

**TIOGA COUNTY LOCAL DEVELOPMENT CORPORATION
BUSINESS LOAN APPLICATION**

DATE: _____

BUSINESS NAME: _____

STREET ADDRESS: _____ CITY/VILLAGE/TOWN: _____

STATE: _____ COUNTY: _____ PHONE #: _____ FAX: _____

LEGAL STRUCTURE			
Proprietorship _____	C Corporation _____	S Corporation _____	Association _____
Limited Partnership _____	Limited Liability Company _____	Limited Liability Partnership _____	
General Partnership _____	Not-For-Profit _____	Other (Specify) _____	

PRINCIPAL(S)/GUARANTORS	Title(s)	SS/TIN	Ownership %	Address
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LOAN REQUEST \$ _____ Desired Terms: _____

Loan Purpose: _____

Proposed Collateral: _____

Estimated Collateral Value: _____

Source of Repayments _____

We the undersigned, authorize Tioga County Local Development Corporation to perform a credit investigation and/or obtain a credit report from a Consumer Reporting Agency. Upon written request, the nature and scope of this investigation, if one is made, will be disclosed to me/us. I/We represent, warrant and affirm that all of the statements made by we/us in this application are true and correct and have been made by me/us to induce you to grant this loan with knowledge that you will rely thereon. It is agreed that this application and credit information is for the sole use of the Corporation and shall remain their property whether or not the loan is granted. I/We hereby acknowledge that I/we have received a copy of this credit application.

Signature: _____ Title: _____ Date: _____

Signature: _____ Title: _____ Date: _____

Signature: _____ Title: _____ Date: _____

NEW YORK STATE FAIR CREDIT REPORTING NOTICE

In connection with this application or any update, extension or renewal of any credit Tioga County Local Development Corporation extends to you as a result of this application, a credit report may be requested from a credit reporting agency. Upon request, Tioga County Local Development Corporation will tell you if a credit report was requested and if so the name and address of the credit-reporting agency furnishing the credit report. To request the information, you may call (607) 687-8259 or write Tioga County Local Development Corporation, 56 Main Street, Owego NY 13827.

Signature: _____ Date: _____ (Individually)

Signature: _____ Date: _____ (Individually)

Signature: _____ Date: _____ (Individually)

EQUAL CREDIT OPPORTUNITIES ACT DISCLOSURE NOTICE

If your business had gross revenues of \$1,000,000 or less in the previous fiscal year and the loan for which you have applied is not granted, you have the right within 60-days of receiving the Corporation's notification of your loan denial to request a written statement detailing the specific reasons why your request was denied. Your request should be directed to TIOGA COUNTY LOCAL DEVELOPMENT CORPORATION, 56 Main Street, Owego NY 13827; ATTN: LeeAnn Tinney, Telephone number (607) 687-8259. This statement will be sent to you within 30 days of receiving your request.

You should know that 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 applicant has the capacity to enter into a binding contract): because all or part of the appellant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under its Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Reserve Bank 33 Liberty Street (Federal reserve PO Station) New York NY 10045.

You have a right to a copy of the appraisal report, involving a 1-6 family residence used in connection with your application for credit. If you wish a copy, please write to TIOGA COUNTY LOCAL DEVELOPMENT CORPORATION, Attn: LeeAnn Tinney, 56 Main Street, Owego NY 13827. We must hear from you no later than 90 days after we notify you about the action taken on your credit application (if you withdraw your application). In your letter, give us the following information: Your Name, Current Mailing Address and Subject Property Address.