



BUSINESS LOAN APPLICATION

*Please attach photo copy of a valid government issued photo ID for all individuals with ownership interests 20% or greater.

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By: _____

BUSINESS DEBT SCHEDULE

[illegible]

GUARANTOR INFORMATION			
NAME:		NAME:	
SSN:		SSN:	
DATE OF BIRTH:		DATE OF BIRTH:	
HOME ADDRESS:		HOME ADDRESS:	
CITY:		CITY:	
STATE:		STATE:	
ZIP:		ZIP:	
PHONE NUMBER:		PHONE NUMBER:	
NAME:		NAME:	
SSN:		SSN:	
DATE OF BIRTH:		DATE OF BIRTH:	
HOME ADDRESS:		HOME ADDRESS:	
CITY:		CITY:	
STATE:		STATE:	
ZIP:		ZIP:	
PHONE NUMBER:		PHONE NUMBER:	
LOAN REQUEST #1			
LOAN AMOUNT		TERM	
LOAN PURPOSE			
COLLATERAL			
LOAN REQUEST #2			
LOAN AMOUNT		TERM	
LOAN PURPOSE			
COLLATERAL			
LOAN REQUEST #3			
LOAN AMOUNT		TERM	
LOAN PURPOSE			
COLLATERAL			
OTHER			
HAVE YOU, ANY GUARANTOR, YOUR BUSINESS OR ANY BUSINESS WHICH YOU HAVE BEEN ASSOCIATED WITH EVER BEEN IN BANKRUPTCY OR INSOLVENCY PROCEEDINGS? IF YES, PLEASE PROVIDE DETAILS.			
ARE YOU, ANY GUARANTOR OR YOUR BUSINESS INVOLVED IN ANY LAWSUITS? IF YES, PLEASE PROVIDE DETAILS.			
DO ANY OWNERS OR THE APPLICANT HAVE OWNERSHIP IN ANY OTHER BUSINESSES?			
HAVE ANY OWNERS OR GUARANTORS EVER BEEN CONVICTED OF A CRIMINAL OFFENSE?			

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 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 of 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 Lenders' Agents in evaluating the Loan Application and, if approved, extending credit and that the Loan Applicants' acknowledge that they have the obligation to amend and supplement the information provided in 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 the 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 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 the 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 information contained in the Loan Application may result in civil liability, including monetary damages, to any person that 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

Wright-Patt Credit Union ("WPCU") complies with Section 326 of the Patriot Act, which requires WPCU to obtain, verify, and record information that identifies each applicant for financing, APCU complies with the FACT Act, and other similar laws, which allow each applicant to opt out of information sharing for marketing purposes. WPCU 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 right, including the good faith exercise of any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is:

NATIONAL CREDIT UNION ADMINISTRATION REGIONAL DIRECTOR, REGION II,
1900 Duke Street, Alexandria, Virginia 22314

Applicant Signature:		Guarantor Signature:	
By:	Individually	Date	
Title:			
Applicant Signature:		Guarantor Signature:	
By:	Individually	Date	
Title:			
Applicant Signature:		Guarantor Signature:	
By:	Individually	Date	
Title:			
		Guarantor Signature:	
		Individually	Date