

\*\* Please complete Real Estate Supplemental Information on page 2

### Bank and Debt Schedule

Business Bank and Debt Schedule (please attach additional sheet if necessary)

Bank/Creditor	City/State	Acct. #	Deposit Balance	Credit Line	Loan Bal.	Mo. Pymt.	Collateral
1)					\$	\$	\$
2)					\$	\$	\$
3)					\$	\$	\$

### Ownership See guarantee requirements on page 3. Individual guarantors please complete a Personal Information Statement.

Corporate guarantors should provide a current Business Tax Return or CPA financial statement.

Total ownership listed should equal 100% (attach additional sheet if necessary)

Name	% of Ownership	Guarantor	**If yes, please complete Personal Financial Profile	
1)			Yes	No
2)			Yes	No
3)			Yes	No
4)			Yes	No
5)			Yes	No

### Trade References Please provide information on two of your largest suppliers

Name and Address	Terms	Name of Contact	Phone & Fax #s
1)			
2)			
3)			

### Business/Guarantor Information

Does the business or any owner/guarantor have open tax liens or judgments?	Yes	No
Does the business or any owner/guarantor owe any federal or state taxes that are delinquent?	Yes	No
Is the business or any owner/guarantor contingently liable as endorser or guarantor on another loan(s)?	Yes	No
Has the business or any owner/guarantor ever filed bankruptcy?	Yes	No
Has the business experienced any management or ownership changes in the last two years?	Yes	No
Are more than 20% of sales to one customer?	Yes	No

If you answered Yes to any of the above, please attach a written explanation on a separate sheet.

**Business Asset Detail**

*All information is subject to verification*

Business Liquid Assets \$	As of Date: (Cash and Marketable Securities)
Accounts Receivable \$	As of Date: Amounts up to 90 days due \$ Amounts > 90 days due \$
Inventory \$	As of Date:
Real Estate Value \$	As of Date: (most recent appraised value — if multiple properties, please provide detail)
Fixed Asset Value \$	(net of depreciation and assets not subject to lien — listing may be requested)
New Equipment Value \$	Cost of equipment being purchased with this request (provide invoice if available)

**Real Estate Supplemental Information** To be completed if request includes Commercial Mortgage or Commercial Equity Source Account

Purchase	<b>Mortgage Request</b>	\$	Refinance	<b>Mortgage Request</b>	\$
	Down Payment	\$		Payoff First Mortgage	\$
	Other Financing	\$		Payoff Other Mortgage(s)	\$
	<b>Purchase Price</b>	\$		Payoff Other Debt	\$
	<b>Estimated Value</b>	\$			
<b>Term Option</b>	5 year, with balloon payment	10 year, fully amortizing	<b>Rate Option</b>	Fixed	
	10 year, with balloon payment	15 year, fully amortizing		Variable	
	Other (specify)				

**PROPERTY INFORMATION**

Property Type: (check all that apply)	Office	Warehouse	Retail	Industrial	Professional Co-op/Condo
Title to be held by:					
Address: Block/Lot#					
Year Built:	Square Footage:	Annual Real Estate Taxes:			
Do you plan any improvements to the property?	Yes	No	If yes, describe:		
Targeted closing date:					
Is the property a co-op?	Yes	No	Is the property a condominium?	Yes	No
If property is co-op/condo, indicate monthly common charge/maintenance:					

**ENVIRONMENTAL ISSUES**

Are you aware of any environmental concerns?	Yes	No	If yes, please provide details:		
Has a Phase I or II assessment been performed?	Yes	No	If yes, please indicate findings:		
Was there ever an underground storage tank?	Yes	No	Are you aware of the presence of asbestos?	Yes	No
Are chemicals used or stored on the property for any purpose?	Yes	No			

**OCCUPANCY** (attach additional sheet if necessary)

Will the property be 100% occupied by applicant?	Yes	If no, what % will be occupied by your business? ( % )	Please list all tenants below		
Unit	Tenant Name (or TBD)	Affiliate (Y/N)	Lease Maturity	Monthly Rent	Square Footage Occupied

**Applicant Disclosure and Certification**

The Applicant, by signing this application, certifies that all statements in this application and on each required document are true, correct and complete. The Applicant authorizes Bridge, agents and assigns to make inquiries and gather any information deemed necessary and reasonable about this application or any required document. The Applicant agrees to notify Bridge promptly of any material change in the business or the information provided. Applicant acknowledges receipt of the Equal Credit Opportunities Act — Regulation B Notice which has been read and agreed to by the Applicant.

