



WebsterBank Business Loan Application

BORROWER INFORMATION			
Legal Business Name			Tax ID#
D/B/A or Trade Name (if applicable)		Phone Number ()	
Primary Business Address (Physical Street Address – no P.O. Box please)			
City		State	Zip Code
Business Mailing Address (if different - i.e. P.O. Box)			
City		State	Zip Code
City		State	Email
Description of Business / Products or Services Offered		Date Business Established	Current Ownership Since (Date)
			State of Organization

LOAN REQUEST INFORMATION			
Type of Loan	Amount (\$10,000 - \$250,000)	Overdraft Protection	Purpose of Loan
<input type="checkbox"/> Line of Credit	\$	Yes - Business Account # _____ _____	
<input type="checkbox"/> Term Loan	\$		
<input type="checkbox"/> Commercial Mortgage	\$		
<input type="checkbox"/> Letter of Credit	\$		

BUSINESS DEPOSIT ACCOUNTS (Please attach a separate sheet if more space is needed)		
Financial Institution	Account Type	Current Balance

BUSINESS DEBT (Please attach a separate sheet if more space is needed)				
Financial Institution	Type of Loan	Current Balance	Collateral	Being paid off with this loan?
		\$		<input type="checkbox"/> YES <input type="checkbox"/> NO
		\$		<input type="checkbox"/> YES <input type="checkbox"/> NO

COLLATERAL INFORMATION (Describe collateral offered to secure this loan) If cash or marketable securities, list separately below and provide statements or stock certificates. For General Business Assets, list all addresses where the assets are located.		
Collateral Description or Property Address	Purchase Price / Value	Prior Liens / Creditor
	\$	\$

AUTHORIZATION AGREEMENT

The undersigned person(s) certifies that he/she has full authority to act on behalf of the business (the "Applicant") identified on the Business Loan Application (the "Application"), and that all information contained herein is true and correct in all respects. Webster Bank, N.A. (the "Bank") is hereby authorized to verify any information provided in connection with the Application. The Bank may obtain credit reports for all owners / guarantors expected to be personally liable, and may also do so for updates, renewals, extensions and any collection activity or as otherwise permitted by law. Under the federal Fair Credit Reporting Act, the Bank may get or share information regarding the Applicant, guarantor(s) or Applicant's owner(s) with Bank affiliates unless the undersigned tells the Bank not to share. The undersigned may prohibit the Bank from sharing information provided or obtained by the Bank from a third party, by mailing a written request to Webster Bank, Business Banking, 609 West Johnson Avenue, Cheshire, CT 06410. The Application will be the Bank's property whether or not credit is granted. Applicant agrees that the Bank may rely on a facsimile of the Application and any other signed documents received by the Bank by facsimile transmission relating to the credit granted pursuant to the Application. Such facsimiles or any copy of such facsimiles shall be binding on Applicant and shall for all purposes be considered original documents. The undersigned understands that making false statements or material omissions intended to conceal pertinent facts may be a financial crime requiring referral to appropriate law enforcement officials. The undersigned further agree to notify the Bank immediately of any change in name, address or employment, and any material change in (a) any of the information contained in the Application, or (b) the financial condition of any of the undersigned, or (c) the ability of any of the undersigned to perform its or

their obligations to the Bank. Applicant agrees that if the Bank elects to include Applicant in the Bank's SBA (U.S. Small Business Administration) loan program, the Bank may submit an SBA loan application on behalf of the Applicant using the information contained in the Application and other information obtained from the Applicant.

