



**Business Assets and Proposed Collateral (Please indicate security available and estimated market value):**

Description	Title in name of	Estimated Market Value	Existing Encumbrances
		\$	\$
		\$	\$
		\$	\$

**Miscellaneous Obligations:**

Is the business or any principal an endorser, guarantor, or cosigner for obligations not listed on its financial statement? \_\_\_\_\_  
 If yes, please estimate total contingent liability: \$ \_\_\_\_\_

Is the business or any principal a party to any claim or lawsuit? \_\_\_\_\_ If yes, please provide details briefly below:

Has the business or any principal ever been in receivership or declared bankruptcy? \_\_\_\_\_ If yes, please provide details briefly below:

Are any of the above individuals (a) presently under indictment, on parole or probation, or have they ever been (b) charged with any criminal offense other than a minor traffic violation, or (c) convicted, placed on pretrial diversion, or placed on any form of probation for any criminal offense other than a minor traffic violation? \_\_\_\_\_ If yes, please provide details briefly: |

**Additional Information Requirements:**

- Each majority stockholder, partner, guarantor and/or partner must submit a complete personal financial statement.
- Include the statements listed below:
  1. Company's Fiscal Year End Balance Sheet and Income Statement and/or Company's Income Tax Returns for the last three years
  2. Personal Income Tax Returns of majority stockholders, partners and/or owners
  3. Listing and aging of Accounts Receivable and Accounts Payable
 Provide a brief history of your company and management (if new borrower) as well as a statement describing the benefits from the loan on a separate attached sheet.
- Provide a brief history of your company and management (if new borrower) as well as a statement describing the benefits from the loan on a separate attached sheet.

Submit this application along with the materials outlined above to: Riverside Bank, 11 Garden St, Poughkeepsie, NY 12601

**Declaration:**

The undersigned hereby declares that all the information provided herein and on the accompanying statements is to the best of my knowledge true, complete, correct and understood it will be used by the Bank to determine creditworthiness. The proceeds of the loan(s) applied for will be used for business purposes and not for personal, family or household purposes. The Bank is hereby authorized to request a consumer report on any person(s) signing this statement in connection with the present application for credit or any update, renewal, or extension of such credit. Upon request, the Bank will tell any such person(s) whether or not a consumer report was requested and if requested, the name and address of the consumer reporting agency that furnished the report. If an appraisal is ordered in connection with this loan application, a copy will be provided to you. We must hear from you no later than 90 days after we notify you about actions taken on your credit application or your application will be considered withdrawn. Every person signing this statement further authorizes the Bank to make all necessary inquiries to verify the information in this statement and also authorizes all such persons or entities the Bank contacts to completely respond to such inquiries.

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name) Title Date

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name) Title Date

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name) Title Date

**Individual or Joint Credit**

I/We are applying for \$ \_\_\_\_\_ on \_\_\_\_\_ (date) With: \_\_\_\_\_

\_\_\_\_\_ I am applying for individual credit in my own name or as a guarantor and I am relying on my own income and assets and not the income or assets of another person.

\_\_\_\_\_ I am applying for individual credit in my own name or as a guarantor and I am relying on my own income and assets as well as income or assets from other sources.

\_\_\_\_\_ We are applying for joint credit.

\_\_\_\_\_ We are applying for joint credit as guarantors.

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name)

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name)

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name)

\_\_\_\_\_/s/\_\_\_\_\_  
 Signature (Type Name)