

Business Loan Application

FOR INTERNAL USE ONLY

Date Received: _____ Received By: _____

General Information

Name: _____ Social Security #: _____
Date of Birth: _____ Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Email: _____

Business Information

Business Legal Name: _____ Tax ID: _____
Doing Business As (if applicable): _____ DUNS: _____
Business Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Fax: _____
Email: _____ Website: _____

Describe your business: _____

Type of Organization:

- | | |
|---------------------------------------------------|----------------------------------------------------------------|
| <input type="checkbox"/> Corporation (Standard C) | <input type="checkbox"/> General Partnership |
| <input type="checkbox"/> S Corporation | <input type="checkbox"/> Limited Partnership |
| <input type="checkbox"/> Non-Profit Corporation | <input type="checkbox"/> Limited Liability Company/Partnership |
| <input type="checkbox"/> Professional Corporation | <input type="checkbox"/> Proprietorship |

Is this a new business? Yes No

If not, when was the business established: _____ Number of Employees: _____

Affiliated Companies (if applicable): _____

Credit Request

Dollar Amount Requested from NPFP: \$_____

How will the funds be used (check all that apply and list amounts)? *Note: Total use of funds should be equal to dollar amount requested.*

Business Operations

- | | |
|----------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Operating Cash: \$_____ | <input type="checkbox"/> Inventory: \$_____ |
| <input type="checkbox"/> Pay-off Payables: \$_____ | <input type="checkbox"/> Pay-off Other Loans: \$_____ |
| <input type="checkbox"/> Leasehold Improvements: \$_____ | <input type="checkbox"/> Furniture & Fixtures: \$_____ |
| <input type="checkbox"/> Machinery & Equipment: \$_____ | <input type="checkbox"/> Other: \$_____ |

Real Estate

- | | |
|----------------------------------------------------|---------------------------------------------------------|
| <input type="checkbox"/> Acquisition: \$_____ | <input type="checkbox"/> Pre-Development Costs: \$_____ |
| <input type="checkbox"/> New Construction: \$_____ | <input type="checkbox"/> Rehab/Renovation: \$_____ |

Miscellaneous

- | | |
|----------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Business Acquisition: \$_____ | <input type="checkbox"/> Franchise Fees: \$_____ |
| <input type="checkbox"/> Research & Development: \$_____ | <input type="checkbox"/> Other: \$_____ |

How much equity are you contributing to the transaction: \$_____

Collateral

In addition to assets being purchased with loan proceeds, what other collateral is offered?

- | | |
|-----------------------------------------------------------|---------------------------------------------------------|
| <input type="checkbox"/> Certificates of Deposit: \$_____ | <input type="checkbox"/> Marketable Securities: \$_____ |
| <input type="checkbox"/> Accounts Receivable: \$_____ | <input type="checkbox"/> Inventory: \$_____ |
| <input type="checkbox"/> Furniture & Fixtures: \$_____ | <input type="checkbox"/> Equipment: \$_____ |
| <input type="checkbox"/> Vehicles: \$_____ | <input type="checkbox"/> All Business Assets: \$_____ |
| <input type="checkbox"/> Real Estate: \$_____ | |

Note: All collateral values should be net of existing debt.

Management

If this is a new business, have you worked in this type of business in the past?

- Yes No N/A

If yes, how long? Years _____ Months _____

Do you have management experiences/training in this type of business?

- Yes No

If this is an existing business, has it been profitable within the last 3 years?

- Yes No N/A

If yes, how many times has the business been profitable in the last 3 years?

- 1 time 2 times 3 times N/A

If this is an existing business, has total revenue grown over the last 3 years?

- Yes No N/A

If this is an existing business, what was total revenue in each of the last 3 years?

Year 1: _____ Year 2: _____ Year 3: _____

Are all taxes current?

- Yes No N/A

Are current financial statements available (within 90 days of this application)?

- Yes No N/A

Are year-end financial statements available for 3 years?

- Yes No N/A

Credit History

How would you characterize the credit record of your business?

- Excellent Good Fair Poor N/A

How would you characterize the credit record of the owners/principals of the business?

- Excellent Good Fair Poor N/A

Have any owners/principals of the business ever been involved in bankruptcy proceedings?

- Yes No

Are all owners/principals of the business U.S. citizens?

- Yes No

Miscellaneous Information

I/We understand that other items will be required to constitute a complete application. The following items will be requested by a loan officer:

- 3 years of personal tax returns 3 years of business tax returns Personal financial statement
 Brief history of the business Expected benefits of the loan

How did you find out about NFPF?

- Internet search Advertising Direct mail Referral, by whom _____

Certification, Authorization, Signatures

The undersigned certifies that the statements made on this application and other information provided in connection with this application are true and complete. The undersigned agrees to promptly notify NFPF of any material changes to this information. NFPF is authorized to make all inquiries of any party it deems necessary to verify accuracy and to determine the creditworthiness of the undersigned and to share any information provided to NFPF with any affiliate. The undersigned authorizes NFPF to ask questions about its credit experience with the undersigned.

The applicant understands that all fees, including application fees, commitment and documentation fees and annual credit review fees are non-refundable. In addition, once a commitment has been issued the applicant will pay all expenses, including but not limited to, documentation fees, real estate taxes, insurance premiums, recording and filing fees, appraisal fees, etc.

I/We authorize NFPF to contact credit reporting agencies (Experian, Dun and Bradstreet, etc.) and creditors with regard to the status of any past or outstanding debt, or such other credit information that such agencies normally hold available for credit worthiness evaluation at present or at any time in the future for the purpose of making or monitoring a loan.

NFPF reserves the right to request additional information from the applicant(s) at any time.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Please return completed applications to:

North Philadelphia Financial Partnership
1300 West Lehigh Avenue, Suite 100
Philadelphia, PA 19132

Equal Credit Opportunity 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. Although North Philadelphia Financial Partnership is an unregulated lender and not subject to review by the Comptroller of the Currency, we strictly adhere to the spirit of this legislation in our lending practices.