

## BUSINESS LOAN APPLICATION

### APPLICANT COMPANY

<b>Legal Business Name:</b>		<b>DBA Name:</b>	Click here to enter text.		
<b>Address:</b>	Click here to enter text.				
<b>City:</b>	Click here to enter text.	<b>State:</b>	Click here to enter text.	<b>Zip:</b>	Click here to enter text.
<b>County:</b>	Click here to enter text.				
<b>Primary Contact:</b>	Click here to enter text.			<b>Email:</b>	Click here to enter text.
<b>Phone:</b>	Click here to enter text.	<b>Cell:</b>	Click here to enter text.	<b>Fax:</b>	Click here to enter text.
<b>Date Established:</b>	Click here to enter text.			<b>Federal Tax ID #</b>	Click here to enter text.
<b>Nature of Business:</b>	Click here to enter text.			<b>Current Financial Institution:</b>	Click here to enter text.

**Business Type:**     Corporation     S-Corporation     Partnership     LLC     LLP     Sole Proprietor

### OWNERSHIP OF APPLICANT BUSINESS: Please show 100% ownership

Name	Title	SSN	Ownership %
Click here to enter text.			
Click here to enter text.			
Click here to enter text.			
Click here to enter text.			
Click here to enter text.			

### APPLICANT BUSINESS DEBT SCHEDULE

Loan Type (LOC, Term)	Current \$ Balance/Limit (if LOC)	Monthly Payment \$	Interest Rate %	Lender
Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.
Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.
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Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.	Click here to enter text.

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### GUARANTOR INFORMATION

<b>Guarantor Name:</b>	Click here to enter text.	<b>Guarantor Name:</b>	Click here to enter text.
<b>Social Security #:</b>	Click here to enter text.	<b>Social Security #:</b>	Click here to enter text.
<b>Date of Birth:</b>	Click here to enter text.	<b>Date of Birth:</b>	Click here to enter text.
<b>Home Address:</b>	Click here to enter text.	<b>Home Address:</b>	Click here to enter text.
<b>City/State/Zip</b>	Click here to enter text.	<b>City/State/Zip</b>	Click here to enter text.
<b>Phone Number:</b>	Click here to enter text.	<b>Phone Number:</b>	Click here to enter text.

<b>Guarantor Name:</b>	Click here to enter text.	<b>Guarantor Name:</b>	Click here to enter text.
<b>Social Security #:</b>	Click here to enter text.	<b>Social Security #:</b>	Click here to enter text.
<b>Date of Birth:</b>	Click here to enter text.	<b>Date of Birth:</b>	Click here to enter text.
<b>Home Address:</b>	Click here to enter text.	<b>Home Address:</b>	Click here to enter text.
<b>City/State/Zip</b>	Click here to enter text.	<b>City/State/Zip</b>	Click here to enter text.
<b>Phone Number:</b>	Click here to enter text.	<b>Phone Number:</b>	Click here to enter text.

### LOAN REQUEST

<b>Amount Needed:</b>	Click here to enter text.	<b>Term:</b>	Click here to enter ext.
<b>Loan Purpose:</b>	Click here to enter text.		
<b>Collateral Description</b> (include lien position available)	Click here to enter text.		

### LOAN REQUEST

<b>Amount Needed:</b>	Click here to enter text.	<b>Term:</b>	Click here to enter text.
<b>Loan Purpose:</b>	Click here to enter text.		
<b>Collateral Description</b> (include lien position available)	Click here to enter text.		

Each of the undersigned hereby instructs and authorizes River Valley Credit Union, and/or its agent(s), including, but not limited to RVCU to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Credit Union by a commercial entity of which the undersigned is a principal, member, guarantor or other party; (b) thereafter, periodically according to the Credit Union's credit review and audit procedures, and (c) relating to Credit Union's review or collection of a loan, account, or other Credit Union product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor, or any other party.

Each of the undersigned certify everything stated on the front and back of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understand that Credit Union will retain this Personal Financial Statement. Each of the undersigned hereby authorize Credit Union to verify at any time any information submitted to Credit Union by or on behalf of the undersigned, obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Credit Union. Each of the undersigned authorize Credit Union to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Credit Union in writing of any change in such financial condition.

**In order to expedite this application and serve you better, it may be necessary for us and/or our agents to contact your accountant and/or insurance agent for additional personal or business information. Please indicate below your authorization by checking the boxes and providing the contact information.**

Accountant/ CPA                      Name: \_\_\_\_\_                      Phone #: \_\_\_\_\_

Insurance Agency                      Name: \_\_\_\_\_                      Phone #: \_\_\_\_\_

Signature:	Date:
Signature:	Date:

## BUSINESS LOAN APPLICATION

### BUSINESS LOAN APPLICATION ACKNOWLEDGEMENT AND AGREEMENT

By signing below, the loan applicant and each of the undersigned (“Loan Applicants”), specifically represent to the Credit Union (“Lender”) and the Lender’s actual and potential agents, brokers, processors and underwriters, attorneys, insurers, servicers, successors and assigns (collectively “Lender and Lender’s Agents”) and agree and acknowledge that: (1) the information provided on all accompanying forms, financial statements, and schedules (“Loan Application”) for the purpose of obtaining credit is true, accurate, and complete as the date set forth opposite the Loan Applicants’ signatures; (2) the representations made in the Loan Application will be continuously relied upon by the Lender and the Lender’s Agents in evaluating the Loan Application and, if approved, in extending credit and that the Loan Application if any material facts should change prior to closing any loan; (3) Lender and Lender’s Agents have not made any commitment to approve the Loan Application and extend credit unless otherwise agreed to in writing; (4) Lender and Lender’s Agents are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in the Loan Application, and that Lender and/or Lender’s processors and underwriters and servicers, successors and assigns are authorized to obtain credit reports from credit reporting agencies on the Loan Applicants; (5) Lender and lender’s Agents, successors, and assigns are authorized to answer any questions from others about Lender’s credit experience with the Loan Applicants; (6) Lender and lender’s Agents, successors and assigns are authorized to retain the Loan Application, whether or not Lender approves any extension of credit; (7) if credit is extended, Lender and Lender’s Agents, successors and assigns are authorized to obtain credit information regarding the Loan Applicants from time to time during any time that the loan has an outstanding balance; (8) Lender and lender’s Agents shall not be liable for any claim arising from the use of information provided to the Loan Applicants or for providing such information to others; (9) intentional or negligent misrepresentation of the information contained in the Loan Application may result in civil liability, including monetary damages, to any person who may suffer a loss due to reliance upon any misrepresentation and/or criminal penalties including, but not limited to, fine or imprisonment or both under provisions of Title 18, United States Code, Section 1001, et seq.

### NOTICE

River Valley Credit Union, Inc. (RVCU) complies with Section 326 of the Patriot Act, which requires RVCU to obtain, verify, and record information that identifies each applicant for financing. RVCU complies with the FACT Act, and other similar laws, which allow each applicant to opt out of information sharing for marketing purposes. RVCU also complies with the Equal Credit Opportunity Act (ECOA), which prohibits creditors from discriminating against credit applicants on basis of race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or exercise of legal rights, including the good faith exercise of any right under the Consumer Credit Protection Act.

\_\_\_\_\_  
Borrower’s Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Individually

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Individually

\_\_\_\_\_  
Date