



Commercial Loan Application

Creditor Information

Osgood Bank
275 W. Main Street
PO Box 6g
Osgood, Ohio 45351 - 0069

419-582-2681
www.OsgoodBank.com

Loan Request

Amount Requested: \$ _____ Date: ____/____/____
Secured Unsecured Initial Request Additional Advance
Purpose of Loan: _____
Term: _____

Business Information

Legal Relationship: Corporation Partnership Sole-Proprietorship Other
Business Name: _____ Tax ID #: _____
Street Address: _____ Years in Business: _____
City: _____ State _____ Zip _____ Phone: (____) ____ - ____
Income Tax Return Filed Through Date: _____
Are any returns being contested or audited? Yes No
Name of Accountant or Accounting Firm: _____

Individuals with Greater Than 20% Ownership

Owner First Name	Owner Last Name	Ownership %	SSN

Equal Credit Opportunity

Were your gross revenues \$1,000,000 or less in your fiscal year?

Yes

No

If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, within 60 days from the date you are notified of the creditor's decision, please contact:

Osgood Bank
Attn: Commercial Lending Department
275 W. Main Street
PO Box 6g
Osgood, OH 45351

The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing 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:

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106



Notice: Joint Credit:

We intend to apply for joint credit (initial): _____

Ohio Notice: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Signatures: By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in the application will be relied on by Creditor in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of parties named in this application have relied on advice from the Creditor in applying for or receiving any credit. Loan Applicant acknowledges that Creditor has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Creditor is also authorized to answer any questions from others about Creditor's credit experience with the parties in this application. Loan Applicant will promptly notify Creditor of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Creditor decides are necessary to complete this application. Loan Applicant authorizes Creditor to retain this application, whether or not Creditor approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

Signature

Date

Signature

Date

Signature

Date

Signature

Date