



Business Loan Application

(use additional sheets if necessary)

Application Date: _____

BANK USE ONLY

Date the loan application was received:

Taken Via: Face to Face

Mail

Email/Fax

General Loan Information

Applicant Name/Business Name			Co-Applicant or Guarantor		
Physical Address			Physical Address		
City/State/Zip			City/State/Zip		
Mailing Address (If Different)			Mailing Address (If Different)		
City/State/Zip			City/State/Zip		
Social Security # or Federal Tax ID		D.O.B.		Social Security # or Federal Tax ID	D.O.B.
Telephone #			Telephone #		
Email Address			Email Address		

I. Joint Intent to Apply for Credit: Please indicate your intention to apply for joint credit by initialing below:

Applicant Initials

Co-Applicant Initials

II. Type of Business

Business Legal Name _____

Type of Entity

Proprietorship

Partnership

Corporation

LLC

Other: _____

Date Business Established _____

Number of Employees _____

State Organized _____

Annual Gross Sales _____

Primary Product or Service _____

III. Proposed Loan

Proposed Loan \$	_____	Collateral	_____
<p><i>Include all loan requests to be considered by the Bank, additional space on page 2.</i></p>	Estimated Collateral Value	_____	
	Purpose of Loan	_____	
	Business or Collateral Location	_____	

Additional loan requests

Proposed Loan \$		Collateral	
		Use of Proceeds	
Proposed Loan \$		Collateral	
		Use of Proceeds	

- | | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| 1. Is an applicant or any of the proposed guarantor(s) party to any lawsuit or outstanding judgment? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has an applicant or any of the proposed guarantor(s) ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is an applicant or any of the proposed guarantor(s) party to taxes or credit obligations that are past due? | <input type="checkbox"/> | <input type="checkbox"/> |

OTHER REQUESTED INFORMATION: Please include the last three year-end financial statements (or federal income tax returns) and a personal financial statement for each applicant and guarantor. Current interim financial statements and projections should be provided where applicable.

My/Our Accountant is:

My/Our Attorney is:

Each of the persons signing below agrees as follows:

All information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining credit requested and any willful misrepresentation on this application could result in criminal action. I/we authorize Lender to check my/our credit and employment history and understand that I/we must update credit information at Lender's request if my/our financial condition changes.

I/we acknowledge that (i.) this application is subject to the Bank's final approval of the Applicant(s), and (ii.) additional information may be required in order for the Bank to make a final credit decision. If approved, the actual credit granted may be less than the requested amount.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF CO-APPLICANT

DATE

TITLE OF APPLICANT

TITLE OF CO-APPLICANT

SIGNATURE OF GUARANTOR

DATE

TITLE OF GUARANTOR

DATE

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.

NOTICE -- RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to receive a written statement of the specific reasons for the denial. To obtain the statement, please contact Bar Harbor Bank & Trust at PO Box 1089, Ellsworth, ME 04605, within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement. Or you may contact us at 1 -888-853-7100.

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 credit is: Division of Depositor and Consumer Protection, National Center for Consumer and Depositor Assistance, Federal Deposit Insurance Corporation, 1100 Walnut St. Box 11, Kansas City, MO 64106.

APPRAISAL DISCLOSURE (residential properties only)

The Bank may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. In addition to the Bank's appraisal, if you wish you can pay for an additional appraisal for your own use at your own cost.

Additional Applicants

Co-Applicant Or Guarantor		Co-Applicant Or Guarantor	
Mailing Address		Mailing Address	
City/State/Zip		City/State/Zip	
Physical Address (If Different)		Physical Address (If Different)	
City/State/Zip		City/State/Zip	
Social Security # or Federal Tax ID	D.O.B.	Social Security # or Federal Tax ID	D.O.B.
Telephone #		Telephone #	
Email Address		Email Address	

Joint Intent to Apply for Credit: *Please indicate your intention to apply for joint credit by initialing below:*

Co-Applicant Initials **Co-Applicant Initials**

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SIGNATURE OF CO-APPLICANT

DATE

SIGNATURE OF GUARANTOR

DATE

TITLE OF CO-APPLICANT

TITLE OF GUARANTOR