



**SERVICE CREDIT UNION
SMALL BUSINESS LOAN APPLICATION**

Business Information

Business Name: _____ DBA (if applicable): _____

Physical Address: _____

Mailing Address: _____

Primary Contact: _____ Email: _____ Phone #: _____

Legal Structure (select one):

Individual Sole Proprietor LLC Corporation Partnership Non-Profit Other _____

Nature of Business: _____ Business Tax ID#: _____ Years in Business: _____

Business Financial Information

Gross Annual Revenues: \$ _____ Annual Net Income/Profit: \$ _____

Business Checking Balance: \$ _____ Business Savings Balance: \$ _____

Taxes Filed Through Tax Year: _____

Loan Request Information

Purpose of Loan (use of proceeds): _____

	Amount	Term
<input type="checkbox"/> Line of Credit	\$ _____	_____
<input type="checkbox"/> Vehicle/Equipment Term Loan	\$ _____	_____
<input type="checkbox"/> Commercial Mortgage	\$ _____	_____

Collateral Information

Provide information for assets you wish to use as collateral for this loan request (attach Balance Sheet if applicable):

Estimated Collateral Value: \$ _____

Business Debt Schedule

Creditor/Collateral	Type	Amount	Monthly Payment

Declarations

1. Is an applicant or guarantor party to any lawsuit or outstanding judgment? Yes No
 2. Has applicant or guarantor ever filed bankruptcy or served as an officer in a company that declared bankruptcy? Yes No
 3. Is an applicant or guarantor party to taxes or credit obligations that are past due? Yes No
 4. Is an applicant or guarantor an endorser, guarantor or co-maker for obligations not listed on financial statements? Yes No
 5. Does any one customer or supplier account for more than 20% of your business? Yes No
- Has business or any principal ever obtained credit under another name? Yes No

Explain "Yes" responses: _____

PATRIOT ACT AUTHORIZATION

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. What this means to you: when you open an account, we will ask your name, address, date of birth, and any other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

RIGHT TO COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. In the event the property is a 1 to 4 family residential property, we will promptly give you a copy of any such appraisal, even if your loan does not close.

REPRESENTATIONS, ACKNOWLEDGMENTS AND AGREEMENTS

The undersigned hereby apply for the loan or credit described in this application on behalf of the applicant business. The undersigned certifies that no misrepresentation in this loan application or supporting documentation was made and that all information is true and complete, and there is no omission of any important information. The property securing the loan or credit will not be used for any illegal or restricted purpose. All financial and credit information has been given as an inducement to Service Credit Union to grant the loan for which this application is made. Lender is authorized to verify with other parties and to make any investigation to my/our credit, either directly or through an agency employed by the lender for that purpose. Lender may disclose to any interest parties information as to Lenders experience or transaction with my/our account. It is understood that the Lender will retain this application and any other credit information received even if no loan or credit granted.

 Authorized Signature for Legal Entity

 Date

 Signature (Applicant/Owner/Guarantor)

 Date

 Signature (Applicant/Owner/Guarantor)

 Date

Owner/Guarantor #1 Personal Financial Statement

Anyone owning 20% or more of the business is required to complete this page

Owner Name: _____ Ownership %: _____ Title: _____

Address: _____

Email Address: _____

Social Security #: _____ Date of Birth: _____

Annual Salary: \$ _____ Annual Household Income: \$ _____

Assets <i>What you own</i>		Liabilities <i>What you owe</i>	
Cash	\$	Accounts Payable	\$
Stocks & Bonds	\$	Mortgage & HELOC (Schedule A)	\$
Retirement Accounts	\$	Installment Loans	\$
Real Estate (Schedule A)	\$	Installment Loans	\$
Automobiles	\$	Credit Cards	\$
Other Assets	\$	Other Liabilities	\$
Estimated Value of Business	\$	Total Liabilities	\$
Total Assets	\$	Net Worth <i>(Assets – Liabilities)</i>	\$

Schedule A – Real Estate

Property Address	Legal Owner	Market Value	Present Loan Balance	Monthly Payment	Lender

Declarations

1. Is an applicant or guarantor party to any lawsuit or outstanding judgment? Yes No
2. Has applicant or guarantor ever filed bankruptcy or served as an officer in a company that declared bankruptcy? Yes No
3. Is an applicant or guarantor party to taxes or credit obligations that are past due? Yes No
4. Is an applicant or guarantor an endorser, guarantor or co-maker for obligations not listed on financial statements? Yes No
5. Does any one customer or supplier account for more than 20% of your business? Yes No
Has business or any principal ever obtained credit under another name? Yes No

Explain "Yes" responses: _____

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Signature (Owner/Guarantor)

Date

Owner/Guarantor #2 Personal Financial Statement

Anyone owning 20% or more of the business is required to complete this page

Owner Name: _____ Ownership %: _____ Title: _____

Address: _____

Email Address: _____

Social Security #: _____ Date of Birth: _____

Annual Salary: \$ _____ Annual Household Income: \$ _____

Assets <i>What you own</i>		Liabilities <i>What you owe</i>	
Cash	\$	Accounts Payable	\$
Stocks & Bonds	\$	Mortgage & HELOC (Schedule A)	\$
Retirement Accounts	\$	Installment Loans	\$
Real Estate (Schedule A)	\$	Installment Loans	\$
Automobiles	\$	Credit Cards	\$
Other Assets	\$	Other Liabilities	\$
Estimated Value of Business	\$	Total Liabilities	\$
Total Assets	\$	Net Worth <i>(Assets – Liabilities)</i>	\$

Schedule A – Real Estate

Property Address	Legal Owner	Market Value	Present Loan Balance	Monthly Payment	Lender

Declarations

- | | | |
|--|------------------------------|-----------------------------|
| 1. Is an applicant or guarantor party to any lawsuit or outstanding judgment? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Has applicant or guarantor ever filed bankruptcy or served as an officer in a company that declared bankruptcy? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Is an applicant or guarantor party to taxes or credit obligations that are past due? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Is an applicant or guarantor an endorser, guarantor or co-maker for obligations not listed on financial statements? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Does any one customer or supplier account for more than 20% of your business? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Has business or any principal ever obtained credit under another name? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Explain "Yes" responses: _____

REPRESENTATIONS, ACKNOWLEDGMENTS AND AGREEMENTS

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Signature (Owner/Guarantor)

Date