



A Subsidiary of Norwood Financial Corp
 717 Main Street, P.O. Box 269, Honesdale, PA 18431
 570-253-1455 • Fax: 570-253-3278 • waynebank.com

COMMERCIAL LOAN APPLICATION

CHECK BOX FOR JOINT CREDIT: [] If you are applying for joint Credit or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for Joint Credit.

Borrower _____ Co-Borrower _____

DATE: _____ AMOUNT: _____

TYPE/TERM: _____

PURPOSE OF LOAN: Purchase Improvement Refinance

(USE OF FUNDS): _____

BORROWER'S NAME(S): _____

Social Security /EIN#: _____ DATE OF BIRTH: _____

PHYSICAL ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____

MAILING ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____

EMAIL Address: _____

TELEPHONE (Home) _____ (Work) _____ (Cell) _____

BUSINESS TYPE or EMPLOYER: _____

CORPORATION LLC PARTNERSHIP PROPRIETORSHIP INDIVIDUAL OTHER _____

PERSONAL INFORMATION OF PRINCIPALS, OFFICERS AND/OR SHAREHOLDERS

NAME: _____ TITLE: _____ % OF OWNERSHIP: _____ % ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ PHONE: _____ SS# _____	NAME: _____ TITLE: _____ % OF OWNERSHIP: _____ % ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ PHONE: _____ SS# _____
NAME: _____ TITLE: _____ % OF OWNERSHIP: _____ % ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ PHONE: _____ SS# _____	NAME: _____ TITLE: _____ % OF OWNERSHIP: _____ % ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ PHONE: _____ SS# _____

GUARANTOR NAME	RELATIONSHIP TO BORROWER	S.S./EIN#	DATE OF BIRTH
1.			
2.			
3.			
4.			

INSURANCE AGENT: _____ ADDRESS: _____ Ph. _____

ATTORNEY: _____ Ph. _____ ACCOUNTANT: _____ Ph. _____

COLLATERAL DESCRIPTION

If Loan is real estate secured (Provide Legal Description) enter the address of the property being collateralized – Not the borrower’s address:

Complete Address _____ Estimated Value: _____
 City: _____ Township: _____ State: _____ County: _____ Zip: _____
 Property Type Multi-Family 1-4 Family Commercial Other _____ For Bank use only - Census Tract #: _____

Complete Address _____ Estimated Value: _____
 City: _____ Township: _____ State: _____ County: _____ Zip: _____
 Property Type Multi-Family 1-4 Family Commercial Other _____ For Bank use only - Census Tract #: _____

Complete Address _____ Estimated Value: _____
 City: _____ Township: _____ State: _____ County: _____ Zip: _____
 Property Type Multi-Family 1-4 Family Commercial Other _____ For Bank use only - Census Tract #: _____

If Loan is secured by equipment (Provide Invoice) enter the year, make, model, and Serial #:

Description: _____ Estimated Value: _____
 Year/ Make/Model: _____ Serial #: _____

Description: _____ Estimated Value: _____
 Year/ Make/Model: _____ Serial #: _____

If Loan is secured by something other than the above:

Description: _____

LOAN/LEASE PAYMENTS

LENDER/LESSOR	MONTHLY PAYMENT	RATE	BALANCE

PRESENT BANK:	BUSINESS CHECKING ACCT#:	AVERAGE BALANCE:\$	BUSINESS SAVINGS BALANCE: \$
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DOCUMENTATION REQUIRED BY BORROWER:

- | | |
|--|---|
| FINANCIAL STATEMENTS (3 YEARS) <input type="checkbox"/> | FICTITIOUS NAME REGISTRATION <input type="checkbox"/> |
| PERSONAL FINANCIAL STATEMENTS <input type="checkbox"/> | COPY OF DEED <input type="checkbox"/> |
| TAX RETURNS (3 YEARS) <input type="checkbox"/> | PARTNERSHIP AGREEMENT <input type="checkbox"/> |
| ARTICLES OF INCORPORATION <input type="checkbox"/> | OTHER _____ <input type="checkbox"/> |
| LIST OF OFFICERS AND SHAREHOLDERS <input type="checkbox"/> | OTHER _____ <input type="checkbox"/> |

Please complete this information if loan request involves any type of residential properties.

Information for Government Monitoring Purposes

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT:

Ethnicity: *Check one or more*

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to furnish this information

Sex:

- Female
- Male
- I do not wish to furnish this information

Race: *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese

Other Asian – *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian / Chamorro
 - Samoan
 - Other Pacific Islander – *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to furnish this information

Please complete this information if loan request involves any type of residential properties.

