



1200 Central Avenue, Pawtucket, RI 02861-2200 | T: (401) 722-2212 or (800) 298-2212 | F: (401) 729-5139

CREDIT REQUESTED	
Amount Requested: _____	Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s) *Attach Joint Application(s)
Term of Credit Requested: _____	
Loan Type: _____	
Value: _____	

Purpose of Credit Requested: _____

COMPLETION INSTRUCTIONS FOR APPLICANT
Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Co-signer, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. (Do not complete Marital Status question if application is for individual unsecured credit).

APPLICANT INFORMATION
Applicant Last Name: _____
Applicant First Name: _____
Business Name (if Applicant is a business): _____
SSN/TIN: _____
Assumed Business Name (if any): _____
Filing Dates and Location: _____
DBA Name: _____

Street Address: _____	<input type="checkbox"/> Same as Above
Mailing Address: _____	
Principal Office Address: _____	
State of Organization: _____	

Check Appropriate Box: <input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete Marital Status section. <input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets you are relying on. <input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach a joint application.	Marital Status (if Individual Borrower): <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
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SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT

Description	Value	Total Liens	Ownership Status	Creditor Name
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
	\$	\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	

SIGNERS FOR THIS APPLICANT

Name: _____ **Title:** _____

Address: _____

SSN: _____ **Authorized** **Yes** **No**

Phone Number: _____

Name: _____ **Title:** _____

Address: _____

SSN: _____ **Authorized** **Yes** **No**

Phone Number: _____

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. 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 the 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.

Lender may be relying on the creditworthiness of an individual other than the Applicant for the business loan. Because of my relationship to the Applicant or my role in the accommodation for the loan, my personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize Lender to obtain a consumer credit report on me for the purpose of evaluating the loan application.

Applicant (s):

By: _____ Date: _____

By: _____ Date: _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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, race, and sex) 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. You may select one or more designations for "Ethnicity" and one or more designations for "Race". 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 have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the bases 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. If you do not wish to provide some or all of this information, please check below.

APPLICANT:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino- Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- 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:
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- Black or African American
 - Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander- Print race, for example, Fijian, Tongan, and so on:
-

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian- Print Race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
-

- White
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

CO-APPLICANT:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino- Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- 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:
-

- Black or African American
 - Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander- Print race, for example, Fijian, Tongan, and so on:
-

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian- Print Race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
-

- White
- 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):

Was the **ethnicity** of the Applicant collected on the basis of visual observation or surname?

Yes
 No

Was the **race** of the Applicant collected on the basis of visual observation or surname?

Yes
 No

Was the **sex** of the Applicant collected on the basis of visual observation or surname?

Yes
 No

Was the **ethnicity** of the Co-Applicant collected on the basis of visual observation or surname?

Yes
 No

Was the **race** of the Applicant collected on the basis of visual observation or surname?

Yes
 No

Was the **sex** of the Applicant collected on the basis of visual observation or surname?

Yes
 No

FOR LENDER'S USE ONLY				
OFFICER NAME	APPROVED BY	APPLICATION DATE	LOAN NUMBER	BRANCH
				Commercial Lending Dept./RC: 500

Decision and Comments:

- Approved Denied Incomplete Counteroffer Conditional Approval
- Withdrawal Other: _____