

1st Community Federal Credit Union

3505 Wildewood Drive, San Angelo, Texas 76904 325/653-1465 or 800/749-1465 www.1stcommunityfcu.org

The following documents are necessary to apply for a Business Loan. The documents indicated with an * are included in this packet.

Loan Application package for an Individual:

- Completed and Signed Business Loan Application *
- Signed Commercial Loan Application Agreement *
- Completed & Signed Personal Financial Statement (Personal Profile) *
- Three most recent years personal tax returns
- Three most recent years tax returns for any entity the member holds 20% or more ownership interest

Loan Application package for a **Business Entity**:

- Completed and Signed Business Loan Application *
- Signed Commercial Loan Application Agreement *
- Completed & Signed Company Financial Statement
- Three most recent years tax returns (company returns)
- Three most recent years tax returns for personal guarantors
- Completed & Signed Personal Financial Statement for personal guarantors (Personal Profile)

	1 st Com	munity	Federal C	redit U	nion, Sa	an Ang	jelo, TX				
Legal Name:					·		·				
Street Address:											
Mailing Address:	Fax:										
Tax ID No.:				Voor Esta	hliched:		State:				
	Year Established: State: Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit										
Business Year End:		Nature of									
	,		Lo	oan Reque	st						
Loan Amount Requeste Purpose:	·										
Terms: Collateral Offered:	Maturity:										
Value of Collateral: Amount of other liens:	<u>\$</u> \$			Sou for Name:	rce:						
Amount of other liens.	Ψ		_ Lien noic	dei iname							
	•		Non Business	Information	on and Inco	me					
APPLICANT				CO-BOR	ROWER / C	SUARANT	OR				
First Name	First Name Initial Last Name			First Name Initial Last Name							
Social Security Number	Home Pho	one	Birth Date	Social Se	curity Numbe	r Hon	ne Phone		Birth Date		
Own Rent	Othe	er		Own	Ren	t	Other				
, ,	•			1	•		'	•			
Current Street Address			Since	Current S	treet Address				Since		
City		State Zip		City			ate Zip				
Current Employer		Years	Months	Current E	mployer		Yea	ars	Months		
Street Address				Street Ad	dress						
City	State Zip	W	ork Phone	City		State	Zip	Work	C Phone		
Occupation / Position				Occupation	on / Position						
Former Employer (if current employment less the	nan 2 years)	Years	Months	Former E	mployer employment les	s than 2 vear	Yea	ars	Months		
OTHER INCOME				OTHER I			,				
			\$					\$			
Source	Phone	Since	Monthly	Source		Phone	Sin		ıly		
			\$					\$			
Source	Phone	Since	Monthly	Source		Phone	Sin	ce Month	ıly		

Important Information About Procedures for Opening a New Account. 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 for you: When you open an account, we will ask for your name, street address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

	No	otices	
Were your gross annual revenues in th	ne previous fiscal yea	ar \$1,000,000.00 or less?	☐ Yes ☐ No
If you answered yes and your application denial. To obtain the statement, please 76904 , within sixty (60) days from the dat the denial within thirty (30) days of receiving	e contact: 1 st Commur te that you were notified	nity Federal Credit Union, 3505 W d of our decision. We will send you a	ildewood Dr., San Angelo, TX written statement of reasons for
NOTICE: The Federal Equal Credit Opprace, color, religion, national origin, sex, because all or part of the applicant's incoexercised any right under the Consume concerning this creditor is: National Cresuite 5200, Austin, TX 78759-8490.	marital status, age (pro ome derives from any p er Credit Protection Ad	ovided the applicant has the capacity bublic assistance program; or becaus ct. The Federal agency that admir	to enter into a binding contract); e the applicant has in good faith listers compliance with this law
NOTICE: If the collateral which will secu connection with your application for cred 3505 Wildewood Dr., San Angelo, TX 70 action taken on your credit application of must contain: Applicant's Name, Proper instructions for the copy.	it. If you wish to have 6904. We must hear f ir no later than ninety	a copy, please send written reques from you no later than ninety (90) da (90) days after you withdraw your a	t to 1 st Community Federal C U, ys after we notify you about the pplication. Your written request
This information and the information provous obtaining credit for the Applicant(s) or for representations made in this statement of correct in every detail and accurately reauthorized to make all inquiries it deems verify the accuracy of the information coaware that any knowing or willful false statement of the company of the company of the information coaware that any knowing or willful false statement.	r the purpose of Applic will be relied on by Cre epresents the financial necessary, either dire- entained herein and to atements regarding the	cant(s) guaranteeing credit for others editor in its decision to grant such cr condition of the applicant(s) on the ctly or through any agency employed determine the creditworthiness of the value of the above property for purpo	Applicant(s) acknowledge that edit. This statement is true and date given below. Creditor is by Creditor for that purpose, to e Applicant(s). Applicant(s) are oses of influencing the actions of
By signing below, each Applicant declare received the Reg. B. notification regarding			on above and, if applicable, has
By:			
(Signature and Title)	Date	Individual/Guarantor	Date
Ву:			
(Signature and Title)	Date	Individual/Guarantor	Date

Commercial Loan Application Agreement

- 1. **Business Authority**. I am authorized by the Business described in this Application under its by-laws, organizing agreement, general resolutions or other governing authority to act on its behalf.
- 2. Credit Union's Authority to Obtain and Disclose Information. I authorize the Credit Union to seek from, retain (even if this Application is not approved) and release to third parties, including credit reporting agencies, all financial and other relevant information or references on the Business, its owners, principals and guarantors without advising the Business. Information may include tax return and credit reporting agency information. In the event that this Application is not approved, the Credit Union may report the reason for the decline to the Business or any principal, guarantor, or owner of the Business.
- 3. Application True and Complete. The information on the financial condition of the Business is true, accurate and complete. I agree to advise the Credit Union of any significant changes in the information provided.
- 4. Commercial Purpose of Credit. The business is applying for a commercial credit facility. Proceeds may NOT and WILL NOT be used for personal, family or household purposes.
- 5. Credit Approval. The Credit Union will advise the Business if the Application is approved or denied. The Business is applying for the requested amount or such lesser amount as the Credit Union may approve.
- 6. Right to Decline. The Business may decline any credit facility approved by the Credit Union by notifying the Credit Union in the manner specified in the approval letter (the "Approval Letter"). If the Business does not decline the approved credit facility in the manner specified or if the Business uses the credit facility, the Business will be deemed to have accepted the terms of the Approval Letter.
- 7. Promise to Pay. The Business unconditionally promises to pay, at the times and in the manner as provided in the Approval Letter (and all other agreements related to such credit facilities), to the Credit Union any and all obligations which arise in connection with any credit facilities made available by the Credit Union to the Business. Amounts drawn under a Line of Credit are payable on demand.
- 8. Other Agreements Relating to Credit Facilities. The Business will be bound to all of the other terms and conditions of standard agreements and the Approval Letter which relate to the credit facilities. The Credit Union will give relevant agreements to the Business at the time the credit facility is approved.
- 9. Fees. The Business is required to pay certain fees to the Credit Union in connection with the credit facility. These fees are described in the Schedule\ of Fees which the Credit Union has provided or will provide to the Business. These fees will be due and payable by the Business if the Credit Union approves a credit facility requiring a fee and if the Approval Letter so provides and if the Business does not decline the credit facility as specified in the Approval Letter.
- 10. **Demand Deposit Accounts**. If a Line of Credit has been requested in this Application, the Business must have a Checking Account to access this facility. Fees for other products may be reduced if the Business has a Credit Union Checking Account.
- 11. Automatic Deductions. I hereby authorize the Credit Union to deduct automatically from the Business' DDA at the Credit Union (excluding IRA, Keogh, payroll and trust accounts), any and all regular payment obligations or fees due and owing by the Business in connection with the credit facilities. The Business will keep sufficient funds in the DDA to enable the Credit Union to deduct the full amount of all regular payments and fees when due. The Business may revoke this authorization by notifying the Credit Union as specified by the Credit Union in its Approval Letter. This authorization may also be revoked at any time in the future. If the Business revokes the Credit Union's authority to deduct payments, the Business may be required to pay a higher rate of interest or higher fees as described in the agreement applicable to the particular credit facility. Automatic deduction may not be available for all credit facilities.
- 12. Facsimile Copies Enforceable. The Business agrees that the Credit Union may rely on facsimile of this Application Agreement and on any other signed documents received by the Credit Union by facsimile transmission regarding any credit facility made available to the Business pursuant to this Application. Such facsimiles or any copy of such facsimiles shall be binding on the Business and shall for all purposes be considered original documents.

The undersigned acknowledges receipt of the written disclosure statement regarding rights to a written statement of reasons for denial of credit if this credit application is denied.

Legal Name of Business:		
Authorized Signature	Title	Date

Credit Union Use Only:

Credit Union: 1st Comm	nunity Federal C	redit Union 350	5 Wildewoo	od Dr	ive San	Angelo, T	X 7690	4 (325) 224	1-3629		
			Persona	al Pro	ofile							
Date:				Chec	k One:	□ Indi	vidual		Joint			
City, State, Zip:											_	
Telephone Number:						:						
I understand that the C credit information in cormy financial condition. in writing. While under separate maintenance	Credit Union's cre nnection with this Should it change obligation. I will	edit approval is su Personal Financia while the business provide an update	bject to ver Il Statement s or I am uned ed PFS ann	rification t (PFS der ob the colory	on. I autho 3) and any oligation to I understa	orize the Coredit grant the Credit and that I	redit Ur ted. Thi Union, need no	nion to s is a t I will pr	obtain, rue and comptly n	maintai accurat otify th	e statement of e Credit Union	
	ASSETS						LIAE	BILITII	ES			
Cash on Hand and i		\$				Notes Payable to Banks and others				\$		
US Gov. & Listed So				Accounts and Bills due							\$	
Accounts and Notes		\$		Unpaid Income Taxes			S			\$		
Real Estate Owned				Rea	al Estate	Mortgage	es			\$		
Autos and other Per	rsonal Property			Other Debts				:				
Cash Value - Life In	surance	\$		Tot	al Liabilit	ies				\$		
Other Assets		\$		Net Worth						\$		
Total Assets		\$		Total Liabilities & Net Wor			Worth			\$		
SC	URCES OF IN	ICOME				A١	INUAL	EXP	ENSES			
Salary		\$						Last Yr	's Actual	Cu	rrent Yr's Estm	
Bonus and Commis	sion	\$			ncome Tax							
Dividends		\$			Co-op or Condo Maint.							
Real Estate Income		\$			Mortgage Payments							
Other Income			\$		Real Estate Taxes							
Total Income			\$		Rental Payment							
	TINGENT LIA				nsurance							
As endorser, co-ma			\$		uition							
Legal Claims	iker or guarante		\$		limony, Child Support		rt					
	al Income Tave		\$		Other Monthly Debts							
Provision for Federal Income Taxes Other Special Debt			\$									
Other Special Debt			\$ \$			Other Expenses TOTAL EXPENSES						
CEN	IERAL INFORI			PERSONAL INFORMATION								
			low									
Are any assets pled			iow.	Business or occupation								
Personal Bank Accounts carried at No of dependents				Partner or officer in any other venture Age of Dependents								
No or dependents	EDNIMEN	ENTS, STOCKS AND BONDS OWNED										
			EKNIVIEN	In Name of					Market Value			
Silares/Face value	Shares/Face Value Desc		cription		in Name of						wai ket value	
	E OE DE	REAL ESTATE OWNED										
Property	E OF KE	:AL ESTATE OWNED				, Mortgage Mortg						
Description	Date Acquired	Litto In N			Cost		Market		Amo		Mortgage Maturity	
Boomption	Aoquirou								Ain	Juine	Matarity	
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		SCHEDI	JLE OF A	SSF	TS PI FF	GED			1		ı	
		LE OF ASSETS PLEDGED Value				T	o Whom	Pledo	ed			
•		value				- ''			, 			
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Signatura			0.0147	5.1			-)oto:				
Signature:						Date:						
Signature:								ate:				