Information for Government Monitoring Purposes

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CO-APPLICANT:

Ethnicity: *Check one or more*

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to furnish this information

Sex:

- Female
- Male
- I do not wish to furnish this information

Race: *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese

Other Asian – *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian / Chamorro
 - Samoan
 - Other Pacific Islander – *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to furnish this information



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COMMERCIAL LOAN APPLICATION

CERTIFICATION/SIGNATURE - BY SIGNING THIS APPLICATION, I/WE CERTIFY THAT:

- All statements made in this application are true and are made to obtain the loan requested.
- The lender may retain a copy of this application even if the loan is not granted.
- The lender, or anyone authorized by the lender, may inspect the property after giving reasonable notice for the sole purpose of determining the value.
- The lender, or anyone authorized by the lender, may obtain or verify any employment, credit or other information relating to my/our application for a loan. Anyone receiving a copy or reproduction of my/our signature(s) below is authorized to provide the lender with such information
- I have read the following disclosure notice:

EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE NOTICES:

* If the application for business credit you applied for is not granted, you have the right to a written statement of specific reasons as to why your credit request was denied. To obtain this statement, please contact us within 60 days from the date you are notified of the decision. You can contact us at Wayne Bank (attn: Commercial Loan Department), 717 Main Street, Honesdale, PA 18431 or toll free at 1-800-598-5002. We will send you a written statement of the reasons for denial within 30 days of receiving your request for the statement.

You should know that The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 creditor is the Federal Deposit Insurance Corporation, Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108-2638

* We 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. You can pay for an additional appraisal for your own use at your own cost.

BORROWER(S) SIGNATURE _____ DATE _____

BORROWER(S) SIGNATURE _____ DATE _____

BANK USE ONLY

OFAC:

REMARKS:

APPROVED BY: _____

ADDENDUM TO THE COMMERCIAL LOAN APPLICATION

PLEASE BE SURE TO INCLUDE ALL PERSONS ASSOCIATED WITH THE ACCOUNT, INCLUDING INDIVIDUAL BORROWERS, SHAREHOLDERS, OFFICERS, MEMBERS, PARTNERS, GUARANTORS, ETC. USE ADDITIONAL SHEETS IF NECESSARY

CIP / OFAC REGULATION INFORMATION

(TO BE COMPLETED IMMEDIATELY UPON APPLICATION AND FORWARDED TO THE COMMERCIAL LOAN ADMINISTRATION)

BORROWER: _____

NAME _____ Relationship to Borrower _____
PHYSICAL ADDRESS _____
MAILING ADDRESS _____
(If different from Physical Address)
CITY, STATE, ZIP _____
SOCIAL SECURITY # _____ DATE OF BIRTH _____
TYPE OF ID (D/L; Passport) _____ ID # _____ ISSUING STATE _____
DATE OF ISSUANCE _____ EXPIRATION DATE _____

NAME _____ Relationship to Borrower _____
PHYSICAL ADDRESS _____
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SOCIAL SECURITY # _____ DATE OF BIRTH _____
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DATE OF ISSUANCE _____ EXPIRATION DATE _____

FOR BANK USE ONLY (to be filled out by lender):

Ledger:

- 1 Business Loans
- 2 Commercial Mortgage
- 3 Commercial Land Only
- 4 Commercial Construction (Spec)
- 5 Agriculture
- 6 Farm
- 7 Tax Free (Muni)
- 10 SBA
- 11 Tax Free (Muni) Commercial Mtg.
- 60 Letter of Credit

CALL REPORT CODE:

- 1A0 LAND ONLY & SPEC HOMES Spec Home Land Only
- 1B0 SECURED BY FARMLAND
- 1C1 REV O/E 1-4 FAM RESDTL PROP
- 1C2 OTHER 1-4 FAM RES PROP 1 LIEN
- 1C3 OTHER 1-4 FAM RES PROP JR LIEN
- 1D0 SEC MULTI FAM RES PROP
- 1E0SEC NON FARM NON RES PROP Owner Non-Owner
- 10A LEASE FINANC REC US ADDRESSES
- 10B LEASE FINANC REC NON US ADDR
- 2A1 US COMM BRANCH AGENCY OF FORGN
- 2A2 OTHER US COMM BANKS
- 2B0 OTHER US DEPOSITORY INST
- 2C1 FOREIGN BRANCHES OF US BANKS
- 2C2 OTHER BANKS IN FOREIGN COUNTRY
- 300 AG PROD & OTHER LOANS OF FARMR
- 4A0 COMMERCIAL & INDUSTRIAL
- 4B0 C & I NON US ADDRESSES
- 6A0 CREDIT CARDS & RELATED PLANS
- 6B0 OTHER SINGLE PAY INSTALLMENT
- 6C0 LOANS TO INDIV FOR HOUSEHOLD
- 700 FOREIGN GOVT AND OFFICAL INST
- 800 NON - TAXABLE OBLIGATIONS
- 9A0 LOANS TO PURCHASE /CARRY SEC
- 9B0 ALL OTHER LOANS (EXCLD CONSUM)

Gross Annual Revenue:

- Less than or equal to \$1 Million
- Greater than \$1 Million
- Not Known

- Was the ethnicity of the Borrower / Co-Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower / Co-Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower / Co-Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-face Interview
- Telephone Interview
- Fax or Mail
- Email or Internet

Income in Thousands \$ _____
(this is the total gross annual income of borrower relied upon in making the credit decision – if more than one borrower – total of all)

BELOC Coding:

- 1C1
- 1E
- 4A

Rev 1-4 Family
Commercial Property
Commercial Other

Owner Non-Owner

CONCENTRATION OF CREDIT: _____