Applicant (Business) Legal Name (please print)	Officer / Member Signature X	Title	Date
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WebsterBank Business Loan Application

OWNERSHIP / GUARANTORS (Required for all individuals who own 25% or more of the Business – 20% or more for SBA guaranteed loans)			
Name (Owner / Guarantor # 1)			% Ownership
Residential Address		City	State Zip Code
D/O/B	Social Security #	Home Phone ()	Gross Annual Income* \$
Name & Address of Employer / Date of Hire (if not employed by Borrower)		Own Home Rent Monthly Payment: \$ _____ Time there: _____ Years _____ Months	
Assets (excluding business)		Liabilities (excluding business)	
Cash on Hand and in Banks	\$	Notes Payable to Banks	\$
Marketable Securities	\$	Other Notes Payable	\$
Loans/Notes Receivable	\$	Accounts and Bills Payable	\$
Real Estate Owned	\$	Unpaid Taxes (Income and Real Estate)	\$
Autos/Other Personal Property	\$	Real Estate Mortgages	\$
Cash Value Life Insurance	\$	Other Liabilities	\$
Retirement Funds	\$		
Other Assets	\$	Total Liabilities	\$
		Net Worth (Total Assets minus Total Liabilities)	\$
Total Assets	\$	Total Liabilities and Net Worth	\$
Name (Owner / Guarantor # 2)			% Ownership
Residential Address		City	State Zip Code
D/O/B	Social Security #	Home Phone ()	Gross Annual Income* \$
Name & Address of Employer / Date of Hire (if not employed by Borrower)		Own Home Rent Monthly Payment: \$ _____ Time there: _____ Years _____ Months	
Assets (excluding business)		Liabilities (excluding business)	
Cash on Hand and in Banks	\$	Notes Payable to Banks	\$
Marketable Securities	\$	Other Notes Payable	\$
Loans/Notes Receivable	\$	Accounts and Bills Payable	\$
Real Estate Owned	\$	Unpaid Taxes (Income and Real Estate)	\$
Autos/Other Personal Property	\$	Real Estate Mortgages	\$

Cash Value Life Insurance	\$	Other Liabilities	\$
Retirement Funds	\$		
Other Assets	\$	Total Liabilities	\$
		Net Worth (Total Assets minus Total Liabilities)	\$
Total Assets	\$	Total Liabilities and Net Worth	\$

* Income from alimony, child support or separate maintenance need not be disclosed unless you want this income to be considered in our credit decision.

If there are more than two (2) owners / guarantors of the Business, you must attach additional pages for this application and each guarantor must sign the form.

Owner / Guarantor (#1) Signature X	Date	Owner / Guarantor (#2) Signature X	Date
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CUSTOMER IDENTIFICATION PROGRAM

In accordance with Section 326 of the USA PATRIOT Act, Webster Bank, N.A has developed a Customer Identification Program which is intended to facilitate the prevention, detection and prosecution of international money laundering and the financing of terrorism. Section 326 of the Act requires financial institutions to set forth minimum standards that relate to the identification and verification of any person who applies for an account. Under this Act a person is defined as any individual, corporation, partnership, trust, estate, association, syndicate and unincorporated organization or group.

RIGHT TO RECEIVE A COPY OF APPRAISAL

For loans or lines of credit secured by a first lien on a residential dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly provide you with a copy of any appraisals ordered, even if your loan does not close.

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Regulatory Customer Due Diligence Form

BUSINESS INFORMATION - REQUIRED

(Please answer the following questions for each **BUSINESS ENTITY** involved with this loan. If more than one business, please use separate forms)

Do you operate this business at multiple locations? If yes, please list all address locations below (Street, City, State and Zip Code)

Primary geographic trade area (check all that apply) <input type="checkbox"/> Connecticut <input type="checkbox"/> New York <input type="checkbox"/> Massachusetts <input type="checkbox"/> International <input type="checkbox"/> Rhode Island <input type="checkbox"/> Other : _____	Is your business publicly traded (Stock Exchange listed)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is there any seasonality to your business revenue? <input type="checkbox"/> Yes <input type="checkbox"/> No	Projected Sales growth over next 12 months: <input type="checkbox"/> Up to 10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 20% or more
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Do any of the following apply to either the Business or any owner/guarantor?

- | | |
|---|---|
| <input type="checkbox"/> Currently involved with any legal claims | <input type="checkbox"/> Been convicted of a felony |
| <input type="checkbox"/> Declared Bankruptcy (If yes, date: _____) | <input type="checkbox"/> Contingently liable as a guarantor for other business debt |
| <input type="checkbox"/> Executive officer, director or principal shareholder of a financial institution? | <input type="checkbox"/> Owes past due taxes |

Does / will your business perform any of the following services?

- | | |
|--|--|
| <input type="checkbox"/> Issue or sell money orders | <input type="checkbox"/> Exchange foreign currency or monetary instruments |
| <input type="checkbox"/> Issue or sell Traveler's checks | <input type="checkbox"/> Provide money transfer services |
| <input type="checkbox"/> Sell or provide Prepaid Access Cards | <input type="checkbox"/> ATM Contractor services |
| <input type="checkbox"/> Cash checks for 3 rd parties | <input type="checkbox"/> Internet Gambling |

<p>Have you or an immediate family member or close associate held any of the following positions:</p> <ul style="list-style-type: none"> ⇒ Current or former senior foreign political figure: a foreign senior official in the executive, legislative, administrative, military or judicial branches of a foreign government, whether elected or not? ⇒ Current or former senior foreign official of a major political party or a senior executive of a foreign government-owned commercial enterprise, including a corporation, business or other entity formed by or for the benefit of such an individual? <p>Is there an ATM Machine located at your place of Business? If yes:</p> <ul style="list-style-type: none"> ~ Does / will your business own, operate or service ATMs? ~ Is the ATM located at your business leased? ~ Do you rent space in your Business to an ATM Contractor? <p>Monthly <u>cash</u> transactions anticipated with this loan account?</p> <table style="width:100%; border: none;"> <tr> <td style="width:50%; vertical-align: top;"> <p>Payments – “Cash in”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p> </td> <td style="width:50%; vertical-align: top;"> <p>Advances – “Cash out”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p> </td> </tr> </table>	<p>Payments – “Cash in”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p>	<p>Advances – “Cash out”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p>	<input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No
<p>Payments – “Cash in”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p>	<p>Advances – “Cash out”</p> <p><input type="checkbox"/> < \$10,000</p> <p><input type="checkbox"/> \$10,001-\$50,000</p> <p><input type="checkbox"/> \$50,001-\$100,000</p> <p><input type="checkbox"/> > \$100,000</p>			

Based on your answers to the questions above, you may be asked for additional information

OWNER / GUARANTOR - PERSONAL INFORMATION - REQUIRED			
(Please answer the following questions for each OWNER / GUARANTOR involved with this loan. If more than two people, please use separate forms)			
<p>Have you or an immediate family member or close associate held any of the following positions:</p> <ul style="list-style-type: none"> ⇒ Current or former senior foreign political figure: a foreign senior official in the executive, legislative, administrative, military or judicial branches of a foreign government, whether elected or not? ⇒ Current or former senior foreign official of a major political party or a senior executive of a foreign government-owned commercial enterprise, including a corporation, business or other entity formed by or for the benefit of such an individual? <p>Are you a U.S. Citizen?</p> <p>⇒ If No, what is your country of citizenship? _____ ⇒ If No, are you a Resident Alien or Non-Resident Alien? RA _____ NRA _____</p> <p>Do you reside in a foreign country?</p> <p>⇒ If Yes, what country? _____</p> <p>Do you derive any personal income from outside the U.S.?</p> <p>⇒ If Yes, what is the source of the income and from what country? _____</p> <p>+++++</p> <p>+++ Name & Address of Employer / Date of Hire (if not employed by the Borrower)</p> <p>Guarantor # 1: _____ Guarantor</p> <p># 2: _____</p>	Owner / Guarantor # 1	Owner / Guarantor # 2	
<input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No