

Customer Credit Information Requirements*

Request Amount **Required Information**

Up to \$50,000 This application only for initial review

\$50,001 - \$150,000 This application plus two (2) years business and personal financial statements*

*Financial Statements include tax returns and current interims.
 Non-profit organization requests must include complete business financial statements.

What Services Can We Help You With? (Please check)
Cash Reserve Credit

New Increase From To

Business Checking Account #

Responsive Line of Credit

New Restructure Renew

Increase Decrease Restructure and Increase

Account Number: From To

ChoiceLease

Term Requested (36-60 months): Total Credit Requested: Down Payment:

Business Purpose:

Business Term Loan

Term Requested (up to 84 months): Total Credit Requested: Down Payment:

Business Purpose:

Commercial Mortgage

Term Requested (up to 240 months): Total Credit Requested: Down Payment:

Letter of Credit

Maturity Date: Total Credit Requested:

BANK USE ONLY	
Sales Short ID	
RM Name	
Manager's Name	
KeyCenter Name	
KeyCenter Number	
Cost Center Number	
Phone/Fax	
Marketing Code	
Package Product Set:	
Business Reward Checking	
Package DDA#	
Source of Information:	applicant OR RM assisted
District:	
SBU App ID	

A - BUSINESS INFORMATION

Legal Name of Borrower (Company Name) (for Sole Proprietor Last Name, First Name)		Doing Business As (DBA) (For Sole Proprietors if applicable)		Business Federal Tax ID #	
Company Street Address (no PO Box please)		City / State / Zip		County	
Billing Address (if different than street address)		City / State / Zip		County	
Phone Number		Fax Number		Business Cell Phone	
Contact Name		Title		Date Established	
Entity Type		Sole Proprietor		# of Employees	
S Corporation C Corporation PS Corporation Trust Ltd Partnership		Non-Profit Gen Partnership LLC Other			
Nature of Business		SIC Code		Registered Organization Number	
Business ID Type		Business ID Details		State of Organization	
Business ID State/Country of Issuance					
\$ Sales (Business Revenue Previous Year)		KeyBank Business Deposit Balances		Non-KeyBank Business Deposit Balances	
Total Company Cash and Marketable Securities		As of:		Name of Bank(s)	
		Does this business have any affiliated businesses?		Yes No	

IMPORTANT: Read these Directions before completing this Application.

If applicant is a sole proprietor or an individual borrowing for business purpose, Check Appropriate Box :

<<Check_RegBInd>> If you are applying for business credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

<<Check_RegBJnt>> If you are applying for joint business credit with another person provide application information about the joint applicant.

We intend to apply for joint credit or jointly guarantee this business's credit (initial below to evidence intent.)

Applicant Co-Applicant

B - COLLATERAL

Please provide information for the assets you wish to use as collateral if applicable. **You do not need to complete this section if application is only for a CRC and/or Responsive Lines of Credit, \$50,000 or less.** If the collateral being used to secure a loan is commercial real estate, please attach a legal description. If the collateral includes a dwelling, you have the right to a copy of the appraisal report used in connection with your application for credit, if any. If you would like a copy, please call 1-888-KEY4BIZ, no later than 90 days after we notify you about the action taken on your credit application. There is no time limit in Michigan, New Hampshire or New York.

Real Estate	Street Address	
City/State/Zip	County	
Assessed/Market Value	Current Mortgage Balance	Mortgage Holder
Collateral	Description/VIN #	\$ Assessed Value
Vehicle	/	
Equipment		
Business Assets		
Other		

C - GUARANTOR INFORMATION

Company owners with at least 20% ownership must guarantee business debt. For additional guarantors, please use a second application.

