

**PRINT, FILL OUT AND FAX THIS FORM TO 410-529-1672
and someone will contact you soon.**

CUSTOMER'S DAYTIME CONTACT NUMBER: _____



Baltimore County Savings Bank

Administrative Offices

Mailing Address: P.O. Box 397, Perry Hall, MD 21128

Office Location: 4111 E. Joppa Road, Baltimore, MD 21236

p. 410-256-5000 e. info@bcsb.net

www.baltcosavings.com

BUSINESS CREDIT APPLICATION

CONFIDENTIAL

Amount requested \$ _____ Is the loan solely to acquire or carry on a business or commercial enterprise? Yes No

Terms requested: _____

Purpose of the loan: _____

Type of loan:

<input type="checkbox"/> Term Loan	<input type="checkbox"/> Construction Loan
<input type="checkbox"/> Real Estate	<input type="checkbox"/> Construction/Permanent Loan
<input type="checkbox"/> Equipment	<input type="checkbox"/> Land Acquisition/Development
<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Letter of Credit
<input type="checkbox"/> Other _____	

PLEASE PROVIDE THE FOLLOWING INFORMATION ABOUT THE BORROWER:	
Legal name	<p align="center">Form of Organization</p> <input type="checkbox"/> Individual/Proprietorship <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Other <input type="checkbox"/> Corporation
DBA	
Street	
City State Zip	
Phone	
Type of business	Accounting firm
Social security/tax ID #	Contact name
State of incorporation/formation	Phone
Year established	Number of employees

COLLATERAL

Please describe:

(If the ownership of the collateral is different from the borrower please provide the ownership information along with financials)

Existing liens on any of the collateral to be offered? Yes No

If Yes, please describe:

PLEASE DESCRIBE THE BORROWER'S BANKING RELATIONSHIPS

Bank name _____ Bank Name _____
Account Number _____ Account Number _____
 Checking Savings CD Loan Loan Checking Savings CD Loan Loan

OWNERSHIP INTEREST/AUTHORIZED SIGNERS

Business name _____

Name	Title	Ownership %
_____	_____	_____
_____	_____	_____

Business name _____

Name	Title	Ownership %
_____	_____	_____
_____	_____	_____

Business name _____

Name	Title	Ownership %
_____	_____	_____
_____	_____	_____

GUARANTOR INFORMATION, IF APPLICABLE

If Guarantor(s) are offered, please complete information below and attach a personal financial statement and most recent tax return for each guarantor. Each guarantor should sign this application.

Guarantor name _____
Relationship to borrower _____

Guarantor name _____
Relationship to borrower _____

Guarantor name _____
Relationship to borrower _____

GUARANTOR INFORMATION (continued)

Guarantor name
Relationship to borrower

Guarantor name
Relationship to borrower

PLEASE PROVIDE THE FOLLOWING INFORMATION

Is the borrower an endorser, guarantor or co-maker for other obligations not listed on financial statements? If yes, please indicate the amount guaranteed or endorsed.
\$
 Yes No

Bank/Creditor's name

Is the borrower currently party to any lawsuit?
 Yes No If yes, please explain.

Has the borrower ever declared bankruptcy? If yes, which chapter?
Date of filing?
 Yes No
If yes, please provide details.

Does the borrower owe any taxes for the year prior to current year? Amount
\$
 Yes No
If yes, to whom payable?

Are any assets owned by the borrower, pledged or mortgaged to secure loans or other obligations?
 Yes No
If yes, please provide details.

PATRIOT ACT NOTICE

As a result of the events of September 11, 2001... President Bush signed into law the USA Patriot Act. In order to prevent the use of the US banking system in terrorist and other illegal activity, Section 326 of the Act requires that banks must:

- Verify the identity of any customer opening a new business or personal account.
- Request and maintain records of the information used to verify the customer's identity including name, address, date of birth and taxpayer identification number.

Baltimore County Savings Bank will follow this law by obtaining valid information and verifying all information given by the customer. We will ask to see your driver's license or other identifying documents. In some cases, identification for existing customers may be requested so the Bank can ensure that its records are accurate.

The Bank supports all efforts to protect and maintain the security of our customers and our country.

**** We cannot waive these requirements ****

By signing below, you authorize Baltimore County Savings Bank to make whatever credit inquiries we deem necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on this application. You authorize and instruct any person to complete and furnish to us any information that we may request and agree that such information, along with this application, shall remain our property, whether or not credit is extended. You represent that all information in this application and in all schedules and financial statements relating to this application is true and correct and was given to induce the Lender to grant the loan for which the application was made and that no information which may relate to the creditworthiness of the applicant and the undersigned has been omitted. The applicant undersigned agrees to pay or reimburse the Lender for the cost of any surveys, title or mortgage examinations, appraisals, credit reports, etc., performed by the Lender as part of the application process.

Date _____, 200 _____

Guarantor (Seal)

Type or print legal name

Guarantor (Seal)

Signature of authorized Officer (Seal)

Guarantor (Seal)

Type or print Name of Authorized Officer

Guarantor (Seal)

DID YOU REMEMBER TO:

- Sign and date the Business Credit Application?
- Provide a signed and dated Financial Statement for each guarantor?
- Provide financial documentation?

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 contact the Commercial Loan Department of Baltimore County Savings Bank, F.S.B., P.O. Box 397, Perry Hall, Maryland, 21128, 410-256-5000 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.

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 this law concerning this creditor is:

Office of Thrift Supervision
Southeast Regional Office
1475 Peachtree Street, NE
Atlanta, GA 30309

PERSONAL FINANCIAL STATEMENT

IMPORTANT: Read these directions before completing this statement

If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3 and Schedules A through J. Do not include assets owned jointly with others.

If you are applying for joint credit with another person, complete all Sections and Schedules providing information in Section 2 about the joint applicant. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is the joint applicant. If the joint applicant is not your spouse, the joint applicant should submit his/her own personal financial statement separate from the applicant.

If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance on the income or assets of another person as a basis for repayment of the credit

requested, complete all Sections and Schedules providing information in Section 2 about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If this statement relates to your guarantee of the indebtedness of another person(s), firm(s), or corporation(s), complete Sections 1 (and 2 if your spouse is also going to guarantee the indebtedness) and Section 3 and Schedules A through J. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is joining with you in the guaranty. If the joint applicant is not your spouse, the joint applicant should submit his/her own personal financial statement separate from the applicant.

SECTION 1- INDIVIDUAL INFORMATION (type or print)	SECTION 2- OTHER PARTY INFORMATION (type or print)
Name	Name
Residence Address	Residence Address
City, State and Zip	City, State and Zip
Employer No. of Years	Employer No. of Years
Position and Salary	Position and Salary
Business Address	Business Address
City, State and Zip	City, State and Zip
Home phone/Business phone	Home phone/Business phone

SECTION 3- STATEMENT OF FINANCIAL CONDITION as of _____			
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit Cents)
Cash on deposit (excluding IRAs)- Schedule A		Single payment loans- Schedule E	
U.S. Govt. and unrestricted marketable securities- Schedule B		Installment loans and contracts- Schedule F	
Securities held by brokers in margin accounts		Revolving credit lines- Schedule G	
Cash value of life insurance- Schedule C		Charge accounts and credit cards- Schedule H	
Accounts and loans receivable		Loans against margin accounts	
Wholly owned real estate- Schedule D		Real estate mortgage loans- Schedule I	
Individual retirement accounts		Unpaid income taxes	
Deferred compensation plans		Other unpaid taxes, interest and assessments	
Automobiles and other personal property		Other Liabilities (itemize)	
Net worth of business owned (attach financial statement)			
Partial interests in real estate- Schedule D			
Investments in non-real estate partnerships			
Other Assets (itemize)			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

COMPLETE SCHEDULES AND SIGN.

NOTE: The obtaining of money or credit by false statement is a Federal and State offense. Punishable by fine or imprisonment, or both.

SCHEDULE A - CASH ON DEPOSIT				
Type of Account	Name of Institution	In Name(s) Of	Balance	Pledged (yes or no)

SCHEDULE B - U.S. GOVERNMENT AND UNRESTRICTED MARKETABLE SECURITIES					
No. of Shares or Face Value (Bonds)	Description	In Name(s) Of	Market Value	Pledged (yes or no)	

SCHEDULE C - LIFE INSURANCE (INCLUDING GROUP POLICIES)					
Name of Insurance Co.	Owner of Policy	Beneficiary	Face Amount	Cash Value	Policy Loans

SCHEDULE D - REAL ESTATE (WHOLLY OWNED OR PARTIAL INTERESTS)

Address of Property	In Name(s) Of	Percent Owned	Date Acquired	Purchase Price	Market Value	Mortgage Balance

SCHEDULE E - SINGLE PAYMENT LOANS

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Maturity

SCHEDULE F - INSTALLMENT LOANS AND CONTRACTS

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Monthly Payment

SCHEDULE G - REVOLVING CREDIT LINES (ALSO INCLUDE LINES NOT IN USE, BUT AVAILABLE)

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Credit Limit	Balance	Monthly Payment

SCHEDULE H - CHARGE ACCOUNTS AND CREDIT CARDS (ALSO INCLUDE ACCOUNTS AND CARDS NOT IN USE, BUT AVAILABLE)

Name of Creditor	In Name(s) Of	Account Number	Credit Limit	Balance	Monthly Payment

SCHEDULE I – REAL ESTATE MORTGAGE LOANS

Name of Lender	In Name(s) Of	Address of Property	Original Amount	Maturity	Monthly Payment

SCHEDULE J - MISCELLANEOUS

SOURCES OF INCOME FOR YEAR ENDED		PERSONAL INFORMATION
Salary	\$	Do you have a will? ____ If so, name of executor.
Bonuses	\$	
Commissions	\$	Are you obligated to pay alimony, child support or separate maintenance payments? ____ If so, describe.
Dividends and Interest	\$	
Real Estate Income	\$	Are any assets pledged other than as described on schedules? ____ If so, describe.
(Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		
Other Income		Have you ever had property foreclosed upon or given title or deed in lieu thereof? ____ If so, describe.
Source of Other Income		
Total Income	\$	Are you a party in a lawsuit? ____ If so describe.
CONTINGENT LIABILITIES		
Do you have any contingent liabilities? _____ If so, describe.		Have you any outstanding judgments? ____ If so, describe,
As endorser, co-maker or guarantor?	\$	
On leases or contracts?	\$	Have you ever been the subject of bankruptcy proceedings? ____ If so, describe.
Legal claims?	\$	
Other special debt?	\$	Have you ever been audited by the IRS? ____ If so, describe.
Income tax liens?	\$	
Other contingent liabilities (itemize)		Last year for which income taxes have been filed?
	\$	
	\$	Have you ever been charged with a felony? ____ If so, describe.
	\$	
	\$	

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

For joint credit applicants we require that this financial statement be signed by all applicants.

Signature (individual) _____

S.S. No. _____ Date of Birth _____

Signature (other party) _____

S.S. No. _____ Date of Birth _____ Date Signed _____

SUPPORTING DOCUMENTATION FOR BUSINESS CREDIT APPLICATION

If the application is a partnership, corporation or limited liability company provide the following:

- Three years Business Financial Statements and or Tax Returns
- Personal Financial Statement(s) for Guarantor(s) if applicable
- Tax Return(s) for Guarantor(s) (if applicable)
- Partnership Agreement, Corporate Resolution or LLC Operating Agreement

If the applicant is a sole proprietorship provide the following:

- Three Years Personal Tax Return(s) for the Owner(s)
- Business Balance Sheet
- Personal Financial Statement for the Owner(s)

If the applicant is opening a new business provide the following:

- Opening Balance Sheet
- Two Years Income Projections
- Three Years Personal Tax Returns for Owner(s)
- Personal Financial Statement for Owner(s)
- Partnership Agreement, Corporate Resolution or LLC Operating Agreement

Miscellaneous additional information to be provided (if applicable):

- Interim Business Financial Statements
- Real Estate Purchase Contract
- Construction Contract
- Draw Schedule
- Construction Plans
- Development Plat
- Vehicle or Equipment Purchase Order
- Titles to Vehicles Offered as Collateral
- Projections for Business Expansion
- Copies of Current Leases
- Accounts Receivable Agings
- Accounts Payable Agings
- Existing Appraisal

Additional information may be required.