



BUSINESS LOAN APPLICATION

89 North Main Street | PO Box 2826 | Concord, NH 03302-2826 | 603.225.2793 | 800.541.0006 | themerrimack.com

LOAN APPLICANT: Please print clearly and complete all sections of this application.

Legal Business Name of Loan Applicant

Doing Business As (DBA) Name, if any

Physical Street Address (no PO Boxes)

City State Zip Code

Mailing Address (if different than physical address)

City State Zip Code

Tax ID# Phone # Email

Applicant's Website

Business Entity Type: Corporation LLC Sole Proprietorship General Partnership Not for Profit Other: _____

Year Established State of Incorporation Fiscal Year End (MM/DD) # of Employees # of jobs created or retained with proposed loan request

Nature of Business Service or Product

Applicant's Gross Sales/Revenues (last fiscal year)

List any affiliated Companies / Businesses / Real Estate Partnerships

Co-Applicant's Name (if applicable)

Doing Business As (DBA) Name, if any

Physical Street Address (no PO Boxes)

City State Zip Code

Mailing Address (if different than physical address)

City State Zip Code

Tax ID# Phone # Email

Co-Applicant's Website

LOAN REQUEST: Minimum amount is \$5,000. List additional loan requests on separate sheet.

1.)	Amount	Loan <input type="checkbox"/> Term/Time Loan <input type="checkbox"/> Commercial Mortgage <input type="checkbox"/> Letter of Credit
		Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Commercial Construction/Development Loan <input type="checkbox"/> Other: _____

Purpose of Loan

Description of Collateral (if Real Estate, include physical address)

Estimated Value

Collateral Type: Business Assets Commercial Real Estate Equipment Mixed Use Real Estate

1-4 Unit Residential 5+ Unit Residential

If Real Estate, indicate occupancy status Owner Occupied

Not Owner Occupied

2.)	Amount	Loan <input type="checkbox"/> Term/Time Loan <input type="checkbox"/> Commercial Mortgage <input type="checkbox"/> Letter of Credit
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BUSINESS PRINCIPALS: All owners/principals with ownership interest greater-than-or-equal-to 20% in the loan applicant(s) may be required to guaranty the loan. List additional principals on separate sheet.

Name (First, Middle Initial, Last)		Social Security #		Date of Birth (MM/DD/YYYY)
Mailing Address		City	State	Zip Code
Home Phone #	Cell Phone #	Email Address		
Ownership %	Years of Ownership	Title or Position	Occupation	Years in Occupation

Name (First, Middle Initial, Last)		Social Security #		Date of Birth (MM/DD/YYYY)
Mailing Address		City	State	Zip Code
Home Phone #	Cell Phone #	Email Address		
Ownership %	Years of Ownership	Title or Position	Occupation	Years in Occupation

DECLARATIONS: Please answer all the following questions. If YES is answered to any of the questions below, please provide applicable details on a separate sheet.

- Has the loan applicant pledged any business assets or real estate to other creditors? Yes No
- Is the loan applicant or principal owner(s) contingently liable as an endorser or guarantor on any debt? Yes No
- Does the loan applicant or principal owner(s) have any outstanding judgments or legal proceedings pending? Yes No
- Has any tax assessment been made or tax lien been filed against the loan applicant or principal owner(s)? Yes No
- Has the loan applicant or any principal owner(s) ever sought protection under bankruptcy law? Yes No
- Is the loan applicant or principal owner(s) an employee or board director of the bank or its affiliates?
If yes, name of applicant or principal owner: _____ Yes No

SIGNATURES:

APPLICANT:

Signature as Duly Authorized Signer

Date (MM/DD/YYYY)

CO-APPLICANT (if applicable):

Signature as Duly Authorized Signer

Date (MM/DD/YYYY)

GUARANTOR(S):

Signature as Guarantor

Date (MM/DD/YYYY)

Signature as Guarantor

Date (MM/DD/YYYY)

COMMERCIAL APPLICATION DISCLOSURES

EQUAL CREDIT OPPORTUNITY NOTICE:

My/our gross revenues or estimated gross revenues last fiscal year were \$1,000,000 or less? Yes No

If I/we answered "Yes" and you deny our application for credit, we have the right to a written statement of the specific reasons for denial. To obtain the statement of reasons, we may contact, Merrimack County Savings Bank, 89 North Main Street Concord, NH 03301, (603) 223-2720, within 60 days from the date I/we are notified of your credit 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. If you choose to provide the reasons orally, I/we have a right to have the reasons confirmed in writing within 30 days of you receiving my/our written request for confirmation.

NOTICE: 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: FDIC, Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

RIGHT TO A COPY OF RESIDENTIAL APPRAISAL:

The bank may order an appraisal to determine the property's value and charge the applicant for this appraisal. MCSB will promptly give the applicant a copy of any appraisal, even if the loan does not close. The applicant can pay for an additional appraisal for their own use at their own cost.

FAIR CREDIT REPORTING ACT, CREDIT REPORT AUTHORIZATION, LOAN PARTICIPATION AND SHARING OF INFORMATION AUTHORIZATION:

I/We hereby authorize and acknowledge that Merrimack County Savings Bank, Meredith Village Savings Bank, and Savings Bank of Walpole affiliated through New Hampshire Mutual Bancorp, may verify or re-verify any information contained in this request for credit or obtain other information or data related to this request, for legitimate business purposes through other sources, including but not limited to a consumer reporting agency. The information that is obtained by Merrimack County Savings Bank is only to be used for the purpose of obtaining a credit decision and any necessary post-closing quality control reviews for this request for credit.

I/We also hereby expressly consent and authorize Merrimack County Savings Bank to share information, including credit reports and other information bearing on my/our credit worthiness, with New Hampshire Mutual Bancorp, Meredith Village Savings Bank and Savings Bank of Walpole as well as other creditors, including loan guarantee enhancements (if needed), and participation from other banks in pursuit of the approval of my/our loan application.

REPRESENTATIONS/AUTHORIZATIONS:

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant's intent is to apply for business purpose credit and agrees such credit will not be used for personal, family or household purposes. The submission of an application does not create a commitment to lend. The Creditor may keep an application whether or not it is approved. Each applicant and any guarantor may be required to submit additional information to process this request. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. The undersigned certifies, acknowledges that all information provided in any related application and in any attachment and supporting documentation is true, correct and complete and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries, including but not limited to credit reports, it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s) in connection with an application and any update, renewal, account review or extension. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of the Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above collateral for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C §1014, and may result in a fine or imprisonment, or both.

CUSTOMER IDENTIFICATION PROGRAM:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 open an account, 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.

JOINT CREDIT ACKNOWLEDGEMENT: *Complete section when application is made between two or more applicants*

I/we intend to apply for joint credit

Applicant's Initials

Co-Applicant's Initials

Date (MM/DD/YYYY)

TAXPAYERS FIRST ACT ACKNOWLEDGEMENT:

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share my tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing, or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes an actual or potential owner(s) of a loan resulting from my loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.