Legal Name of Guarantor # 1		Title		Legal Name of Guarantor # 2		Title	
Home Street Address:			Own Rent	Home Street Address:			Own Rent
City/State/Zip		How long at present address?		City/State/Zip		How long at present address?	
Previous Address		How long at previous address?		Previous Address		How long at previous address?	
Home Phone	Work Phone	Cell Phone		Home Phone	Work Phone	Cell Phone	
Nearest Relative not Living with Guarantor		Phone of Nearest Relative		Nearest Relative not Living with Guarantor		Phone of Nearest Relative	
Time as Owner of this Business	% of Ownership	Monthly Housing Payment		Time as Owner of this Business	% of Ownership	Monthly Housing Payment	
Total Personal Assets (excluding all business assets) Joint Individual		Personal Debts (excluding all business debts) Joint Individual		Total Personal Assets (excluding all business assets) Joint Individual		Personal Debts(excluding all business debts) Joint Individual	
Personal Assets minus Debts Joint Individual		Total household cash and equivalents Joint		Personal Assets minus Debts Joint Individual		Total household cash and equivalents Joint	
Personal Gross Monthly Income*	Date of Birth	Social Security Number		Personal Gross Monthly Income*	Date of Birth	Social Security Number	
Us Citizen? Yes No	ID Type	ID Number		Us Citizen? Yes No	ID Type	ID Number	
ID State	Issue Date	ID Expiration Date		ID State	Issue Date	ID Expiration Date	

*Income from alimony, child support or separate maintenance payments need not be revealed if the applicant or co-applicant do not wish to have it considered as a basis for repayment of this obligation.

D – AGREEMENT AND SIGNATURES

APPLICANT AGREEMENT

“Applicant” means the business entity or individual identified as Applicant on the first page of this credit Application (“Application”). “KeyBank” means KeyBank National Association and other KeyCorp subsidiaries, affiliates and assignees. Applicant (1) represents that Applicant intends to and shall use any credit extended only for business purposes, (2) in connection with this Application and any credit extended hereunder, authorize KeyBank or its designated agents or employees to (a) obtain credit reports, including consumer credit reports, (b) investigate, receive, verify, provide and exchange credit information about Applicant with credit reporting agencies and others, and (c) obtain additional credit reports without first notifying or obtaining consent of Applicant, (3) agree to provide additional information, if requested, (4) warrant that the person(s) signing below has/have all of the authority needed to sign this Application on behalf of the applicant and bind the Applicant hereto and to a credit agreement, (5) agree that KeyBank may accept signatures on the application and on any other signed documents received by KeyBank via facsimile relating to any credit granted pursuant to the Application, and that any such facsimile or copy of such facsimile shall be binding on Applicant and shall be considered to be an original, and (6) understand that KeyBank is relying on the information provided in this Application and other supporting information, and certify that all of the information provided in this Application and other supporting information submitted to KeyBank is true, accurate and complete in all material respects.

If marked on the first page hereof, Applicant requests a Responsive Line of Credit up to the maximum amount which is available and for which Applicant qualifies, and requests that KeyBank deliver checks to Applicant in connection with the account. If approved, KeyBank will automatically send checks to the Applicant to the "Contact Name" listed on the first page hereof; provided, however, that if KeyBank approves a Responsive Line of Credit for Applicant of more than \$150,000, checks will not automatically be sent to Applicant unless specifically requested by the Applicant. If the Responsive Line of Credit is approved as unsecured, Applicant will receive from KeyBank a welcome letter and a credit agreement which will set forth the terms and conditions governing the account. By signing this Application below, Applicant agrees to be bound by the credit agreement, welcome letter, and any other supplemental agreements provided to Applicant by KeyBank, which credit agreement, welcome letter and supplemental documents are made a part hereof and incorporated into this Application. Applicant agrees that no further signatures will be necessary to bind Applicant thereto. If the Responsive Line of Credit is approved in the amount of \$50,000 or less, Applicant also requests access cards for the account and KeyBank will automatically send an access card to each Guarantor (as defined below). Applicant’s use of the account confirms Applicant’s acceptance of these terms and conditions. If the Application is approved as secured, Applicant agrees to sign such additional documents as KeyBank requires.

Telephone Access Authority: If marked “yes” below, Applicant authorizes KeyBank to transfer funds between the Responsive Line of Credit and Applicant’s KeyBank deposit account specified below pursuant to telephone instructions from the Guarantors (as defined below). Applicant agrees that this authority is subject to the business deposit account agreement between KeyBank and Applicant.

