



**Belco Community Credit Union
BUSINESS LOAN APPLICATION**

Belco Community Credit Union
Business Services
 PH: 717.720.6436
 Fax: 717.720.6257
 449 Eisenhower Blvd.
 Harrisburg, PA 17111

Financial condition as of ____/____/____

APPLICANT INFORMATION

Applicant Name		Tax ID#/SSN	
Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint With Co-Applicant(s)		Date Business Established	Date of Present Management
We intend to apply for joint credit (Initial below): Applicant _____ Co-Applicant _____		Business Phone	Business Fax
Check Appropriate Box <input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status. <input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person whose alimony, support or maintenance payments or income or assets you are relying. <input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.		Marital Status (If Individual Borrower) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Business Name (if applicable)		Nature of Business	
Main Contact Name		Email Address	
Number of Employees		Belco Business Account #	
Physical Address		Mailing Address	
Business Entity: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> S-Corporation <input type="checkbox"/> LLC <input type="checkbox"/> General Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other: _____			

OWNERSHIP AND GUARANTOR INFORMATION

OWNER/GUARANTOR 1:		OWNER/GUARANTOR 2:	
Name		Name	
Title	% Ownership	Title	% Ownership
SSN	Birth Date	SSN	Birth Date
Home Address		Home Address	
City, State, Zip		City, State, Zip	
Length of Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Length of Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status: <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated		Marital Status: <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	
Home Phone	Work Phone	Home Phone	Work Phone
Employer Name	Employment Date	Employer Name	Employment Date
Annual Income	Belco Account Number	Annual Income	Belco Account Number

BUSINESS FINANCIAL INFORMATION (attach additional pages if needed)

Financial Institution	Account Number	Type of Account or Loan	Current Balance	Collateral (If Loan)

BUSINESS FINANCIAL INFORMATION (continued)

Estimated Annual Revenue (Business Operations)	Estimated Annual Expenses (Business Operations)
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Estimated Annual Revenue (Rental Properties)	Estimated Annual Expenses (Rental Properties)
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BUSINESS LOAN REQUEST

Amount of Loan Request: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	Term Requested: Fixed Rate Period: <input type="checkbox"/> 5 Years <input type="checkbox"/> 7 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> Other _____ Amortization Requested (in years): <input type="checkbox"/> 5 <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> Other _____
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Type of Business Loan Requested:			
<input type="checkbox"/> 1-4 Family Unit Real Estate	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Vehicle Purchase	<input type="checkbox"/> Commercial Real Estate
<input type="checkbox"/> Residential Land	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Construction Loan	<input type="checkbox"/> Commercial Land

Purpose of Loan:

Collateral Offered for Loan	Reported Value	Source of Value	Existing Lien Amount (if applicable)

OTHER INFORMATION
(If "yes" to any of the following, please attach explanatory information)

1) Is the business applying for credit from another source?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
2) Is the business party to a claim or lawsuit?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
3) Are there any delinquent FICA or sales taxes?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
4) Has the business or principal(s) ever declared bankruptcy?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
5) Does the business owe taxes from a prior year?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
6) Does the business have other financial obligations?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
7) Are any assets, either business or personal, held in a trust?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
8) Does any owner own in excess of 20% of any other business?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

AUTHORIZED SIGNERS FOR THIS APPLICANT

I/We hereby apply for a loan or credit described in this application on behalf of the applicant and/or business. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/we understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

_____ Authorized Signer	_____ Date	_____ Authorized Signer	_____ Date
_____ Title	_____ Title	_____ Title	_____ Title
_____ Authorized Signer	_____ Date	_____ Authorized Signer	_____ Date
_____ Title	_____ Title	_____ Title	_____ Title