

THIS FORM IS FOR INTERNAL TFB USE ONLY. PLEASE WRITE LEGIBLY USING BLACK INK. FOR ANY FIELD WITH A \$0 VALUE, PLEASE WRITE "NONE."

TYPE OF ACCOUNT REQUESTED

\$1,000 to \$10,000 - Amount Requested \$ _____ Purpose _____
 For overdraft purposes link to Account # _____
 For Auto Debit (payments) link to Account # _____

\$10,001 to \$50,000 - Amount Requested \$ _____ Purpose _____
 Do you have other Business Loans with TFB Yes No
 Details _____

COMPANY INFORMATION (An extra copy is necessary for each company guarantor).

Borrower Guarantor
 C-Corp. S Corp. LLC General Partnership Sole Proprietorship Other: _____

Legally Registered Company Name: _____ Trade or DBA Name: _____

Federal Tax ID: _____ Tax ID Missing (Why): _____

Physical Address (No. PO Box): _____ City: _____ State: _____ Zip: _____

Mailing Address (If Different): _____ City: _____ State: _____ Zip: _____

Nature of Business: _____ State Established: _____ Date Established: _____

Primary Contact: _____ Business Phone: () _____ Primary Bank: _____

Gross Annual Sales \$ _____ 12-Month Avg. Business Checking Balance (Non WB) \$ _____

OWNER/GUARANTOR INFORMATION

(Required for each individual with 25% or more ownership of company.) An extra copy is necessary, if more than two guarantors.

<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor
Name: _____	Name: _____
Social Security Number: _____	Social Security Number: _____
Ownership %: _____ Owner since: _____	Ownership %: _____ Owner since: _____
Home Address: _____	Home Address: _____
City: _____ State: _____ Zip: _____	City: _____ State: _____ Zip: _____
Home Phone: () _____ Date of Birth: _____	Home Phone: () _____ Date of Birth: _____
Primary Bank: _____	Primary Bank: _____
Monthly Mortgage/Rent (Personal residence) \$ _____	Monthly Mortgage/Rent (Personal residence) \$ _____
Annual Gross Income \$ _____	Annual Gross Income \$ _____

Are any examinations by taxing authorities for sales, income, excise, or other taxes now in process?
 Yes No If yes, describe: _____
 Date of last IRS Audit: _____

Are any tax payments (sales, income, payroll, property, etc.) delinquent?
 Yes No If yes, describe: _____

Is the company currently involved in any lawsuits or pending litigation?
 Yes No If yes, describe: _____

Does the company have an ownership succession plan (e.g., buy-sell agreement)?
 Yes No If yes, describe: _____

Are there any amounts due to the company from owners or other related parties?
 Yes No If yes, describe: _____

Is your company in compliance with applicable federal and state regulations (such as environmental, employment, or safety)?
 Yes No If no, describe: _____

Has your company ever been cited for a violation of any of these regulations?
 Yes No If yes, describe: _____

Do Not Complete if Amount of Credit Line is for \$10,000 or Less			
Assets/Liabilities		Assets/Liabilities	
Cash in Banks (Incl. IRA, Keogh, 401k)		Cash in Banks (Incl. IRA, Keogh, 401k)	
Securities & Mutual Funds		Securities & Mutual Funds	
Primary Residence		Primary Residence	
Other Wholly Owned Real Estate		Other Wholly Owned Real Estate	
Other Assets - List		Other Assets - List	
Total Assets		Total Assets	
Notes Payable		Notes Payable	
Bills & Charge Cards Payable		Bills & Charge Cards Payable	
Mortgage Balances (Primary Residence)		Mortgage Balances (Primary Residence)	
Mortgage Balances (Other Real Estate)		Mortgage Balances (Other Real Estate)	
Other Liabilities - List		Other Liabilities - List	
Total Liabilities		Total Liabilities	

Representatives, Attestation & Signature

By signing below, I (meaning each person who signs this Application) (1) warrant to the Bank that all of the information set forth in this application is true, accurate and complete; (2) warrant that this loan, if approved, the proceeds thereof will be used only for business, commercial or agricultural purposes and not for personal, family or household purposes; (3) authorize the Bank to obtain credit reports and make other inquiries to check my individual credit and the business credit of the business applicant; and (4) acknowledge receipt of the Federal Equal Credit Opportunity Act notice attached below.

Each person signing this Application on behalf of the business understands that the Bank will be relying on the creditworthiness of the business and the owner/guarantor in extending this loan. ACCORDINGLY, EACH PERSON SIGNING THIS APPLICATION WILL BE REQUIRED TO SIGN A PERSONAL GUARANTY IF THIS APPLICATION IS APPROVED BY THE BANK.

Signature of Borrower

Signature of Borrower

Print Name

Date

Print Name

Date

IMPORTANT NOTICE: If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please write to Third Federal Bank Commercial Lending, 3 Penns Trail, Newton, PA 18940 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your 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 Third Federal Bank is the Office of Thrift Supervision, Harborside Financial Center Plaza Five, Suite 1600, Jersey City, NJ 07311.

In compliance with the USA Patriot Act, Third Federal Bank requires two (2) forms of valid identification when opening an account.

To Be Completed by Third Federal Bank.

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.

* A reasonable belief exists that the true identify of the applicant is known.

Business Identification _____

Identification Description _____

Principal - #1

Principal - #2

Primary Identification _____

Identification Description _____

Secondary Identification _____

Identification Description _____