Yes Key DDA Number: _____

Cash Reserve Credit. If marked on the first page hereof, Applicant requests a Cash Reserve Credit up to the maximum amount which is available and for which Applicant qualifies. If approved, Applicant will receive from KeyBank a welcome letter and a credit agreement which will set forth the terms and conditions governing the account. By signing this Application below, Applicant agrees to be bound by the credit agreement, welcome letter, and any other supplemental agreement provided to Applicant by KeyBank, which credit agreement, welcome letter and supplemental documents are made a part hereof and incorporated into this Application. Applicant agrees that no further signatures will be necessary to bind Applicant hereto. Applicant’s use of the account confirms Applicant’s acceptance of these terms and conditions.

Automatic Payment: If marked in the following Automatic Payment box, Applicant authorizes KeyBank to charge Applicant's specified deposit account(s) for the regular payments on the specified credit product(s) on the date each payment is due. Applicant authorizes KeyBank to transfer amounts subject to change without prior notification of the new amount to be transferred due to: (i) late charges assessed; (ii) delinquent amounts due; or (iii) any other payment amounts required under the terms of the credit product(s) indicated below. KeyBank may, at its option, discontinue automatic funds transfer from Applicant's deposit account(s) if Applicant fails to maintain adequate funds in such deposit account(s) to cover the payments required under the terms of the credit product(s). Applicant agrees that KeyBank will not be liable for dishonoring checks or other items due to insufficient funds caused by the honoring of this authorization. Applicant may terminate this authorization upon three days prior written notice to KeyBank's Loan Services Department (Fax: in the West to 1-800-574-0634 and in the East and Midwest to 1-800-539-2507).

Automatic Payment:			
Which products do you want set up for Automatic Payment?	Checking or Savings to Draw From	Account Number of Checking or Savings	ABA Number: #
Responsive Line of Credit	Checking Savings		
Business Term Loan	Checking Savings		
Commercial Mortgage	Checking Savings		
Choice Lease	Checking Savings		

Applicant hereby releases KeyBank from any and all liabilities, costs or damages arising out of any actions taken by KeyBank in complying (or attempting to comply) with telephone transfer instructions, or check or card access to the credit products obtained by Applicant from KeyBank until KeyBank has had a reasonable opportunity to act upon written cancellation of any such authority.

GUARANTY AGREEMENT

In consideration of KeyBank extending credit to Applicant, each person signing below ("Guarantor") unconditionally guarantees and promises to pay, jointly and severally, all present and future obligations and liabilities of the Applicant under any and all agreements with KeyBank, and any extensions, increases, modifications or renewals thereof, governing any business credit ("Indebtedness"). KeyBank shall not be required to resort to or to exhaust its remedies against the Applicant or any other party liable with respect to such guaranteed obligations before calling upon Guarantor(s) for payment or performance hereunder. Guarantor(s) waives all notices and defenses to which Guarantor(s) might otherwise be entitled to by law, including but not limited to Applicant's lack of authority to enter into any Agreement evidencing the Indebtedness, and all notices of all increases in the approved credit, and waives presentment, demand for payment, notice of dishonor, protest and notice of protest and nonpayment. Each Guarantor authorizes KeyBank, without notice or prior consent, to extend, modify, accelerate, renew, increase or otherwise change the Indebtedness, to proceed against one or more Guarantors without proceeding against the Applicant or another Guarantor, and release or substitute any party to the Indebtedness. Each Guarantor authorizes KeyBank and its employees or representatives, or any credit bureau or other investigative agency used by KeyBank, to obtain consumer credit reports on the Guarantor and investigate and verify the information on the Application at any time, and to obtain additional credit reports without first notifying or obtaining consent of Guarantor in connection with any Indebtedness. Each Guarantor agrees to execute and deliver to KeyBank, upon KeyBank's request, such forms as are necessary for KeyBank to obtain copies of Guarantor's tax information from federal, state and local taxing authorities. Each Guarantor understands that KeyBank is located in Ohio and this Guaranty will be entered into in Ohio. Consequently, the provisions of this Guaranty will be governed by federal laws and the laws of the State of Ohio, without regard to conflict of law rules. Each Guarantor agrees that KeyBank may accept each Guarantor's original signature delivered to KeyBank by facsimile and that any such facsimile or copy of such facsimile shall be binding on each Guarantor and shall be considered to be an original.

