



Business Loan Application

(use additional sheets if necessary)

Application Date:

BANK USE ONLY

This application was taken by:

Via: Face-to-Face Mail Email/Fax Date Received

General Loan Information

Applicant Name				Co-Applicant or Guarantor			
Mailing Address				Mailing Address			
City/State/Zip				City/State/Zip			
Physical Address (If Different)				Physical Address (If Different)			
City/State/Zip				City/State/Zip			
Social Security # or Federal Tax ID		D.O.B.		Social Security # or Federal Tax ID		D.O.B.	
Telephone #				Telephone #			
Email Address				Email Address			

I. Joint Intent to Apply for Credit

We intend to apply for joint credit. *(check box and initial)*

Initials

Initials

II. Type of Business

Business Legal Name

Type of Entity Proprietorship Partnership Corporation LLC

Other:

Date Business Established Number of Employees State Organized

Annual Gross Sales

Primary Product or Service

III. Proposed Loan

Proposed Loan \$		Collateral	
<p><i>Include all loan requests to be considered by the Bank, additional space on page 2.</i></p>		Estimated Collateral Value	
		Purpose of Loan	
		Business or Collateral Location	

Additional loan requests

Proposed Loan \$		Collateral	
		Use of Proceeds	
Proposed Loan \$		Collateral	
		Use of Proceeds	
Proposed Loan \$		Collateral	
		Use of Proceeds	

YES

NO

1. Is an applicant or any of the proposed guarantors party to any lawsuit or outstanding judgment?
2. Has an applicant or any of the proposed guarantors ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?
3. Is an applicant or any of the proposed guarantors party to taxes or credit obligations that are past due?

OTHER REQUESTED INFORMATION: Please include the last three year-end financial statements (or federal income tax returns) and a personal financial statement for each applicant and guarantor. Current interim financial statements and projections should be provided where applicable.

My/Our Accountant is:

My/Our Attorney is:

Each of the persons signing below agrees as follows:

All information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining credit requested and any willful misrepresentation on this application could result in criminal action. I/we authorize Lender to check my/our credit and employment history and understand that I/we must update credit information at Lender's request if my/our financial condition changes.

I/we acknowledge that (i.) this application is subject to the Bank's final approval of the Applicant(s), and (ii.) additional information may be required in order for the Bank to make a final credit decision. If approved, the actual credit granted may be less than the requested amount.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF CO-APPLICANT

DATE

TITLE OF APPLICANT

TITLE OF CO-APPLICANT

SIGNATURE OF GUARANTOR

DATE

TITLE OF GUARANTOR

DATE

NOTICE -- RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to receive a written statement of the specific reasons for the denial. To obtain the statement, please contact Bar Harbor Bank & Trust at PO Box 1089, Ellsworth, ME 04605, within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement. Or you may contact us at 1-888-853-7100.

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 compliance with this law concerning this credit is: FEDERAL DEPOSIT INSURANCE CORPORATION, Response Center, 1100 Walnut St. Box 11, Kansas City, MO 64106.

APPRAISAL DISCLOSURE (residential properties only)

The Bank 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. In addition to the Bank's appraisal, if you wish you can pay for an additional appraisal for your own use at your own cost.

Additional Applicants

Co-Applicant Name		Guarantor Name	
Mailing Address		Mailing Address	
City/State/Zip		City/State/Zip	
Physical Address (If Different)		Physical Address (If Different)	
City/State/Zip		City/State/Zip	
Social Security # or Federal Tax ID	D.O.B.	Social Security # or Federal Tax ID	D.O.B.
Telephone #		Telephone #	
Email Address		Email Address	

Joint Intent to Apply for Credit

We intend to apply for joint credit. *(check box and initial)*

Initials

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SIGNATURE OF CO-APPLICANT

DATE

SIGNATURE OF GUARANTOR

DATE

TITLE OF CO-APPLICANT

TITLE OF GUARANTOR