



SECTION I: Commercial Line of Credit / Term Loan Application

Business Name				<i>Check Type of Credit Requested</i>			<i>Amount</i>
				o Term Loan How many years? (1-5)			\$
Nature of Business				o Line of Credit			\$
Business Address				o Existing Line Increase			\$
City		State		Zip		o VISA Credit Card	\$
Mailing Address (if different from above)				o Other (Please State)			\$
Business Telephone () ()		Fax Number () ()		Federal Tax ID Number		Type of Organization (Check One)	
email address				o Proprietorship o Partnership o LLP o LLC			
				o S Corporation o Corporation o Non-Profit o Other			
Yr. Business Established		Current Owner Since		Number of Locations		Number of Employees	Loan Purpose
Are you pursuing credit options with any other source(s)?				o Yes o No		Describe collateral	
If yes, from where? _____							
Do you currently have a banking relationship with United Bank of Philadelphia (UBP)?				o Yes o No		<i>For Bank Use Only:</i>	
If not, how were you referred to UBP?				o CPA o Attorney o Loan Broker		Application taken by _____	
				o Other _____		Branch _____	

Principals/Owners

Name/Address	% Ownership	Title	UBP Customer	
	%		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	%		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	%		<input type="checkbox"/> Yes	<input type="checkbox"/> No

Business Banking Relationships

Bank or Institution	Account Numbers	Type of Account (check one)			Current Balance
		Checking	Savings	Loan	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

_____ **Check here** if Applicant's monthly payment is to be deducted from checking account at United Bank of Philadelphia.

Business Trade References (please list two major suppliers or references)

Name	Address	Contact Name	Phone #
			() ()
			() ()

Please answer the following questions

- Is the business subject to any lawsuit or material claim? o Yes o No
- Are accounts receivable or inventory currently pledged as collateral? o Yes o No
- Does the business hold any assets in a trust? o Yes o No
- Has the business ever declared bankruptcy? o Yes o No
- Does the business owe any taxes for years prior to current year? o Yes o No
- If yes, please indicate the amount: \$ _____
- Are there any delinquent FICA or sales taxes? o Yes o No
- Is the business an endorser, guarantor, or co-maker for any obligations not listed on its financial statements? o Yes o No
- If yes, please indicate the total liability: \$ _____

If you answered yes to any of the foregoing questions, please provide details on a separate sheet.

Please review the checklist on the opposite page to ensure that you have attached all the necessary supporting documents.



SECTION II: COMPLETE FOR CO-APPLICANT (IF APPLICABLE)

Business Name				<i>Check Type of Credit Requested</i>		<i>Amount</i>
				o Term Loan How many years? (1-5)		\$
Nature of Business				o Line of Credit		\$
Business Address				o Existing Line Increase		\$
City		State		Zip		\$
Mailing Address (if different from above)				o Other (Please State)		\$
Business Telephone () ()		Fax Number () ()		Federal Tax ID Number		Type of Organization (Check One)
email address				o Proprietorship		o Partnership
				o S Corporation		o Corporation
Yr. Business Established	Current Owner Since	Number of Locations	Number of Employees	Loan Purpose		
Are you pursuing credit options with any other source(s)?				o Yes		o No
If yes, from where? _____				Describe collateral		
Do you currently have a banking relationship with United Bank of Philadelphia (UBP)?				<i>For Bank Use Only:</i>		
o Yes				o No		
If not, how were you referred to UBP?				Application taken by _____		
o CPA				o Attorney		
o Other _____				o Loan Broker		
				o Other _____		

Principals/Owners

Name/Address	% Ownership	Title	UBP Customer	
	%		o Yes	o No
	%		o Yes	o No
	%		o Yes	o No

Business Banking Relationships

Bank or Institution	Account Numbers	Type of Account (check one)			Current Balance
		Checking	Savings	Loan	
		o	o	o	\$
		o	o	o	\$
		o	o	o	\$

_____ **Check here** if Applicant's monthly payment is to be deducted from checking account at United Bank of Philadelphia.

