

PLEASE FILL OUT COMPLETELY. PLEASE PRINT OR TYPE.

Requested Loan Amount: _____ Requested Term: _____

Purpose of Loan: _____

Please submit the following documentation, based on the requested loan amount (check the applicable box):

- ☐ Up to \$50,000 This Business Loan Application for initial review. (Additional information may be requested, including items referenced below.**)
☐ \$50,001-\$150,000 This Business Loan Application plus two (2) years business and current Personal Financial Statements.**
☐ Over \$150,000 This Business Loan Application plus three (3) years business and current Personal Financial Statements.**

** Personal Financial Statements include tax returns and current interims. If Start-Up or in business less than 2 years, must supply projections and business plans. Real Estate investors must also include a Rent Roll of all properties owned.

Application For: ☐ Business Visa ☐ Business Line of Credit
☐ Term Loan - Real Estate ☐ Term Loan - Business Assets other than Real Estate

A - Company/Borrower Information

Legal Name of Borrower (Company Name. For Sole Proprietor: Last Name, First Name.)				Doing Business As (DBA)		Member #	
Nature of Business			E-mail Address(es)		Business Phone(s) Off:		Date Established
					Mob:		
Contact Name		Title		Federal Tax ID #		State of Organization	
						Registered Organization #	
Company Street Address (no PO Boxes please)			City / State / Zip				County
Billing Address (if different than street address)			City / State / Zip				County
Add'l Phone Number(s)	Fax Number	# of Employees	<input type="checkbox"/> S Corporation	<input type="checkbox"/> C Corporation	<input type="checkbox"/> PLLC Corporation	<input type="checkbox"/> Trust	<input type="checkbox"/> Ltd Partnership
			<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Non-Profit	<input type="checkbox"/> Gen Partnership	<input type="checkbox"/> LLC	<input type="checkbox"/> Other
			Years in Business				
Business Deposit Balance with TFCU		Business Revenue Prior Fiscal Year		Annual Depreciation Expense		Annual Interest Expense	
						Business Net Income Prior Fiscal Year	
Non-TFCU Business Deposit Balances		Name of Bank(s)		Total Company Cash and Marketable Securities			As of
Total Company Assets		Total Company Liabilities		Total Company Net Worth (assets minus liabilities)			
Do you have existing business loans? If yes, complete the Business Debt Schedule below.			If other than TFCU: Limit				
<input type="checkbox"/> Yes <input type="checkbox"/> No							

BUSINESS DEBT SCHEDULE (For additional creditors/debt, please provide this information on a separate sheet.)

Creditor	Original Date	Original Amt.	Maturity Date	Current Bal.	Monthly Pmt.	Int. Rate	Collateral
						%	
						%	
						%	

B - Collateral

Please provide information for the assets you wish to use as collateral if applicable. If the collateral being used to secure a loan is commercial real estate, please attach a legal description.

Complete these two rows for Real Estate	Assessed/Market Value	Street Address		City / State / Zip
County	Current Loan Balance		Mortgage Lender	
Other Collateral (Vehicle, Equipment, Business Assets, etc.)	Description / VIN #			\$ Assessed Value

C - Guarantor/Owner Information																	
Legal Name				Title		Legal Name				Title							
Home Street Address				<input type="checkbox"/> Own <input type="checkbox"/> Rent		Home Street Address				<input type="checkbox"/> Own <input type="checkbox"/> Rent							
City / State / Zip			How long at present address? Years Months			City / State / Zip			How long at present address? Years Months								
Previous Address				<input type="checkbox"/> Own <input type="checkbox"/> Rent		Previous Address				<input type="checkbox"/> Own <input type="checkbox"/> Rent							
City / State / Zip			How long at previous address? Years Months			City / State / Zip			How long at previous address? Years Months								
Home Phone		Work Phone		Ext.		Cell Phone		Home Phone		Work Phone		Ext.		Cell Phone			
Nearest Relative not Living with Guarantor				Phone of Nearest Relative				Nearest Relative not Living with Guarantor				Phone of Nearest Relative					
Time as Owner of this Business			% of Ownership		Monthly Housing Payment			Time as Owner of this Business			% of Ownership		Monthly Housing Payment				
Home Owner?		How long?		Current value of home?		Home Owner?		How long?		Current value of home?		Home Owner?		How long?		Current value of home?	
E-mail Address			Total Personal Assets (excluding all business assets)						E-mail Address			Total Personal Assets (excluding all business assets)					
Personal Debts (excluding all business debts)				Personal Assets minus Debts				Personal Debts (excluding all business debts)				Personal Assets minus Debts					
Personal Gross Monthly Incomes*			Date of Birth		Social Security Number			Personal Gross Monthly Incomes*			Date of Birth		Social Security Number				
Other Employment			Employer			Other Employment			Employer			Other Employment			Employer		
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> N/A						<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> N/A						<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> N/A					
Title		Gross Mo. Salary*		# Yrs.		Title		Gross Mo. Salary*		# Yrs.		Title		Gross Mo. Salary*		# Yrs.	

