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|-----------|--|--------------|--|----------------|--|
| Officer # | | Officer Name | | Referred By | |
| Branch # | | Branch Name | | Branch Phone # | |

SMALL BUSINESS LOAN APPLICATION

| LOAN REQUEST | | |
|---|------------------------------------|--|
| <input type="checkbox"/> Line of Credit | <input type="checkbox"/> Term Loan | <input type="checkbox"/> Commercial Mortgage |
| Amount Requested | | |
| Purpose | | |
| Collateral | | |

| BUSINESS INFORMATION | | | |
|---|--|-----------------------------|-------|
| Business Legal Name | | | |
| | | | |
| Doing Business as Name (DBA) | | | |
| | | | |
| Business Address | | | |
| | | | |
| Mailing Address | | | |
| | | | |
| Contact Name | | Phone | Email |
| Nature of Business | | | |
| | | | |
| Year Established | | Current Ownership (# Years) | |
| Accountant Name, Phone Number and Email | | | |
| | | | |
| Attorney Name, Phone Number and Email | | | |
| | | | |

| BUSINESS STRUCTURE | | |
|--|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Sole Proprietor | <input type="checkbox"/> Partnership | <input type="checkbox"/> Corporation |
| <input type="checkbox"/> S Corporation | <input type="checkbox"/> LLC | <input type="checkbox"/> Nonprofit |

| OWNERSHIP INFORMATION | | |
|-----------------------|-------|-------------|
| Name | Title | % Ownership |
| | | |
| | | |
| | | |
| | | |
| | | |

BANKING RELATIONSHIP

| Bank Name | Account Type | Current Balance |
|-----------|--------------|-----------------|
| | | |
| | | |
| | | |

| | | |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Are any of the Business or Guarantors tax returns being audited or contested? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Are any of the Business or Guarantors tax obligations past due? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Are the Business or Guarantors party to any lawsuit or subject to outstanding judgments? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Has the Business ever declared bankruptcy? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Is the Business delinquent in any debt? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Is the Business in the process of being sold or change ownership? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do sales from the four (4) largest customers exceed 50% of the Business total revenues? |

Additional Comments/Information (if any of the above checked yes)

CREDIT APPLICATION CHECKLIST

- Small Business Loan Application
- 2 Years Business Federal Tax Returns
- Business Debt Schedule
- 2 Years Personal Federal Tax Returns for each Guarantor
- Personal Financial Statement for each Guarantor
- For Equipment of Vehicle Purchases - Copy of Bill of Sale
- For Commercial Mortgages - Copy of Purchase and Sales Agreement (if applicable), Copy of Leases, Rent Roll and Annual Property Expenses.

REPRESENTATION

The applicant is providing the information contained in this application and all supporting documents to induce ConnectOne Bank to extend credit. The applicant submits this application for business purpose and certifies that such credit will not be used for personal, family, or household purposes. The applicant represents, warrants and certifies that all information provided in connection with this application is true, correct and complete, and understands that ConnectOne Bank is relying on such information to determine applicant’s creditworthiness. Therefore, the applicant hereby authorizes ConnectOne Bank and agents to make all inquiries necessary to make such determination. This includes: (a) obtaining any current or future credit reports on the applicant or guarantor (including consumer credit reports, if applicable), and (b) making inquiries to employers and vendors in connection with this application or any update, renewal, modification, or extension of credit. The applicant agrees to immediately notify ConnectOne Bank in writing of any change in the applicant or guarantor’s name, address, or employment and of any material adverse change in any of the information contained in this application or supporting documents, or the applicant or guarantor’s financial condition. The applicant understands that submission of this application does not create a commitment to grant or continue credit.

SIGNATURES

| | | | |
|----------------|--|----------------|--|
| Signature | | Signature | |
| Name and Title | | Name and Title | |
| Date | | Date | |

DISCLOSURE STATEMENT
(Please retain for your records)

Thank you for your request for credit from ConnectOne Bank. We will give your request careful consideration. In the event your request is denied, you may request a written statement detailing the specific reasons for the denial. You may obtain the statement by contacting the Small Business Lending Department within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The address and telephone number of the Small Business Lending Department is:

ConnectOne Bank
301 Sylvan Ave
Englewood Cliffs, NJ 07632
201-816-8900

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, age (provided the requester has the capacity to enter into a binding contract), because all or part of the requester's income derives from any public assistance program, or because the requester 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:

Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street
Box# 11
Kansas City, MO 64106

If this loan is to be secured by a 1 – 4 family dwelling, the following also applies:

You have a right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the address provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please give us your name and address and information regarding your loan request (i.e. loan number or date of loan request, type of loan, amount and term requested).

Patriot Act Notice: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer. What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



Business Obligations as of: _____

| Creditor | Loan Type | Collateral | Original Date | Maturity Date | Original Amount | Current Balance | Monthly Payment | Interest Rate |
|----------|-----------|------------|---------------|---------------|-----------------|-----------------|-----------------|---------------|
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Are any of the above obligations being paid off with the requested loan? (If yes, please list)

Name of Business

Name of Authorized Signer

Authorized Signer Signature



| PERSONAL INFORMATION | | | | | | | |
|--|--|---------------------|--------------|--|--|---------------------|--------------|
| APPLICANT (NAME) | | | | CO-APPLICANT (NAME) | | | |
| US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Resident Alien No. | | | | US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Resident Alien No. | | | |
| Employer | | | | Employer | | | |
| Address of Employer | | | | Address of Employer | | | |
| Business Phone No. | | No. Years Employed | | Title/Position | | Business Phone No. | |
| No. Years Employed | | Title/Position | | Business Phone No. | | No. Years Employed | |
| Previous Employer & Position (if less 3 year with current one) | | | No. of Years | Previous Employer & Position (if less 3 year with current one) | | | No. of Years |
| Home Address | | | | Home Address | | | |
| Home Phone No. | | Social Security No. | | Date of Birth | | Home Phone No. | |
| Social Security No. | | Date of Birth | | Home Phone No. | | Social Security No. | |
| Name, Phone No. of your Accountant | | | | Name, Phone No. of your Accountant | | | |
| Name, Phone No. of your Attorney | | | | Name, Phone No. of your Attorney | | | |
| Name, Phone No. of your Investment Advisor/Broker | | | | Name, Phone No. of your Investment Advisor/Broker | | | |
| Name, Phone No. of your Insurance Advisor | | | | Name, Phone No. of your Insurance Advisor | | | |

Cash Income & Expenditures Statement for Year Ending: _____

| | | | |
|-------------------------------------|--|---|-------------|
| Salary (Applicant) | | Federal Income and Other Taxes | |
| Salary (Co-Applicant) | | State Income and Other Taxes | |
| Bonuses & Commission (Applicant) | | Rental Payments, Co-op or Condo Maintenance | |
| Bonuses & Commission (Co-Applicant) | | Mortgage Payments | Residential |
| Rental Income | | | Investment |
| Interest Income | | Property Taxes | Residential |
| Dividend Income | | | Investment |
| Capital Gains | | Interest & Principal Payments on Loans | |
| Partnership Income | | Insurance | |
| Other Investment Income | | Investments (including tax shelters) | |
| Other Income (List)* | | Alimony/Child Support | |
| | | Tuition | |
| | | Medical Expenses | |
| | | Other Living Expenses | |
| | | Other Expense (List) | |
| Total Income | | Total Expenses | |

Any significant changes in the next 12 months? Yes No (if yes, attached information)

* Income from alimony, child support, or separate maintenance income need not to be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

