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COMMERCIAL EQUIPMENT & VEHICLE FINANCE CREDIT APPLICATION

Business Applicant Information If Applicant intends to apply for joint credit, please initial here: _____

Business Name ("Applicant"): _____

Physical Business Address: _____ City: _____ State: _____ ZIP: _____

Mailing Address (if different): _____ City: _____ State: _____ ZIP: _____

Vehicle/Equipment garaging location: _____ City: _____ State: _____ ZIP: _____

Business Phone #: _____ Fax #: _____

State of incorporation/organization: _____ Federal I.D.# _____ Time in business: _____ Year incorporated _____

Email: _____

Legal structure: Corporation LLC Partnership Sole Proprietor Other _____ How long at physical business address? _____

Has the Applicant ever declared bankruptcy? Yes No If yes, when? (date) _____

Vehicle/Equipment Description and Requested Financing Terms

Amount Requested: \$ _____ Term Requested (Mos.): _____ Vehicle/Equipment Description: _____ # of Vehicles _____

Replacement: Yes No Fleet Size: _____ Vendor Name: _____ Vendor Contact: _____

Bank and Trade References

Business Checking: Bank Name: _____ Account #: _____ Account Opened Since: _____ Contact/Phone #: _____

Installment Debt/Lease: Company Name: _____ Amount Borrowed: _____ Account Opened Since: _____

Company Name: _____ Amount Borrowed: _____ Account Opened Since: _____

Contracts/Hauling: Company Name: _____ How Long? _____ Contact Name/Phone: _____

Company Name: _____ How Long? _____ Contact Name/Phone: _____

Applicant Principal(s)/Guarantor(s) Information

Please provide the following information regarding the principals/owners of the Applicant and potential guarantors ("Guarantors"). Personal Guaranty is required. Other requirements may apply. Attach additional sheets if necessary.

Principal/Guarantor 1 Name: _____ Title: _____ Percent Owned: _____

If 0%, initial here to indicate your intent to apply for a joint credit. _____

Address: _____ City: _____ State: _____ ZIP: _____

Phone #: _____ Mobile Phone # _____ Date of Birth: _____ Social Security #: _____

Own or Rent Time at residence: _____ Monthly mortgage/rent: _____ Citizenship: USA Other _____

Has Principal/Guarantor 1 ever declared bankruptcy? Yes No If yes, when? (date) _____

Principal/Guarantor 2 Name: _____ Title: _____ Percent Owned: _____

If 0%, initial here to indicate your intent to apply for a joint credit. _____

Address: _____ City: _____ State: _____ ZIP: _____

Phone #: _____ Mobile Phone # _____ Date of Birth: _____ Social Security #: _____

Own or Rent Time at residence: _____ Monthly mortgage/rent: _____ Citizenship: USA Other _____

Has Principal/Guarantor 2 ever declared bankruptcy? Yes No If yes, when? (date) _____

Each of the undersigned Principal(s) certifies that he/she has full authority to act on behalf of the Applicant ("Authorized Representative"). Each of the undersigned Applicant and Guarantor(s) certifies that all of the information contained in this application and on each document required to be submitted in connection herewith are true, correct, and complete. Each Applicant and Guarantor hereby authorizes Santander Bank, N.A. ("Santander") to obtain each of its/his/her applicable business, individual, personal, consumer credit report from a national credit bureau(s) for the purpose of considering this credit application and any subsequent updates, renewals, modifications, amendments, collections pertaining to this credit application or any credit extended, or any additional credit. A copy or facsimile of this authorization shall be as valid and enforceable as the original. Further, each Applicant and Guarantor hereby authorizes each bank and finance reference listed in this credit application to release information about such Applicant and Guarantors to Santander, as requested by Santander. If Applicant's application for business credit is denied, Applicant has the right to a written statement of the specific reasons for the denial by writing to Santander, Commercial Equipment and Vehicle Finance Division at 3 Huntington Quadrangle, Suite 101N, Melville, NY 11747-4616, or may call 800-238-4009, within sixty (60) days from the date Applicant is notified of Santander's decision. Santander will send Applicant a written statement of the reasons for the denial within thirty (30) days of receiving Applicant's request for the statement. 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 the Applicant has the capacity to enter into a binding contract); or 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 the Office of the Bureau of Consumer Financial Protection, 1700 G Street, NW, Washington, DC 20006. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that when Applicant opens an account, Santander will ask Applicant for the name, address, date of birth of each of its Principals, and other information that will allow Santander to identify Applicant. Santander may also ask to see a government-issued ID such as a driver's license, non-driver's ID, passport, or other identifying documents of Applicant's Principals. Please be advised that if Santander determines that any Guarantor does not meet its standards of creditworthiness for the amount and/or kind of credit desired by the Applicant, Santander is required by law to provide the specific reasons for such adverse action to the Applicant and NOT to the Guarantor. Accordingly, unless the Guarantor is willing to share the specific reasons for adverse action based upon his/her credit history with the Applicant, the Guarantor should not sign this application, or submit a Personal Financial Statement to Santander. The words "execution," "signed," "signature," and words of like import in this application shall be deemed to include electronic signatures or electronic records, each of which shall be of the same legal effect, validity or enforceability as a manually executed signature or the use of a paper-based recordkeeping system, as the case may be, to the extent and as provided for in any applicable law, including the Federal Electronic Signatures in Global and National Commerce Act, the New York State Electronic Signatures and Records Act, or any other similar state laws based on the Uniform Electronic Transactions Act.

Date: _____

Applicant Signature X _____, an Authorized Representative of Applicant

Applicant Signature X _____, an Authorized Representative of Applicant

Guarantor Signature X _____, Individually - Print Name: _____

Guarantor Signature X _____, Individually - Print Name: _____