

COMMERCIAL CREDIT APPLICATION

Part 1: Credit Request Summary and Current Fleet Information

# Vehicles Owned	# Vehicles Leased	Description of assets

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each customer who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents. This information may also be needed for any renewal, increase or modification of your existing accounts at The Bancorp Bank, N.A.

Part 2: Business Applicant Information / Details

Legal Name of Business		Federal Tax ID/EIN	State of Organization	Date Business Established
DBA Name		Business Phone	Nature of Business	Annual Revenue Sales
Franchise System Name				
Type of Business	C Corp	S Corp	LLC	LLP/LP
Business Physical Address (No PO BOX)		City	State	Zip
Business Contact: First Name	Last Name	Title	Email	Phone
Billing Contact: First Name	Last Name	Title	Email	Phone
Billing Address		City	State	Zip
Business Insurance Contact: First Name	Last Name	Title	Email	Phone

Part 3: Business Ownership (Must total 100%) Use a separate sheet if more than 4 owners.

Full Legal Name	Title	% Owned	Full Legal Name	Title	% Owned
1.			3.		
2.			4.		

Part 4: Business Debt Schedule

This schedule should include loans/contracts payable and lines of credit.

Creditor Name	Original Date	Original Amount	Term	Current Balance	Monthly Payment	Collateral	Purpose

Part 5: Personal Guarantor(s) Information and Detail (Use Additional Sheets if Necessary)

First Name	Last Name	SSN	Date of Birth	Email	Phone		
Address			City	State	Zip		
Own/Rent	Mortgage Holder/Landlord	Monthly Payment	Employer	Business Phone	Annual Salary	Household Income	Source

First Name	Last Name	SSN	Date of Birth	Email	Phone		
Address			City	State	Zip		
Own/Rent	Mortgage Holder/Landlord	Monthly Payment	Employer	Business Phone	Annual Salary	Household Income	Source

Part 6: Balance Sheet – Guarantor(s)

Please list only the portions of assets and liabilities that belong to the Guarantor(s).

Assets	Amount	Liabilities and Net Worth	Amount
Cash in Banks		Notes Payable to this Bank	
Cash in Money Market Funds		Notes Payable to Other Banks	
Cash Value of Life Insurance		Notes Payable to Others	
Accounts/Notes Receivable		Bills and Credit Cards Payable	
Retirement Accounts (IRA, Keogh, 401k)		Due to Brokers, Margin Accounts	
Readily Marketable Securities and Mutual Funds		Loans Against Life Insurance Policy	
Non-Marketable Securities		Mortgages on Real Estate for Personal Use	
Real Estate for Personal Use		Mortgages on Real Estate Investments	
Real Estate Investments		Taxes Payable	
Partnership Interests		Other Liabilities, List:	
Automobiles			
Personal Property			
Other Assets, List:			
Total Assets		Total Liabilities	
		Net Worth	

Part 7: Authorizations, Consent, and Required Signatures

AUTHORIZATION: Each Business Applicant and each person or entity signing this Application ("undersigned") certifies that all information provided by the Business Applicant and Guarantor(s), is true and complete and authorizes The Bancorp Bank, N.A. to 1) obtain credit information about the Business Applicant and Guarantor(s); 2) obtain credit reports and make any inquiries on the Business Applicant and Guarantor(s). The Bancorp Bank, N.A. considers appropriate in connection with this application; 3) make The Bancorp Bank, N.A. experience with this account and information about this application available to credit bureaus, and/or to any other person or entity who have or expect to have financial dealings with the Business Applicant; and 4) disclose account information as required by law.

The undersigned further authorizes and instructs each Business Applicant, Guarantor(s) or entity to furnish, share or otherwise make accessible to The Bancorp Bank, N.A. additional financial information. The Bancorp Bank, N.A. may use and rely upon such financial information, and any information provided in this Credit Application, to (a) make a credit decision to extend credit now or in the future pursuant to a subsequent application or request; (b) continue any previously provided credit; © review or update your account; and (d) assist in any collection activity. The Bancorp Bank, N.A. may request additional financial information during the term of the lease.

Any references to a requested amount of credit in this Application will not be deemed a limitation of liability by the Business Applicant or Guarantor(s). The undersigned understand and agree that any credit granted by The Bancorp Bank, N.A. to the Business Applicant will be governed by the provisions and conditions set forth in the applicable agreements between The Bancorp Bank, N.A., Business Applicant, and Guarantor(s).

The undersigned individual(s) is/are affirming their intent to personally guaranty the Business applicant. This is a commercial transaction, not a consumer transaction. By signing below, you hereby expressly affirm that by completing this Application in any capacity, including, without limitation, as a principal of a formal business entity, a sole proprietor or a guarantor, even if your personal creditworthiness alone is the basis for establishing eligibility for services sought by this Application, you are seeking financing for commercial and/or business purposes only, and not for personal, family or household use.

Business Applicant – An authorized person must sign below on behalf of Business Applicant. (Verification may be requested).

Authorized Signature X _____ Print Name & Title _____ Date _____

Guarantor(s)

I intend to personally guaranty the Business Applicant _____ (initials)

Guarantor Signature X _____ Print Name _____ Date _____

I intend to personally guaranty the Business Applicant _____ (initials)

Guarantor Signature X _____ Print Name _____ Date _____