



**TRULIANT FEDERAL CREDIT UNION
BUSINESS LOAN APPLICATION**

Date _____

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"/> Sole Proprietor	<input type="checkbox"/> Non-Profit	<input type="checkbox"/> Gen Partnership
			<input type="checkbox"/> Trust	<input type="checkbox"/> Ltd 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?			City / State / Zip			How long at present address?								
			Years Months						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?			City / State / Zip			How long at previous address?								
			Years Months						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?					
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					
<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.		

* 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