

Member Business Loan Application

INFORMATION ABOUT THE BUSINESS

Legal Name:	Trade Name (if different):		Tax ID #:
Street Address:			
Mailing Address (if different):			
Name of Primary Contact Person and Title:	Email Address:	Business Phone #:	Business Fax #:
Description of Business (products and/or services):			
Legal Structure of Business:		Date Business Established:	Fiscal Year End:
Proprietorship S-Corporation	C-Corporation		
Limited Liability Partnership Limited Partnership	ship General Partnership	Website Address:	
Limited Liability Company INon-Profit Orga	anization D Other		
Detail All Business Subsidiaries and/or Affiliations (use	e additional sheet if needed):	·	

INFORMATION ABOUT THE PRINCIPALS

1. Name and Title:	Social Security #:	Home Phone #:	Mobile Phone #:
1. Nume una Titte.	Social Security II.	Home I none ".	mobile I none ".
Home Address:			Ownership %:
2. Name and Title:	Social Security #:	Home Phone #:	Mobile Phone #:
Home Address:	·	•	Ownership %:
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3. Name and Title:	Social Security #:	Home Phone #:	Mobile Phone #:
5. Nume una Title.	50cm 5ecurity #.	$110me 1 none \pi$.	mobile I none #.
Home Address:			Ownership %:

Each owner of the business must provide a personal guaranty. If business has more than three owners, provide their information on a separate sheet.

LOAN REQUEST

Loan Type (check all that apply):	Amount Requested:
Real Estate Machinery & Equipment Vehicle Line of Credit Other	
Loan Purpose or Project Summary (Purchase, Refinance, Consolidation, Etc.):	
Sources and Amounts of Additional Capital for Project (Borrower Equity, Other Loans, Etc.):	
Extra Details for further Clarification with Regard to this Request:	

DEBT SCHEDULE

Detail all existing business loans and leases currently obligated by the business.

	Original	Original	Current	Interest	Monthly	Maturity	
Creditor Name	Amount	Date	Balance	Rate	Payment	Date	Collateral Securing this Loan

ADDITIONAL MATERIALS REQUIRED

The following materials shall be submitted with this application form:

- 1. Business tax returns, together with all schedules, for the most recent three fiscal years
- 2. Accountant prepared financial statements, if available
- 3. Interim income statement and balance sheet for the current fiscal year
- 4. Personal tax returns, together with all schedules, for the most recent three fiscal years for each owner of the business
- 5. Personal financial statement for each owner of the business
- 6. Documentation regarding any purchases to be financed with the proposed loan (such as invoices, quotes or bills)
- 7. For any corporate or other legal entity, the articles of corporation or formation filed with the Secretary of State

For transactions involving real estate, submit the following additional information:

- 1. If commercial property, a completed environmental questionnaire
- 2. For acquisitions, a Purchase and Sale Agreement covering the proposed transaction
- 3. Current tax bill
- 4. If available, a recent appraisal
- *Evergreen Credit Union may require an appraisal and/or an environmental site review conducted by acceptable professionals in conjunction with financing projects secured by commercial or investment real estate.*

The following items should be supplied if readily available, but may be required after further consideration of the request:

- 1. Business plan including an analysis of the market and competition
- 2. Projections for the coming year, preferably in the format of a monthly budget
- 3. Agings of accounts payable and receivable
- 4. Resumes of management
- *Upon continued review of your application, Evergreen Credit Union may require you to submit additional materials.*

CERTIFICATION & AUTHORIZATION

By signing below, I hereby certify that I am authorized to submit this loan application and accompanying materials to Evergreen Credit Union and to request the credit facilities described herein. Furthermore, I certify that all information contained in this application package is accurate and fairly presents the status of the business, financially or otherwise. Additionally, I authorize Evergreen Credit Union to obtain references and credit reports, both personal and business.

Applicant's Signature

Printed Name & Title

Co-Applicant's Signature

Printed Name & Title

Co-Applicant's Signature

Printed Name & Title

Date

Date

Date

The By checking this box, co-applicants acknowledge their intention to apply for joint credit.

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 contracts); 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 administering compliance regarding this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.