APPLICANT, EACH GUARANTOR AND KEYBANK HEREBY WAIVE THE RIGHT TO ANY JURY TRIAL IN ANY ACTION, PROCEEDING, OR COUNTERCLAIM BROUGHT BY EITHER KEYBANK OR GUARANTOR AGAINST THE OTHER.

SIGNATURES

By signing below, each signer acknowledges that he or she has read the foregoing Applicant Agreement, Guaranty Agreement, and the Important Disclosures following in Section E hereof. Each signer warrants that he or she is authorized to sign, and is signing, on behalf of the Applicant and that the signers identified below are all of the signers necessary to bind the Applicant to the Applicant Agreement. Notwithstanding any title appearing after a signer's name, each signer also is signing as an individual Guarantor and agrees to be personally liable as a Guarantor under the Guaranty Agreement.

Owner/Principal #1 - Print Name	Title	Soc Sec #	Signature	Date
			X	
Owner/Principal #2 - Print Name	Title	Soc Sec #	Signature	Date
			X	
Owner/Principal #3 - Print Name	Title	Soc Sec #	Signature	Date
			X	
Owner/Principal #4 - Print Name	Title	Soc Sec #	Signature	Date
			X	
Owner/Principal #5 - Print Name	Title	Soc Sec #	Signature	Date
			X	

E - IMPORTANT DISCLOSURES

INTEREST RATES VARY BY PRODUCT, TERM, LOAN AMOUNT AND/OR CREDIT QUALIFICATIONS.

FOR OHIO RESIDENTS: THE OHIO LAW AGAINST DISCRIMINATION REQUIRES 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.

FOR NEW YORK AND MAINE RESIDENTS: THE BANK MAY REQUEST A CONSUMER CREDIT REPORT IN CONNECTION WITH THIS APPLICATION OR IN CONNECTION WITH UPDATES, RENEWALS OR EXTENSIONS OF ANY CREDIT GRANTED AS A RESULT OF THIS APPLICATION. UPON YOUR REQUEST, YOU WILL BE INFORMED WHETHER OR NOT A CONSUMER CREDIT REPORT WAS REQUESTED AND, IF SO, THE NAME AND ADDRESS OF THE

AGENCY THAT FURNISHED THE REPORT.

FOR NEW YORK RESIDENTS: IF YOUR LOAN IS SECURED BY REAL PROPERTY AND YOU PAY THE COST OF AN APPRAISAL OR A CONSUMER REPORT, THE BANK SHALL PROVIDE TO YOU, UPON YOUR WRITTEN REQUEST, A COPY OF SAID APPRAISAL OR CONSUMER REPORT, AT NO ADDITIONAL COST.

FOR VERMONT RESIDENTS: BY SIGNING BELOW YOU CONSENT TO KEYBANK OBTAINING AND VERIFYING INFORMATION ABOUT YOU (WHICH MAY INCLUDE A CONSUMER CREDIT REPORT) THAT WE DEEM NECESSARY IN EVALUATING YOUR LOAN APPLICATION, INCLUDING INFORMATION ABOUT YOUR EMPLOYMENT, BANKING, AND CREDIT RELATIONSHIPS. IF YOUR APPLICATION IS APPROVED AND THE LOAN IS MADE, YOU ALSO AUTHORIZE US TO OBTAIN ADDITIONAL CREDIT REPORTS OR OTHER INFORMATION ABOUT YOU IN CONNECTION WITH REVIEWING THE ACCOUNT, INCREASING THE CREDIT LINE ON THE ACCOUNT, FOR THE PURPOSE OF TAKING COLLECTION ACTION ON THE ACCOUNT, OR FOR OTHER LEGITIMATE PURPOSES ASSOCIATED WITH THE ACCOUNT.

FOR WASHINGTON RESIDENTS: ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

FOR OREGON RESIDENTS: UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US, CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE.