

Please attach the following documents:

Financial statements and tax returns of the business for the past three years.
 Complete personal financial statement on form supplied.
 Tax returns of owners/guarantors for past three years.

Name of Business	Date
Street Address	Amount Requested: Payment Period: ____ Years ____ Months
City, State & Zip	Tax Identification Number
Purpose of Loan	Telephone Fax

TYPE OF BUSINESS

<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Wholesaler	<input type="checkbox"/> Retailer	Beginning Dates of Business Legal Entity Present Mgmt.
<input type="checkbox"/> Corporation State: _____ (Attach Articles of Incorporation)	<input type="checkbox"/> Limited Liability	<input type="checkbox"/> Other (explain) _____			
<input type="checkbox"/> Product or Service: _____					

PROPRIETOR, PARTNER, GUARANTOR, DIRECTOR, AND ALL HOLDERS OF OUTSTANDING STOCK – 100% of ownership must be shown.

Name & Title	Social Security	Address	Percentage Ownership	Guarantor?	U.S. Citizen?
			%	yes no	yes no
			%	yes no	yes no
			%	yes no	yes no

PREVIOUS/EXISTING WATERTOWN SAVINGS BANK RELATIONSHIP <input type="checkbox"/> Business <input type="checkbox"/> Loans <input type="checkbox"/> Personal <input type="checkbox"/> Deposits <input type="checkbox"/> Other _____	NUMBER OF EMPLOYEES:
	NAMES AND TITLES OF PERSONS AUTHORIZED TO BORROW MONEY ON BEHALF AND IN THE NAME OF THE APPLICANT:
	1. _____ 2. _____

BUSINESS INDEBTEDNESS

Furnish the following information on all installment debts, contracts, notes and mortgages payable. Use separate sheet if necessary.

Name and Address of Noteholder	Original Amount & Date	Current Balance	Payment Amount	Terms/Maturity (Monthly, etc.)	Type of Collateral

Detail any activity between applicant and subsidiary/affiliates including their names, address and percent of ownership.

Federal, State, Municipal and Payroll taxes are current? yes no
 Explain any delinquent taxes:

Are there any pending lawsuits against the business? yes no
 If yes, explain:

Has your business ever declared bankruptcy? yes no
 If yes, explain:

Is your business an endorser, guarantor or co-maker of any obligations not listed on application? yes no
 If yes, explain:

REAL ESTATE

LEASED If leased, attach copy of lease. OWNED If owned complete the following:

REAL ESTATE OWNED. List each parcel separately. Use supplemental sheets if necessary. Attach appraisal(s), if available.

Title is in the name of	Type of property
Address of property	Original Cost \$ _____ Date Purchased \$ _____ Present Market Value \$ _____ Tax Assessment Value \$ _____

COLLATERAL

Please list collateral you are offering in support of this loan, approximate value, designate ownership of collateral. Describe any existing liens or loans on the proposed collateral. Use separate sheet if necessary.

Collateral Description	Value	Owned by	Existing liens or loans

Location of Collateral:

BUSINESS and CREDIT REFERENCES

	Name	Address	Telephone
Attorney			
Accountant			
Insurance Agent			

Depository Bank	Type of Account	Account Number	Average Balance
			\$
			\$
			\$

Major Customers	Average Annual Sale	Contact/Telephone
1.	\$	
2.	\$	

Major Customers	Average Annual Sale	Contact/Telephone
1.	\$	
2.	\$	

EQUAL CREDIT OPPORTUNITY NOTICE

Were your gross revenues \$1,000,000 or less in your previous 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 denial.

The Federal Equal Credit Opportunity Act (and if applicable, comparable provisions of Massachusetts law) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 that has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this Bank is the Federal Deposit Insurance Corporation, Westwood Executive Center, 200 Lowder Brook Drive, Westwood, Massachusetts 02090. The Massachusetts state agency that administers compliance with the state law is the Massachusetts Commission Against Discrimination, One Ashburton Place, Boston, MA 02108.

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit of others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit, and the application is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Application. Creditor is further authorized to answer any question about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements for purposes of influencing the actions of Creditor can be violation of the federal law.

By signing below, each applicant declares that he/she has read and understands the statement above.

Signed _____ Title _____ Date _____

Signed _____ Title _____ Date _____

<input type="checkbox"/> Approved <input type="checkbox"/> Declined Reason: _____	BANK USE ONLY Reviewer's Signature: _____ Date: _____
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60 Main Street,
Watertown, MA 02472
(617) 928-9000
Fax: (617) 923-9575

Address Change:
Federal Deposit Insurance Corporation
2345 Grand Blvd., Suite 100
Kansas City, MO 64108

**Watertown
Savings Bank**

www.watertownsavings.com