Business Trade References (please list two major suppliers or references)

Name	Address	Contact Name	Phone #
			() ()
			() ()

Please answer the following questions

- Is the business subject to any lawsuit or material claim? o Yes o No
- Are accounts receivable or inventory currently pledged as collateral? o Yes o No
- Does the business hold any assets in a trust? o Yes o No
- Has the business ever declared bankruptcy? o Yes o No
- Does the business owe any taxes for years prior to current year? o Yes o No
- If yes, please indicate the amount: \$ _____
- Are there any delinquent FICA or sales taxes? o Yes o No
- Is the business an endorser, guarantor, or co-maker for any obligations not listed on its financial statements? o Yes o No
- If yes, please indicate the total liability: \$ _____

*If you answered yes to any of the foregoing questions, please provide details on a separate sheet.
Please review the checklist on the opposite page to ensure that you have attached all the necessary supporting documents.*



To process your loan request, the Bank requires the following documentation to be submitted with the signed loan application:

For all loans:

- Business fiscal year-end financial statements for the last three years
- Business income tax returns (including all schedules) for the last three years
- A recent interim statement
- Cost breakdown if funds are to be used to purchase fixed assets
- Current United Bank of Philadelphia Personal Financial Statement from the principals of the business (form provided)
- Principals' personal tax returns (including all schedules) for the last three years
- Brief history on business/principals together with a business plan
- Other documentation provided by applicant

For loans secured by real estate:

(Loan approval is subject to an appraised value of real estate satisfactory to the Bank. An appraisal will be required prior to loan closing by a firm satisfactory to United Bank of Philadelphia)

- Copy of deed
- Current paid tax bill
- Plans & specifications together with cost breakdown for construction and/or renovations

For loans secured by business assets, as applicable:

- Current accounts receivable and accounts payable aging reports
- Copy of the last three months business checking account statements

Documentation that will be required before settlement, if applicable:

- Partnership agreement or articles of incorporation
- Fictitious name statement
- Copy of trust agreement, if borrower, owner and/or guarantor is a trust or holds assets in a trust

If your loan is not granted, United Bank of Philadelphia may retain the application and any other material provided.

The **Equal Credit Opportunity Act** also provides that applicants may be entitled to receive a copy of the appraisal report ordered in connection with an application for credit **provided the loan is secured by a one to four-unit residential structure**. If applicable, a copy of your appraisal will be supplied to you within 15 days of the date of your written request for a copy of the report or within 15 days of the Bank's receipt of the report (whichever occurs last) provided that your written request is not made more than 60 days after notification by the Bank of adverse action.

The undersigned certifies that all statements in this application and on each document required to be submitted in connection herewith, including financial statements and federal income tax returns, are true, correct and complete and that United Bank of Philadelphia ("the Bank") is authorized to execute this form on behalf of the Applicant. The undersigned, further, agrees to notify the Bank promptly of any material change in any information on this application or submitted herewith. The undersigned authorizes the Bank to make such inquiries to gather such information as the Bank deems necessary and reasonable concerning any information provided to the Bank on the Application or any such required documents including authorizing the Bank to obtain credit reports, and to release credit information to others (including, without limitation, companies affiliated with the Bank), regarding the Application from time to time.

Applicant also authorizes the Bank to obtain copies of its tax returns and information from the IRS and other taxing authorities, and agrees to execute whatever forms the Bank requests to obtain such information. The Applicant further agrees (if the Bank approves this application) to be bound by the terms of the loan agreement, note, security agreement and all loan documents (hereafter referred collectively as the "Documents") by signing the Documents and acceptance or use of any loan proceeds shall be evidence of its agreement. If credit facility is secured, additional documentation in form and substance to the Bank will be required for signature by Applicant and other related affiliates, such as guarantor(s).

- Check If you are applying for an individual account 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 here.
- Appropriate If you are applying for a joint account or an account that you and another person will use, initial here and complete Section II for the co-applicant.
- Box We intend to apply for joint credit _____ Applicant _____ Co-Applicant
- If you are applying for an individual account, 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, check here.

Required Signers: **CORPORATION** - The person(s) named in the Corporate Resolution; **PARTNERSHIP** - All general partners; **SOLE PROPRIETORSHIP** - The owner(s) (if married, you may apply for a separate account); **LIMITED LIABILITY COMPANY** - All members or manager(s); **TRUST**- All Trustees

Signature (applicant)	Title	Date
Signature (applicant)	Title	Date
Signature (applicant)	Title	Date
Signature (applicant)	Title	Date