

Type of Credit for which you are applying -please select below:

_____ if you are applying for individual credit in your own name and are relying on your own income and not the income or assets of another person as the basis for repayment of the credit requested.

_____ if you are applying for joint credit with another person, provide information where appropriate regarding the joint application.

We intend to apply for joint credit: _____ (Applicants initials) _____ (Co-Applicants initials)

_____ if you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance, or on the income or assets of another person as the basis for repayment of the credit requested, complete all areas of the application to the extent possible, providing information in the joint application section.

Applicant

Co-Applicant (if applicable)

Name:	Name:
Address:	Address:
City/State/Zip:	City/State/Zip:
Social Security #:	Social Security #:
Date of Birth:	Date of Birth:
Position/Occupation:	Position/Occupation:
Business Name:	Business Name:
Business Address:	Business Address:
City/State/Zip:	City/State/Zip:
Years at current address:	Years at current address:
Years at current employment:	Years at current employment:
Res. / Bus. Phone:	Res. / Bus. Phone:
Cell Phone:	Cell Phone:
E-mail:	E-mail:

Please note that all asset and debt columns on page 1 are formulated to pull from page 2 & 3

<u>Assets:</u>		Sch.	<u>Debts:</u>		Sch.
Checking/Savings/CDs:	A		Mortgages(Residences & Home Equity):	E	
Marketable Securities:	B		Mortgages (Investment & Business):	F	
IRA / 401K / Retirement Accounts:	C		Loan Against Life Insurance:	H	
Notes Receivable:	D		Vehicle Loans:	I	
Real Estate (Residences):	E		Credit Card(s):	K	
Real Estate (Investment & Business):	F		Other:	L	
Business Values (Privately Held):	G		Total Debts:		
Life Insurance (Cash Value):	H				
Vehicles:	I				
Other:	J				
Total Assets:			(Total Assets less Total Debts) Net Worth:		

Please fill in all appropriate information for income and expenses (total income/expense are formulated)

Income: (Annually)

Expenses: (Annually)

Salary & Wages:		Total Loan Payments:	
Bonus & Commission(s):		Federal & State Income Taxes:	
Pension/Social Security:		Real Estate Taxes (Residences):	
Draw From Sole Proprietorship/Partnership/LLC/Etc.:		Real Estate Taxes (Investment&Business):	
Interest & Dividends:		Living Expenses:	
Net Rental Income:		Other:	
Alimony / Child Support:		Total Expenses:	
Other:			
Total Income:			

Please contact your commercial banker if you need assistance in completing this form

A: Checking/Savings/CDs

Name of Financial Institution	Type of Account	Account Balance	Joint?

B: Marketable Securities

Brokerage Firm	Type of Holding	Current Mkt Value

C: IRA / 401K / Retirement Accounts

Brokerage Firm	Type of Holding	Current Market Value	Joint?

D: Notes Receivable

Due From	Term/Monthly Payment	Balance	Rate	Joint?

E: Real Estate / Mortgage (Residences)

Property Address	Joint?(J) %Owned	Year Acq./ Amount	Current Mkt Val.	Mortgage Holder	Current Balance	Rate	Monthly Payment
	/	/					
	/	/					
	/	/					

F: Real Estate / Mortgage (Investment OR Business)

Property Address	Joint?(J) %Owned	Year Acq./ Amount	Current Mkt Val.	Mortgage Holder	Current Balance	Rate	Monthly Payment
	/	/					
	/	/					
	/	/					
	/	/					

G: Business Values (Privately Held)

Name	Type of Holdings	Value	Joint?

H: Life Insurance (Cash Value)

Insured	Owner	Beneficiary	Face Val.	Cash Val.	Policy Loan

I: Vehicles

Vehicle (Make/Model)	Loan Owed To	Value	Current Balance	Monthly Pymt	Rate / Joint?
					/
					/
					/
					/

J: Other Assets (Please provide asset type, value, etc.)

Asset	Current Value

K: Credit Card(s)

Owed To	Current Balance	Monthly Pymt	Rate	Business / Personal

L: Other Debts (Excluding mortgages/vehicles/credit cards) (May include personal loans/seller debt)

Owed To	Current Balance	Monthly Pymt	Rate	Purpose

Contingent Liabilities & Other Questions (Please check the appropriate box)

			Amount (\$)
1. Are any of the assets listed above held in the name of a Trust?	YES	NO	
2. Are you a guarantor, co-maker, or endorser for any debt of any individual, corporation, or Partnership?	YES	NO	
3. Are there any suits or legal actions pending against you? Have you ever settled a legal suit?	YES	NO	
4. Are you contingently liable for any lease or contract?	YES	NO	
5. Are any of your tax obligations past due?	YES	NO	
6. Have you ever been subject to an IRS audit?	YES	NO	Year(s):
7. Are you obligated to pay alimony and/or child support?	YES	NO	
8. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?	YES	NO	
9. Have you ever settled any debts for less than the amount owed?	YES	NO	
10. Do you have a will?	YES	NO	

If you answered yes to any of the above, please explain:

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Ledyard National Bank 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. Each undersigned understands that the Bank is 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 accurate and that the Bank may consider this statement as continuing to be true and correct until a written notice of change is provided to the Bank by the undersigned. The undersigned authorizes Ledyard National Bank to make all inquiries deemed necessary and to obtain a consumer credit report from any credit reporting agency to verify the accuracy of the statements made herein, in connection with the Bank's preliminary evaluation of undersigned, or during any periodic review of undersigned deemed necessary by the Bank. The undersigned also authorizes Ledyard National Bank to answer questions about credit experience with the undersigned parties.

Signature (Borrower): _____

Date: _____

Signature (Co-borrower): _____

Date: _____