

# **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   C-Corp  S-Corp  L  Tax Identification Number	LC □ Other	Number of employees  Gross Revenues for prior fiscal year end
Mailing Address (if different than above)		\$
CityState		Projected Revenues for Current Fiscal Year
Business Phone Fax		\$
Cell Phone Contact		
Email address		
INFORMATION ABOUT THE LOAN REQUEST		
INFORMATION ABOUT THE LOAN NEWOLOT		
Amount Requested \$	□ New Loan	□ Renewal / Annual Review
Type of Request □ Revolving Line of Credit □ Purpose of Credit □ Purchase □ Refinance □		
Proposed Collateral	Term Red	quested (in months)
Have you ever borrowed from us before?  Name of accountant or bookkeeping service Name of Insurance Agent		Phone # Phone #
INFORMATION ABOUT BUSINESS OWNERS	(20% or more) OR	OTHER GUARANTORS:
Name	Address	
City	State	Zip
Social Security Number		
	Date of Birth	n Title
Social Security Number	Date of Birth	nTitle Bankruptcy □ Yes □ No

Name	Address	
City	State	Zip
Social Security Number	Date of Birth	Title
Percentage of Ownership	% Personal Net Worth \$	Bankruptcy □ Yes □ No
Pending or Unsettled Lawsuits, J	ludgements, or liens? ☐ Yes ☐ No	
Name	Address	
City	State	Zip
Social Security	Date of Birth	Title
Percentage of Ownership	% Personal Net Worth \$	Bankruptcy □ Yes □ No
Pending or Unsettled Lawsuits, J	ludgements, or Liens? ☐ Yes ☐ 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.
- <sup>o</sup> The most recent two year Federal Income Tax Returns for each owner (greater than 20% ownership) of the business.
- <sup>o</sup> 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.
- <sup>o</sup> 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 Responce 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**.

