

Border Trust

"where banking and service meet"

Commercial Loan Application

Member
FDIC



TERMS OF LOAN

Date	Amount	Interest rate	Loan type	Maturity
	\$	%		
Purpose _____				

BUSINESS INFORMATION

Borrower _____	Tax I.D.# _____
Type of Organization _____	
Description _____	
Legal Name _____	Year Established: _____
D.B.A. Name _____	Business Year End: _____
Street Address _____	City _____ ST _____ Zip Code _____
Mailing Address _____	City _____ ST _____ Zip Code _____
Phone Number _____	

BORROWER/GUARANTOR INFORMATION

APPLICANT INFORMATION <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner / Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____				
Applicant's Full Name			Social Security Number / TIN	
Home Phone	Business Phone		Date of Birth	
ADDRESS INFORMATION				
Home Address (Street, City, State, Zip Code)				
Mailing Address (Street or P.O. Box, City, State, Zip Code)				

APPLICANT INFORMATION <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner / Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____				
Applicant's Full Name			Social Security Number / TIN	
Home Phone	Business Phone		Date of Birth	
ADDRESS INFORMATION				
Home Address (Street, City, State, Zip Code)				
Mailing Address (Street or P.O. Box, City, State, Zip Code)				

APPLICANT INFORMATION <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner / Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____				
Applicant's Full Name			Social Security Number / TIN	
Home Phone	Business Phone		Date of Birth	
ADDRESS INFORMATION				
Home Address (Street, City, State, Zip Code)				
Mailing Address (Street or P.O. Box, City, State, Zip Code)				

SCHEDULE OF COLLATERAL

Description	Value	Total Liens	Creditor Name
		\$	
		\$	
		\$	
		\$	
		\$	

INSURANCE

Insurance Co. / Agent:
Phone No:
Type of Coverage

NOTICES

Title Attorney Disclosure:

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, Maine law gives you the right to select your own attorney to do the title work in connection with your mortgage loan and to certify that title to us or to a land title insurance company. If the attorney you select meets our requirements for liability insurance and other written policy requirements we establish to protect our interest, we may not charge you any additional amount in connection with title work. If applicable, please indicate your choice below.

If you do not indicate a choice, you agree that we are free to select the title attorney.

- You wish to use the following title attorney. You agree that we may select the title attorney.

Name: Address: Phone:

Insurance Disclosure:

NOTICE: You must insure the real or personal property securing your loan in accordance with the requirements of the loan documents. You may purchase such insurance through any insurance agent and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent or broker will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

You will also be required to purchase title insurance in connection with your loan. Maine law provides that you may select the title insurance company that will provide title insurance in connection with your loan, if that insurance company meets our reasonable requirements. You are not required to deal with any of our affiliates in making this choice. Your choice will not affect our credit decisions. Please indicate your choice below.

If you do not indicate a choice, you agree that we are free to select the title insurer.

- You request that we use the following title insurance company. You agree that we may use the title insurance company selected by us.

Name: Address: Phone:

NOTICE OF RIGHT TO A COPY OF APPRAISAL:

If the collateral which will secure this loan is a 1-4 family residence, 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 us at the mailing address we have 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. A copy of the appraisal report will be provided no more than thirty (30 days) after the date we receive your request.

Send requests to:

Border Trust Company
P.O. Box 220 So. China, ME 04358
Att: Loan Servicing Dept.

CUSTOMER IDENTIFICATION INFORMATION

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 each person who opens an account. What this means for you: When you apply for a loan with us, 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.

APPLICANT

Table with 2 columns: Identification Type, Issuing Government: (State or Country); ID#, Issuance Date, Expiration Date

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By signing below, each Applicant agrees as follows:

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Borrower(s) and/or for the purpose of Applicant(s) guaranteeing credit for the Borrower(s). Applicant(s) acknowledge that Border Trust Company ("Creditor") will rely on such information and the representations of Applicant(s) in making any decision to grant credit. All information provided is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Creditor for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes that would affect the accuracy of such information. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that making any knowing or willful false statements for purposes of influencing the actions of Creditor can be a violation of federal law, and may result in a referral to law enforcement officials and imposition of a fine or imprisonment or both.

By: (Signature and Title) (Individual/Guarantor) Date