Sole Proprietors Only: By signing below, you understand that each Bridge affiliate may share information about its transactions and experiences with you. To better serve you, you agree that each Bridge affiliate may share with each other at any time all information you provided to us or we obtain about you from third parties (for example, credit bureaus), unless you check the following box:

Please check the box if you want to remove your name from marketing lists used when solicitations are made.

If Bridge is not able to fulfill your credit request or we determine that your business may benefit from additional products/services, we may refer your application to one or more of our affiliates for further consideration.

Please check the box if you do not wish to have your application referred for the products requested above or additional products/services.

\_\_\_\_\_  
Authorized Signature, including Title Date

\_\_\_\_\_  
Authorized Signature, including Title Date

## APPLICATION CHECKLIST

In order for Bridge to consider the Applicant's request for a business loan, Bridge must be in possession of all of the following information:

### For All Requests:

Completed, signed and dated Credit Application, including Real Estate section if the application is for a commercial mortgage loan

Completed, signed and dated Personal Information Statement for each individual guarantor

*All requests should provide guarantees from at least 51% ownership with all major active owners included*

Copies of three months bank statements

For equipment or fixed asset purchases, copies of invoices (when available) or detailed budget of expenditures

**Financial Information** — not required for requests where total credit is \$75,000 or less

*(information below for requests where total credit exposure exceeds \$75,000 with this request)*

Most recent two years signed business tax returns with all schedules or CPA prepared reviewed or audited financial statements

Interim Financial Statement if fiscal statements are more than 6 months old

Most recent year signed personal tax return, with all schedules for each owner/guarantor (two years if sole proprietor)

Most recent year signed Business tax return, with all schedules for each business guarantor

Accounts Receivable aging report dated within the last 60 days

*(additional financial information below is required for requests where total credit exposure exceeds \$1,000,000 with this request)*

Three years of CPA prepared review or audited financial statements

Three years signed personal tax return with all schedules for each owner if applicant is a sole proprietorship

### Applicant Formation Documents: (for all requests)

Partnerships: Copy of Partnership Agreement or Affidavit of Partnership Name

Trusts: Copy of Trust Agreement

*(additional formation information below is required for requests where total credit exposure exceeds \$1,000,000 with this request)*

Corporations: Articles of Incorporation

Limited Liability Company: Operating Agreement

Fictitious Name Statement

Certificate of Good Standing (if applicable)

### For Real Estate Purchase/Refinance/Equity Line Requests, also include the following:

Contract of Sale (for new purchase only) or Most Recent Mortgage Statement (for refinance only)

For improvement requests, copy of cost breakdown and construction contract (if available)

Appraisal and Environmental reports (if available)

If Condo or Co-op, most recent financial statement and current budget

### For Requests from Licensed Professionals, also include the following:

Copy of Curriculum Vitae/Resume

Copy of License

**APPLICANT — PLEASE RETAIN THIS NOTICE**

**Equal Credit Opportunity Act — Regulation B Notice**

Thank you for requesting a business loan with Bridge. Please complete the application and provide us with all relevant information as listed on “Application Checklist” section.

We may ask for additional information as we process your request for credit. If required information is missing and we do not receive it within 20 days from the date of receipt of this application, we may not be able to give further consideration to your request for credit.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits Bridge from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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 agencies that administer compliance with this law concerning these creditors are as follows:

Finance Broker:
Bridge Financing
270 East Main Street
Patchogue, NY 11772

Pursuant to Regulation B of the Federal Reserve Board, if Bridge, agents or assigns denies this application for credit or any subsequent renewal thereof, the Applicant may have the right to a written statement of the specific reasons for the denial. To obtain this statement, please write to Bridge Business & Property Financing, 270 East Main Street, Patchogue, NY 11772, within 60 days from the date you are notified of Bridge’s decision. Bridge will send the Applicant a written statement of the reasons for denial within 30 days of receiving this request. Credit Services are provided by Bridge based on personal and credit data of the business owner(s)/guarantor(s), may be used in the evaluation of a credit request.