



Business Loan Application

APPLICATION DATE: _____

MEMBER FDIC 

1 LENDER INPUT				
Application Taken By:				
In-Person Interview	Mail	Telephone	Email	
Internet	Address at Which Proceeds Will Be Used:		If other, describe property type (1-4 Family, Multi-Family, etc...):	
Verified Business Address as Principal Location	Business	Principal	Other	
Address		City, State	Zip	
Lending Officer Name (Printed)		Signature	Date	
Market Leader or Chief Lending Officer (Printed)		Signature	Date	
2 TYPE OF CREDIT				
Type of Loan	Amount Requested	Primary Purpose of the Loan:		
Business Line of Credit	\$			
Equipment Term Loan – Number of Months	\$			
Letter of Credit	\$			
Commercial Mortgage Loan – Number of Months	\$			
3 BUSINESS INFORMATION				
Beginning Date of Ownership		Annual Revenue	Number of Employees	Fiscal Year End
Date the Business was Established		Is this a start-up business? Yes No		Tax ID Number
Business Name (Exact Legal)				
Business Street Address				
City	State	Zip	County	
Website (if applicable)		Primary Phone	Primary Fax	
Type of Business Entity				
C-Corporation	S-Corporation	Limited Liability Company	Limited Partnership	
Limited Liability Partnership	Limited Liability Limited Partnership	General Partnership	Sole Proprietorship D/B/A	
Municipality	Nonprofit Corporation	Association	Trust	
Tenants in Common	Joint Venture			
Other				
Describe:				
State in Which the Business Was Formed		Entity Number		
Name and Phone of Accountant		Name and Phone of Attorney		

4 GUARANTORS			
Applicant 1 Name	Applicant 1 SSN	Applicant 2 Name	Applicant 2 SSN
Applicant 1 Home Address		Applicant 2 Home Address	
Applicant 1 Phone Number	Applicant 1 E-mail	Applicant 2 Phone Number	Applicant 2 E-mail

5 INTENT TO APPLY FOR JOINT CREDIT			
If this is an application for joint credit, the Borrower and Co-Borrower each agree that we intent to apply for join credit (sign below).			
APPLICANT		CO-APPLICANT	
Signature	Date	Signature	Date

6 EQUAL CREDIT OPPORTUNITY ACT APPRAISAL NOTICE	
Applicant Name:	
Will this request be secured by a 1-4 family dwelling?	
Yes	No

If you answered "yes." We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

7 APPLICANTSIGNATURES			
I / We hereby apply for the loan or credit described in this application. I / We certify that I / we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I / we did not omit any important information. I / We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my / our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my / our account. I / We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I / We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my / our application, credit, or loan.			
APPLICANT		CO-APPLICANT	
Signature	Date	Signature	Date

DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASON FOR CREDIT 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 us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement. Please send requests to: Attn: Centric Bank, 1826 Good Hope Road, Enola, PA 17025. Please include the following information:

- Your name;
- The type of loan for which you applied;
- The financial center where the application was submitted; and
- The action taken on your application.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center | 1100 Walnut Street, Box #11, Kansas City, MO 64106.

Please print and save this application for your records. Submit your application in person or by postal mail to 1826 Good Hope Road, Enola, PA 17025; Attn; Lending Team; or fax to 717.657.7748.

We will contact to you within 48 hours of receiving your application.



Date: _____

To Whom It May Concern,

I, _____ authorize Centric Bank to contact my CPA in order to obtain updated financial information for both personal and business activities.

This requested financial information may be for Federal Tax Returns, K1's and other financial information needed in order to process loan(s) and or update the loan file(s). This authorization is for the life of the loan with Centric Bank.

Sincerely,

X _____

1826 Good Hope Road
Enola, PA 17025
T:717.657.7727
CentricBank.com

DEMOGRAPHIC INFORMATION OF APPLICANT(S)

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

APPLICANT: _____	CO-APPLICANT _____
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Ethnicity – Check one or more

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

Not Hispanic or Latino

I do not wish to provide this information

Ethnicity – Check one or more

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

Not Hispanic or Latino

I do not wish to provide this information

Race – Check one or more

American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian – Print Race: _____

Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

Black of African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander – Print Race: _____

Examples: *Fijian, Tongan, etc.*

White

I do not wish to provide this information

Race – Check one or more

American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian – Print Race: _____

Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

Black of African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander – Print Race: _____

Examples: *Fijian, Tongan, etc.*

White

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):	Applicant		Co-Applicant	
Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?	No	Yes	No	Yes
Was the race of the applicant(s) collected on the basis of visual observation or surname?	No	Yes	No	Yes
Was the sex of the applicant(s) collected on the basis of visual observation or surname?	No	Yes	No	Yes

The Demographic Information of the Applicant(s) was provided through:

Applicant:	Face-to-Face	Telephone	Fax or Mail	Email or Internet
Co-Applicant:	Face-to-Face	Telephone	Fax or Mail	Email or Internet