Personal Financial Statement

Dated as of: _____, 20____

PERSONAL INFORMATION

Primary Name:	Social Security #:	Spouse or Joint Applicant:	Social Security #:
Email Address:	Date of Birth:	Email Address:	Date of Birth:
Home Phone # / Mobile Phone #:	Work Phone #:	Home Phone #/ Mobile Phone #:	Work Phone #:
Home Street Address:			Years at this Address:
Mailing Address (if different):			□ Own □ Rent: \$/mo.
Business Name of Applicant/Borrower:			

PERSONAL BALANCE SHEET

ASSETS	LIABILITIES & EQUITY		
Cash on Hand and in Banks	\$ Accounts Payable	\$	
Certificates of Deposit	\$ Notes Payable	\$	
Stocks, Bonds and Securities	Credit Cards and Other Loans		
(Total of Schedule 1)	\$ (Detail on Schedule 5)	\$	
IRAs and Other Retirement Accounts	\$ Unpaid Taxes	\$	
Loans and Notes Receivable	\$ Other Equity Loans or Lines	\$	
Life Insurance – Cash Surrender Value	Residential Mortgages (Provide detail		
Only (Detail on Schedule 2)	\$ for all mortgages on Schedule 3)	\$	
Personal Residence (Schedule 3)	\$ Other Mortgages (Provide detail for all		
Other Real Estate Owned (Schedule 3)	\$ mortgages on Schedule 3)	\$	
Business Ownership Interests	\$ Other Liabilities or Debts	\$	
Vehicles (Detail on Schedule 4)	\$ Total Liabilities	\$	
Personal Property (Schedule 4)	\$		
Other Assets (Schedule 4)	\$ Personal Equity or Net Worth	<u>\$</u>	
Total Assets	\$ Total Liabilities & Equity	\$	

PERSONAL INCOME SOURCES

SOURCES OF INCOME (A	Annual Basis)	CONTINGENCY QUE	CONTINGENCY QUESTIONS			
Primary Salary/Wages and Bonuses	\$	Please Answer Yes or No for Each	Primary	Joint		
Joint Salary/Wages and Bonuses	\$	Are you Guarantor, Endorser or Co-				
Interest and Dividend Income	\$	Maker of any other Person's Debts				
Net Real Estate or Rental Income	\$	Are you a Defendant to any Legal				
Business Income (Losses)	\$	Claims, Suits or Judgments				
Capital Gains (Losses)	\$	Are any Tax Obligations Past Due				
Social Security Benefits	\$	Are you Contingently Liable to any				
IRA or Pension Distributions	\$	Lease, Contract or Other Debt				
Other Income	<u>\$</u>	Have you ever Filed for Bankruptcy				
Total Income Sources	\$	If yes to any of the above, please co	omplete Sche	edule #6.		

Should you need more space than this form allows under the following Schedules, please attach additional sheets.

Schedule 1 – Stocks, Bonds and Other Marketable Securities	
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# of Shares	Description	Owner(s)	Value per Share	Total Market Value	Pledged as Collateral

Schedule 2 – Life Insurance

Insurance Company	Insured	Beneficiary	Face Value	Cash Surrender Value	Loans Outstanding

Schedule 3 – Real Estate Owned

Address	Owner(s)	Date Acquired	Market Value	Mortgage Balance	Monthly Payment	Note Holder

Schedule 4 – Vehicles, Personal Property and Other Assets

List any assets as declared on the Balance Sheet that may require further detail or clarification.

Schedule 5 – Credit Cards and Other Loans

Creditor	Limit or Original Amount	Current Balance	Monthly Payment	Maturity Date	Collateral Securing

Schedule 6 – Contingent Liabilities

Provide details and dollar amounts to any affirmative answers under the Contingency Questions section.

By signature below, I hereby certify that the information contained herein, or within any attachments hereto, is true and correct, and does not omit any pertinent details. Additionally, I will notify Evergreen Credit Union promptly in writing of any material adverse change to my financial condition. I understand that misrepresenting information to the credit union is a criminal offense under federal law. Furthermore, I authorize Evergreen Credit Union to obtain and release credit information on me in connection with this statement or regarding any obligations I undertake.