



AMERICAN MOMENTUM BANK

BUSINESS CREDIT APPLICATION

INFORMATION ABOUT THE BUSINESS:

Legal Business Name _____

Nature of Business _____

Physical Address _____

Date Business was established _____

City _____ State _____ Zip _____

Date since current ownership _____

Type of Organization: Sole Proprietorship Partnership
 C-Corp S-Corp LLC Other

Number of employees _____

Tax Identification Number _____

Gross Revenues for prior fiscal year end

\$ _____

Mailing Address (if different than above) _____

Projected Revenues for Current Fiscal Year

City _____ State _____ Zip _____

\$ _____

Business Phone _____ Fax _____

Cell Phone _____ Contact _____

Email address _____

INFORMATION ABOUT THE LOAN REQUEST:

Amount Requested \$ _____ New Loan Renewal / Annual Review

Type of Request Revolving Line of Credit Term Loan Real Estate Loan

Purpose of Credit Purchase Refinance Consolidation Working Capital

Proposed Collateral _____ Term Requested (in months) _____

Have you ever borrowed from us before? Yes No

Name of accountant or bookkeeping service _____ Phone # _____

Name of Insurance Agent _____ Phone # _____

INFORMATION ABOUT BUSINESS OWNERS (20% or more) OR OTHER GUARANTORS:

Name _____ Address _____

City _____ State _____ Zip _____

Social Security Number _____ Date of Birth _____ Title _____

Percent of Ownership _____ % Personal Net Worth \$ _____ Bankruptcy Yes No

Pending or unsettled Lawsuits, Judgements or liens? Yes No

Name _____	Address _____
City _____	State _____ Zip _____
Social Security Number _____	Date of Birth _____ Title _____
Percentage of Ownership _____ %	Personal Net Worth \$ _____ Bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No
Pending or Unsettled Lawsuits, Judgements, or liens? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Name _____	Address _____
City _____	State _____ Zip _____
Social Security _____	Date of Birth _____ Title _____
Percentage of Ownership _____ %	Personal Net Worth \$ _____ Bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No
Pending or Unsettled Lawsuits, Judgements, or Liens? <input type="checkbox"/> Yes <input type="checkbox"/> No	

For Credit Requests of \$100,000, or less, please supply the following financial information:

- **The most recent two years Federal Income Tax Returns for your business.**
- The most recent two year Federal Income Tax Returns for each owner (greater than 20% ownership) of the business.
- A Personal Financial Statement for each owner (greater than 20% ownership) of the business.
- A schedule of debts owed by the business.

For Credit Requests of more than \$100,000, please supply the following financial information:

- The most recent three years Federal Income Tax Returns for your business.
- The most recent three years Federal Income Tax Returns for each owner (greater than 20% ownership) of the business.
- A Personal Financial Statement for each owner (greater than 20% ownership) of the business.
- A schedule of debts owed by the business.

I/We hereby apply for the loan or credit as described in this application. I/We certify that I/we made no misrepresentations in this loan application or any related documents, that all information is true and complete, and that I/we did not omit any important information. Lender is authorized to verify with other parties and to make any investigation on my/our credit and history, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lenders experiences or transactions with my/our account. I/We understand that the Lender will retain the 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 part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan. I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts on the application as applicable under the provisions of Title 18, United States Code, Section 1014.

Notice for All Business Applicants with Gross Revenues of \$1,000,000 or Less:

I/We understand that if this credit application is denied I/we may request a written statement of the specific reasons for the denial. To obtain the statement, I/we must contact American Momentum Bank, 4830 W. Kennedy Blvd. Urban Center 1 Suite 200 Tampa, FL 33609 within 60 days from the date I/we were notified of the decision. You will send me/us a written statement of reasons for the denial within 30 days of receiving my/our request for the statement. 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 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 the FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100 Kansas City, Missouri 64108.

APPLICANT _____ **DATE** _____ **APPLICANT** _____ **DATE** _____

APPLICANT _____ **DATE** _____ **APPLICANT** _____ **DATE** _____

All owners and other principals representatives must sign this application. If there are more than four signors, please copy this application, complete and sign this section and attach the copy to this application. American Momentum is **FDIC Insured** and **Equal Housing Lender**.

TO

TYPE OF CREDIT - CHECK THE APPROPRIATE BOX

(Name of Lender)

Individual - If you check this box, provide Financial Information only about yourself.

Joint, with Relationship If you check this box, provide Financial Information about yourself and the other person.

PERSONAL FINANCIAL STATEMENT OF

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name Birth Date Statement Date Address City State/Zip Social Sec. No. Home Phone No. of Dependents Bus. or Occupation Bus. Phone

NOTE: Complete all of Section II BEFORE Section I

SECTION I

Table with columns for ASSETS and LIABILITIES, categorized by THOUSANDS, HUNDREDS, and CENTS. Rows include Cash On Hand, U.S. Gov. Securities, Real Estate Owned, etc.

Table comparing ANNUAL INCOME and ESTIMATE OF ANNUAL EXPENSES. Includes categories like Salary, Dividends, Income Taxes, Insurance Premiums, etc.

Table comparing GENERAL INFORMATION and CONTINGENT LIABILITIES. Includes questions about assets pledged, lawsuits, and bankruptcies.

SECTION II

A CASH IN BANKS AND NOTES DUE TO BANKS

(List all Real Estate Loans in Section II-E)

Table for listing bank accounts and real estate loans. Columns include Name of Bank, Type of Account, Type of Ownership, On Deposit, Notes Due Banks, and COLLATERAL.

Cash on Hand \$ TOTALS \$ (Complete Rest of Section II on Reverse Side) (Enter Sec. 1 Line 1) (Enter Sec. 1 Line 21)

Certification of Financial Statement

To: American Momentum Bank

Date: _____

_____ (“the undersigned”) hereby certifies and represents to American Momentum Bank as follows: that the financial information set forth on the financial statement dated _____ is true, accurate and complete in all material respects; that American Momentum Bank shall rely on such information in deciding to grant or continue to grant credit to the undersigned; that there are no undisclosed liens or encumbrances on the assets or any undisclosed liability of the undersigned; that all taxes owed by the undersigned have been fully paid and discharged, and that there are not pending claims, actions, proceedings, judgments or liens against the undersigned or any of the undersigned’s assets, except as fully disclosed in said statement. American Momentum Bank is hereby authorized to make all inquiries it deems necessary or desirable to verify the accuracy of the statements made and to determine my (our) creditworthiness. American Momentum Bank is also authorized to answer questions about its credit experience with me(us).

X _____ X _____

X _____

(Signed by all persons whose assets or liabilities appear on the financial statement)