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TYPE OF CREDIT – CHECK THE APPROPRIAT			,	lame of	Lender)						
Individual – If you check this box, provide Fina											
Joint, withyourself and the other person.		Rela	ationship				If you check this box	r, provide Fi	nancial l	nformatic	n about
yourself and the other person.	PERSON	AL F	FINA	NC	AL S	<b>TATEMEI</b>	NT OF				
NOTE	: Any willful misrep	resentati	on could	result in	a violation	of Federal Law (See	c. 18 U.S.C. 1014)				
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ASSETS		THOU- SANDS	HUN- DREDS	CENTS		LIA	BILITIES		THOU- SANDS	HUN- DREDS	CENTS
1 Cash On Hand & in Banks	Sec. II-A				21 No	otes Due to Banks		Sec. II-A			
2 Cash Value of Life Insurance	Sec. II-B				22 No	otes Due to Relative	es & Friends	Sec. II-H			
3 U.S. Gov. Securities	Sec. II-C				23 No	otes Due to Others		Sec. II-H			
4 Other Marketable Securities	Sec. II-C				24 Ac	ccounts & Bills Paya	able	Sec. II-H			
5 Notes & Accounts Receivable - Good	Sec. II-D				25 U	npaid Income Taxes	Due - Federal	State			
6 Other Assets Readily Convertible to Cash	n - Itemize				26 O	ther Unpaid Taxes 8	& Interest				
7					27 Lo	oans on Life Insurar	ce Policies	Sec. II-B			
8					28 C	ontract Accounts Pa	ıyable	Sec. II-H			
9					29 Ca	ash Rent Owed					
10 TOTAL CURRENT ASSETS					30 O	ther Liabilities Due	within 1 Year - Itemize				
11 Real Estate Owned	Sec. II-E				31						
12 Mortgages & Contracts Owned	Sec. II-F				32		• .				
13 Notes & Accounts Receivable - Doubtful	Sec. II-D				33	TOTAL CURF	RENT LIABILITIES				
14 Notes Due From Relatives & Friends	Sec. II-D				34 R	eal Estate Mortgage	es Payable	Sec. II-E			
15 Other Securities - Not Readily Marketable	e Sec. II-C				35 Li	ens & Assessments	Payable				
16 Personal Property	Sec. II-G				36 O	ther Debts - Itemize	· · · · · · · · · · · · · · · · · · ·				
17 Other Assets - Itemize	·				37						
18					38 To	otal Liabilities					
19					39 N	et Worth (Total Ass	ets minus Total Liabiliti	es)			
20 TOTAL ASSETS					40 T	OTAL LIABILITIES	& NET WORTH				
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ANNUAL II	NCOME					ESI	IMATE OF ANNUAL I	EXPENSES			
Salary, Bonuses & Commissions	\$				Income	Taxes		\$			
Dividends & Interest	\$				Other T	axes		\$			
Rental & Lease Income (Net)	\$				Insuran	ce Premiums		\$			
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Óther Income-Itemize	<u> </u>				Rent Pa	ayable		\$			
Provide the following information only if Joint	t Credit is checked	above.			Other E	xpenses		\$		_+-	
Other Persons Salary, Bonuses & Commissi						·	144.	\$			
Alimony, child support, or separate maini if you do not wish to have it considered a	tenance income no	eed not ! vina this	oe revea	led on.				\$			
Other Income of Other Person-Itemize	\$	,						\$			
TOTAL	\$				TOTAL			\$			
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GENERAL IN	FORMATION						CONTINGENT LIA	BILITIES			
Are any Assets Pledged? No Yes	s (See Section II)				As End	orser, Co-maker or	Guarantor	\$			
Are you a Defendant in any Suits or Legal A	ctions? L No	☐ Yes			On Lea	ses or Contracts	The state of the s	\$			
(Explain):					Legal C	Claims		\$			
Have you ever been declared Bankrupt in th	e last 10 years?	∐ No	Yes		Federal	- State Income Tax	es	\$			
(Explain):					Other -			\$			
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A CASH IN BANKS AND NOTE						state Loans in Se		AL (/£ A ) P. T.		a sabin	
NAME OF BANK	Type of Account	Type of O	wnership		Deposit	Notes Due Banks	COLLATERA	AL (If Any) & T	ype of Owl	nersnip	
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TOTALS

**SECTION II** Continued

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and all	purpose of items indica	ated on th	is sta	temen	t. In addition, ear	e ium	dividual	I signing b	elow author	izes th	ne Lender	to chec	k their	r individual	credit	account	t and emp	loyment	history	and have	a credit	reporting	agency p	it deems appropriate repare a consumer cr

\_\_\_ Signature \_\_\_

(Other Person if Applicable)

Date Signed Signed Sign.

\_\_\_\_\_Signature \_\_

## **Certification of Financial Statement**

To: American Momentum Bank	Date:
	_("the undersigned") hereby certifies and
represents to American Momentum information set forth on the finance is true, accurate and complete in all Momentum Bank shall rely on succontinue to grant credit to the underliens or encumbrances on the asset undersigned; that all taxes owed by discharged, and that there are not pudgments or liens against the undersest, except as fully disclosed in Bank is hereby authorized to make desirable to verify the accuracy of	n Bank as follows: that the financial ial statement dated ll material respects; that American h information in deciding to grant or ersigned; that there are no undisclosed as or any undisclosed liability of the y the undersigned have been fully paid and bending claims, actions, proceedings, ersigned or any of the undersigned's said statement. American Momentum e all inquiries it deems necessary or the statements made and to determine my Momentum Bank is also authorized to
X	X
X	_
(Signed by all persons whose asset	ts or liabilities appear on the financial

statement)

### **Schedule of Business Debt**

Please use this form to list, in detail, your <u>business</u> indebtedness. This listing should include, but not be limited to, lines of credit, term (installment) loans and letters of credit. Please fill out this form as completely as possible.

Schedule of Business Debt										
Financial	Original	Present	Interest	Maturity Date	Monthly Payment	Collateral Pledged				
Institution	Amount	Balance	Rate							
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