

BUSINESS FINANCIAL INFORMATION (continued)

Estimated Annual Revenue (Business Operations)	Estimated Annual Expenses (Business Operations)
Estimated Annual Revenue (Rental Properties)	Estimated Annual Expenses (Rental Properties)

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 _____

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



Belco Community Credit Union
INDIVIDUAL FINANCIAL STATEMENT

Belco Community Credit Union
Small Business Lending
 PH: 717-720-6408
 Fax: 717-720-6257
 449 Eisenhower Blvd.
 Harrisburg, PA 17111

Financial condition as of ____/____/____

APPLICANT INFORMATION

Complete this form for (1) each proprietor, (2) each limited partner who owns 20% of more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Applicant Name	SSN
Business Name (if applicable)	Phone Number <input type="checkbox"/> H <input type="checkbox"/> W <input type="checkbox"/> Cell
Home Address	
If assets are owned jointly with spouse, please provide name of spouse:	

BALANCE SHEET INFORMATION

ASSETS		LIABILITIES	
Cash in hand and in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks & Others (Describe in Section 2)	\$
IRA of Other Retirement Account	\$	Installment Account (Auto) Monthly payments: \$ _____	\$
Accounts & Notes Receivable	\$	Installment Account (Other) Monthly payments: \$ _____	\$
Cash Value of Life Insurance (Describe in Section 8)	\$	Loan on Life Insurance	\$
Stocks & Bonds (Describe in Section 3)	\$	Mortgages on Real Estate (Describe in Section 4)	\$
Real Estate (Describe in Section 4)	\$	Unpaid Taxes (Describe in Section 6)	\$
Automobile(s) – Present Value	\$	Other Liabilities (Describe in Section 7)	\$
Other Assets (Describe in Section 5)	\$		
Total Assets	\$	Total Liabilities	\$
		Net Worth (Difference between total assets and total liabilities)	\$

Section 1: SOURCE OF INCOME**		CONTINGENT LIABILITIES	
Salary	\$	As Endorser or Co-Maker	\$
Net Investment Income	\$	Legal Claims & Judgments	\$
Real Estate Rental Income	\$	Provision for Federal Income Tax	\$
Other Income (Describe below)	\$	Other Special Debt (Describe below)	\$

Description of Other Income/Debt in Section 1:

**Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2: NOTES PAYABLE TO BANK AND OTHERS

Name/Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	How Secured – Type of Collateral
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Section 3: STOCKS AND BONDS					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4: REAL ESTATE OWNED			
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name/Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Payment Amount per Month			

Section 5: OTHER PERSONAL PROPERTY AND OTHER ASSETS
 (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and delinquency, if applicable)

Section 6: UNPAID TAXES
 (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7: OTHER LIABILITIES
 (Describe in detail)

Section 8: LIFE INSURANCE HELD
 (Give face amount and cash surrender value of policies, name of insurance company and beneficiaries)

I authorize Belco Community Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine by creditworthiness. I certify that the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that false statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ **Date:** _____ **Social Security Number:** _____

Signature: _____ **Date:** _____ **Social Security Number:** _____