



COMMERCIAL LOAN APPLICATION
21 Main Street PO Box 307
Franklin, MA 02038
508-528-0088

CREDIT REQUEST

Amount Requested:	Loan Term:	Loan Purpose:	
		<input type="checkbox"/> Working Capital	<input type="checkbox"/> Mortgage
		<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Other
		<input type="checkbox"/> Line of Credit	<input type="checkbox"/> SBA Loan

APPLICANT INFORMATION

Applicant Name:		Applicant Address:	
TIN Number:	Main Contact Phone Number:	Email Address:	
Briefly describe the nature of your business:		State of organization:	
Applicant is:			
<input type="checkbox"/> Proprietorship	<input type="checkbox"/> C Corporation	<input type="checkbox"/> Trust	
<input type="checkbox"/> Partnership / LLC	<input type="checkbox"/> S Corporation	<input type="checkbox"/> Other:	
	<input type="checkbox"/> Non-Profit		

OWNER INFORMATION

Name:	Social Security Number:	Date of Birth:	Ownership Percentage:
Address:		Contact Phone Number:	Contact Email Address:
Name:	Social Security Number:	Date of Birth:	Ownership Percentage:
Address:		Contact Phone Number:	Contact Email Address:

GUARANTOR INFORMATION

Name: Social Security Number: Date of Birth: Ownership Percentage:

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Address: Contact Phone Number: Contact Email Address:

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Name: Social Security Number: Date of Birth: Ownership Percentage:

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Address: Contact Phone Number: Contact Email Address:

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COLLATERAL DESCRIPTION

Description: Estimated Value/Basis: Existing Liens:

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INSURANCE

Agent Name: Address: Contact Person/Phone Number:

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ACCOUNTANT

Accountant Name: Address: Contact Person/Phone Number:

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DISCLOSURES AND SIGNATURES

The undersigned certify that the information provided on and with this form, including financial statements, is complete and correct and that we are authorized to execute this from on behalf of the Applicant. Applicant and guarantors authorize Dean Bank to obtain credit reports and provide credit information to others (including), without limitation, companies affiliated with Dean Bank regarding Applicant and Guarantors from time to time. Applicant and Guarantors further authorize Dean Bank to obtain copies of its tax returns and information from the IRS and other taxing authorities, and agree to execute whatever forms Dean Bank requests to obtain such information. Dean Bank may request more documentation besides this application before a decision is made on this request. If the loan is approved, additional documentation will be sent to Applicant for execution and submittal to Dean Bank.

REQUIRED SIGNATURES: CORPORATION - person(s) authorized by the corporation's Board of Directors; **PARTNERSHIP** - all general partners; **SOLE PROPRIETORSHIP** - owner; **LLC** - all members; **TRUST** - all trustees; **NON PROFIT** - person(s) authorized by the non-profit's Board of Directors.

NOTICE: The Federal Equal Credit Opportunity Act and the Commonwealth of Massachusetts prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has capacity to contract), handicap or disability, sexual orientation, children, genetic information, ancestry, transgender, or marital status, or because a part of the applicant's receipt of income derives from any public assistance program, the applicant's exercise, in good faith, of any right under the Consumer Credit Protection Act, – provided the applicant has the capacity to enter into a binding contract and provided the lending activity falls within our capacity to serve the customer's needs.

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy please write to us at mailing address we have provided. In your letter, provide us with the applicant name, address of applicant, and address of property appraised. If the credit is secured by a first lien on a dwelling (1-4 unit residential structure), we will provide a copy of each appraisal or other written valuation promptly upon completion, or three business days prior to consummation of the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

SIGNATURES

Applicant Signature	Title	Date
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Applicant Signature	Title	Date
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Guarantor Signature	Print Name	Date
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Guarantor Signature	Print Name	Date
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REQUIRED DOCUMENTATION - The following items must be included with this application:

1. Last three years Federal Income Taxes or accountant prepared statements of applicant 2. Last three years Federal Income Taxes for all guarantors	3. Personal financial statement for all guarantors 4. If purchase, copy of P & S agreement or invoice documenting item being purchased	5. If mortgage; rent rolls – include unit number, tenant, lease status, common area charges 6. Copies of leases
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DEMOGRAPHIC INFORMATION. This section asks about your ethnicity, sex and race.

Demographic Information of Borrower

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. 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 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. If you do not wish to provide some or all of this information, please check below.

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

Sex

- Female
 Male
 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:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 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.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

I hereby certify that I have noted this information based on visual observation or surname.

Signature of Bank Employee

Print Name of Bank Employee

Date

Borrower Name: