



Thank you for your interest in our *Small Business Loan Program*. At MutualOne, we think small businesses deserve a break. Our *Small Business Loan Program* does just that by reducing the cost and hassle of getting the financing you need. It also cuts down on the paperwork.

You qualify for this special program if:

- Your business is at least two years old
- Your annual gross revenues do not exceed \$1,000,000
- Your loan request does not exceed \$150,000

**More help for local businesses**

You will qualify for preferred pricing and fees if your business is located in Framingham, Natick, Ashland, Dover, Holliston, Hopkinton, Marlborough, Needham, Sherborn, Southborough, Sudbury, Wayland, Wellesley, or Weston.

**Submit your application**

Please send your completed **Small Business Loan Application** and supporting financial information to:

**MutualOne Bank**  
ATTN: Small Business Loans  
160 Cochituate Road  
Framingham, MA 01701

Or, you may bring your application to any of our banking offices.

**For further assistance**

If you have any questions – or would like assistance in completing your application – please call 508.820.4000, or visit any of our offices.

We look forward to receiving your application.



### Small Business Loan Application



▪ BUSINESS PROFILE

Legal Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Street Address \_\_\_\_\_ Cell Phone \_\_\_\_\_  
 County \_\_\_\_\_ Email Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Type of Business \_\_\_\_\_  
**Organizational Structure (Check one)\*** Date Established \_\_\_\_\_  
 C Corporation  S Corporation  Sole Proprietorship Taxpayer ID # \_\_\_\_\_  
 Not for Profit Partnership  Trust  Other \_\_\_\_\_ # of Employees \_\_\_\_\_

(\*Please provide copies of organizational documents with application. Failure may render the application/request for credit incomplete.)

▪ LOAN REQUEST

Purpose of Loan(s) \_\_\_\_\_

| Loan Request                 | Amount Requested | Requested Term | Maximum Term (# Months) |
|------------------------------|------------------|----------------|-------------------------|
| Line of Credit               | \$ _____         | _____          | Demand                  |
| Term Loan                    | \$ _____         | _____          | Up to 84 months         |
| Time Note                    | \$ _____         | _____          | Up to 12 months         |
| <i>Total Loans Requested</i> | \$ _____         | _____          |                         |

▪ CO-APPLICANTS or GUARANTORS

|    | Name  | Address | City  | State | Zip   | SSN   | Date of Birth |
|----|-------|---------|-------|-------|-------|-------|---------------|
| 1. | _____ | _____   | _____ | _____ | _____ | _____ | _____         |
| 2. | _____ | _____   | _____ | _____ | _____ | _____ | _____         |
| 3. | _____ | _____   | _____ | _____ | _____ | _____ | _____         |

▪ PRINCIPALS/OWNER (Principals, Officers, Directors, Stockholders; please include a resume for each Principal)

|    | Name  | Title | % Stock Owned |
|----|-------|-------|---------------|
| 1. | _____ | _____ | _____         |
| 2. | _____ | _____ | _____         |
| 3. | _____ | _____ | _____         |

**JOINT INTENT CONFIRMATION**

Regulation B and the Equal Credit Opportunity Act require that a lender obtain evidence of each loan applicant’s intent to apply for joint credit before a credit decision can be made. This applies to individuals and guarantors. Please acknowledge intent below. Failure to complete when required will render the application/request for credit incomplete.

**We intend to apply for joint credit.** \_\_\_\_\_ (initials) \_\_\_\_\_ (initials)  
**I do not intend to apply for joint credit.** \_\_\_\_\_ (initials)



## Small Business Loan Application



▪ PERSONAL FINANCIAL STATEMENT FOR \_\_\_\_\_ AS OF \_\_\_\_\_

| Assets  | Amount (\$) | Liabilities                                     | Amount (\$) |
|---|-------------|---|-------------|
| Cash (including money market accounts, CDs)                   | \$          | Notes payable to MutualOne Bank                 | \$          |
| Readily Marketable Securities                                 |             | Notes payable to other Financial Institutions   |             |
| Accounts and Notes Receivable                                 |             | Total Accounts Payable (including Credit Cards) |             |
| Net Cash Surrender Value of Life Insurance                    |             | Life Insurance Loans                            |             |
| Residential Real Estate<br>Held in the Name of:               |             | Mortgage Debt (Residential)<br>Lender:          |             |
| Real Estate Investments                                       |             | Mortgage Debt (Investment):                     |             |
| Partnerships / PC Interests                                   |             | Notes Due: Partnerships / PC Interests          |             |
| IRA, Keogh, Profit Sharing & Other Vested Retirement Accounts |             | Taxes Payable                                   |             |
| Deferred Income (# of yrs deferred _____)                     |             | Other Liabilities (List):                       |             |
| Personal Property (including autos)                           |             |   |             |
| Other Assets (List):  |             |   |             |
|   |             |   |             |
|   |             |   |             |
|   |             |   |             |
|   |             |   |             |
| <b>Total Assets</b>   | \$          | <b>Total Liabilities</b>                        | \$          |
|   |             | <b>Net Worth</b>                                | \$          |

### FINANCIAL INFORMATION

1. Proof of Income (Most recent Business and Personal Federal Tax Returns)
2. Have you, any officers of your company or any guarantors been involved in a bankruptcy? If yes, please provide the details as an attachment to this application.  Yes  No
3. Is your business involved in any lawsuits or pending litigation? If yes, please provide the details as an attachment to this application.  Yes  No
4. Are all of your business' tax obligations current? If no, please provide the details as an attachment to this application.  Yes  No

### EQUAL CREDIT OPPORTUNITY NOTICE

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of ethnicity, race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because 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.

Massachusetts law prohibits creditors from discriminating against credit applicants on the basis of race, ethnicity, color, religion, national origin, ancestry, sex, gender identity, sexual orientation (not where minor children are the sex object), marital status, children, handicap, age (provided that the applicant has attained the age of majority), genetic information, or because all or part of the applicant's income derives from any public assistance program. The Federal agency that administers compliance with the Federal law concerning this creditor is:

Federal Deposit Insurance Corporation  
 FDIC Consumer Response Center  
 1100 Walnut St., Box # 11  
 Kansas City, MO 64106

The State agency that administers compliance with the State law is:

The Massachusetts Commission Against Discrimination  
 One Ashburton Place, Boston, MA 02108



## Small Business Loan Application



### REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall, at the Bank's discretion, supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant or Guarantor Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant or Guarantor Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant or Guarantor Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant or Guarantor Signature