* Income from alimony, child support or separate maintenance payments need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repayment of this obligation.

D - Additional Information											
• Does any one customer or supplier account for more than 20% of your business?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Has the applicant or any guarantor ever declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against him?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Has the applicant or any guarantor ever obtained credit under another name?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Are any tax obligations, including payroll or real estate taxes past due?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Is the applicant liable in debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc.?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Is the applicant currently a defendant in any suit or legal action?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
If you answer "yes" to any of the above questions, please provide an explanation below.											

E - Home Mortgage Disclosure Act Information											
1. Is this loan secured by a residential dwelling? (This includes apartments, single family homes, condos, manufactured homes, etc) <input type="checkbox"/> Yes <input type="checkbox"/> No (If the answer to this question is "NO" then no further questions need to be answered. Please sign below)											
2. What is the purpose of this loan? <input type="checkbox"/> Dwelling Purchase <input type="checkbox"/> Dwelling Refinance <input type="checkbox"/> Dwelling Improvement <input type="checkbox"/> Other:											
3. What is the property type of the collateral involved? <input type="checkbox"/> 1-4 Single Family Home <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Multi-Family home											
4. What is the occupancy status of the residential dwelling used for collateral? <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Property											
For Borrowers that are individuals, please complete Section F on the last page											

I/we have carefully read and submitted the foregoing information provided on this application to Trulliant Federal Credit Union. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with Trulliant Federal Credit Union. I/we agree that material change(s) occur(s) in my/our financial condition that I/we will immediately notify Trulliant Federal Credit Union of said change(s) and unless Trulliant Federal Credit Union is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition. I/We authorize Trulliant Federal Credit Union to make whatever credit inquiries it deems necessary in connection with this financial statement I/we authorize and instruct any person or consumer reporting agency to furnish to the Trulliant Federal Credit Union any information that it may have or obtain in response to such credit inquiries.

The undersigned hereby represents and warrants that the information set forth herein is accurate and complete in all respects.

Company/Borrower Signatures

Name	By (if company)	Date
Name	By (if company)	Date

Guarantor/Owner Signatures

Name	By (if company)	Date
Name	By (if company)	Date

F - HMDA Demographic Information**To be completed by Borrower/Co-borrower that are Individuals for Loans Involving Real Estate as Collateral****HMDA Disclosure****Demographic information**

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home-mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Borrower**Ethnicity**

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - Enter origin:
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native - Enter name of enrolled or principal tribe:
- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian - Enter Race
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander - Enter Race:
- Examples: Fijian, Tongan, etc.
- ☐ White
- ☐ I do not wish to provide this information

Financial Use Only**To Be Completed by Financial Institution (for applications taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

Co-Borrower**Ethnicity**

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - Enter origin:
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native - Enter name of enrolled or principal tribe:
- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian - Enter Race
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander - Enter Race:
- Examples: Fijian, Tongan, etc.
- ☐ White
- ☐ I do not wish to provide this information

Financial Use Only**To Be Completed by Financial Institution (for applications taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

The Demographic Information was provided through:

- ☐ Face-to-Face Interview ☐ Telephone ☐ Fax or Mail ☐ Email or Internet