



## Required Document Checklist for Loan Requests Less Than \$100,000

**Please complete your application and documents before your appointment. Include this completed checklist with your application. To submit your application electronically, please contact us for a secure link.**

### **For The Business:**

- Business tax returns:
  - For most recent year, if request is less than \$50,000
  - For last 2 years, if request is \$50,000 - \$100,000
- Most recent business bank statement for non-OUCU account (if applicable)

### **For Each Owner:**

- Personal tax returns with all W-2's and K-1's (if applicable):
  - For most recent year, if request is less than \$50,000
  - For last 2 years, if request is \$50,000 - \$100,000
- OUCU Personal Financial Statement
- 2 most recent paystubs showing name, SS#, and YTD information
- Most recent personal bank statement for non-OUCU account (if applicable)

### **For Real Estate:**

- Copy of current deed
- Purchase agreement (if applicable)

### **For Equipment or Vehicle Loans:**

- Purchase order or invoice (if applicable)
- Copy of current title (if applicable)

All information must be signed and dated. Your application is not considered complete until we have received all REQUIRED information. Incomplete submission will not be processed. We will contact you promptly if more information is needed to process your request.

### **Business Services**

**OUCU Financial | 944 E. State St. Athens, OH 45701**

**740-447-5202 | Fax 740-597-2874 | [business@oucu.org](mailto:business@oucu.org)**

**BUSINESS LOAN APPLICATION**

\*\*\*\* Each shareholder, partner or member owning 20 percent or more interest in the Business must sign a personal guaranty.

**BORROWER INFORMATION**

Business Applicant's Name (exact legal name)			DBA (if applicable)
Taxpayer ID Number	Year Business Established	Years Current Ownership	Years Owners have been in this line of business

Business Type:	INDIVIDUAL	CORPORATION	PARTNERSHIP	OTHER
	Sole Proprietorship Individual	Sub S-Corporation C-Corporation Limited Liability Company	General Partnership Limited Partnership Limited Liability Partnership	Nonprofit Organization Professional Association Trust Other

If "other", please provide details

Description of the Business or Service

Business Contact Name		Business Phone	Email
Cell Phone	Personal Email		

**BUSINESS LOCATION (cannot be a P.O. box):**

Street Address	City	State	Zip Code
----------------	------	-------	----------

**BUSINESS MAILING ADDRESS (if different from above):**

Street Address	City	State	Zip Code
----------------	------	-------	----------

**LOAN REQUEST**

Type of Loan	Mortgage SBA 7a/504	Vehicle Construction	Equipment Other	Line of credit
	If "Other", please provide details:			
Loan Amount	Loan Purpose			

**COLLATERAL OFFERED**

Type of Collateral: (check all that apply)	Real estate	Vehicle	Equipment	Accounts Receivable
		Inventory	Account #	Other

(Please provide more information if "Other" is indicated:)

Collateral Description: (Examples: property address and type, year/make/model of vehicles or equipment, etc.)

Collateral Value:	Collateral Owner:	Source of Value:
-------------------	-------------------	------------------

**OWNERSHIP/GUARANTORS/CO-APPLICANTS INFORMATION**

**List all Owners, Guarantors, and/or Co-Applicants for loan request**

If the Borrower is an entity (corporation, limited liability company, etc.), list each owner, guarantor, and/or co-applicant in the table below, along with their date of birth, social security number, and mailing address. A personal guaranty (greater than 20% ownership), will be required from each owner of the entity.

<b>1. Name/Title</b>	<b>Social Security #</b>	<b>DOB</b>	<b>% Ownership</b>	<b>Number of Yrs w/ Business</b>
Co Applicant? YES NO	Guarantor? YES NO			Mailing Address:
<b>2. Name/Title</b>	<b>Social Security #</b>	<b>DOB</b>	<b>% Ownership</b>	<b>Number of Yrs w/ Business</b>
Co Applicant? YES NO	Guarantor? YES NO			Mailing Address:
<b>3. Name/Title</b>	<b>Social Security #</b>	<b>DOB</b>	<b>% Ownership</b>	<b>Number of Yrs w/ Business</b>
Co Applicant? YES NO	Guarantor? YES NO			Mailing Address:
<b>4. Name/Title</b>	<b>Social Security #</b>	<b>DOB</b>	<b>% Ownership</b>	<b>Number of Yrs w/ Business</b>
Co Applicant? YES NO	Guarantor? YES NO			Mailing Address:

**BUSINESS DEPOSIT ACCOUNTS**

<b>Financial Institution</b>	<b>Type of Account</b>	<b>Current Balance</b>	<b>Would you like to move the account to OUCU?</b>	
			YES	NO
			YES	NO
			YES	NO

**RELATED BUSINESS ISSUES**

Has the Applicant or any Guarantor or Co-applicant ever declared bankruptcy?	YES	NO
Has any Applicant, Guarantor, or Co-Applicant ever been convicted of a Felony? If yes, date of conviction and outcome: Please provide documentation.	YES	NO
Is the Business Applicant or any Guarantor or Co-applicant a party to any claim or lawsuit?	YES	NO
Are there any state or federal tax liens filed against any Business Applicant, Guarantor, or Co-applicant?	YES	NO

**ACKNOWLEDGEMENT & CERTIFICATION**

**This application is completed for:**

Business-purpose credit\* in my name or that I personally guaranty. I am relying on my income and assets and, if applicable, the income and assets of the business in which I am the sole owner, as the basis for repayment.

If you are applying for secured credit, what is your marital status?

**Married**

**Unmarried**

**Separated**

Business-purpose credit\* in all of our names or that we all personally guaranty. We are relying on our joint incomes and assets and, if applicable, the business in which we are joint-owners, as the basis for repayment.

\*"Business-purpose credit" includes credit of any kind extended to an individual or entity for commercial purposes, including, but not limited to, credit extended to purchase, refinance or improve 1-4 unit residential rental property, multi-family rental property, commercial real estate or farm land.

The undersigned acknowledge & understand that the information contained herein, along with all information submitted with this application, is provided to induce OUCU Financial ("OUCU") to extend or to continue to extend business-purpose credit to the undersigned or to others upon the guaranty of the undersigned, & OUCU is relying on said information in deciding to grant or continue credit or to accept a guaranty thereof. The undersigned represent, warrant & certify that the information provided herein & submitted with this application is true, correct & complete. The undersigned agree to notify OUCU immediately & in writing of any change in name, address, or employment & of any material adverse change in the financial condition of any of the undersigned or the ability of any of the undersigned to perform their obligations to OUCU. If the undersigned fail to notify OUCU as required above, or if any of the information herein or if any of the information submitted with this application should prove to be inaccurate or incomplete in any material respect, OUCU may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, in default & immediately due and payable. The undersigned acknowledge they have read & accepted the terms & disclosures contained herein. All parties agree & acknowledge that a copy or facsimile of this application will be as valid as the original. This application & any other financial or other information that the undersigned gives OUCU shall be the property of OUCU.

**IMPORTANT NOTICES & DISCLOSURES**

**IMPORTANT NOTICE.** It is a Federal crime under Section 1014 of Title 18 of the United States Code for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of an insured State-chartered credit union & any institution the accounts of which are insured by the National Credit Union Administration.

**EQUAL CREDIT OPPORTUNITY ACT.** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Chicago Regional Office, 55 E. Monroe St., Suite 1437, Chicago, IL 60603.

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**APPRAISAL NOTICE.** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. By signing below, you acknowledge receipt of this Appraisal Notice.

**RIGHT TO REQUEST SPECIFIC REASON FOR CREDIT DENIAL.** If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement. Please send requests to: OUCU Financial, 944 East State Street, Athens, Ohio 45701.

**ADDITIONAL NOTICE:** OUCU complies with Section 326 of the Patriot Act, which requires OUCU to obtain, verify, and record information that identifies each applicant for financing. OUCU complies with the FACTAct, and other similar laws, which allow each applicant to opt out of information sharing for marketing purposes. The federal agency that administers compliance with this law concerning this creditor is: National Credit Union Administration Regional Director, Region III, Suite 1600, 7000 Central Parkway, Atlanta, Georgia 30328.

**DISCLOSURE AND CONSENT TO RECEIVE DOCUMENTS IN ELECTRONIC FORM.** This disclosure required by this part that are required to be given in writing may be provided to the applicant in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signature in Global and National Commerce Act (E-Sign Act) (15 U.S.C. 7001 et. seq.). Where the disclosure under ss 1002.5(b)(1), 1002.5(b)(1), 1002.5(d)(1), 1002.5(d)(2), 1002.13, and 1002.14(a)(2) accompany an application accessed by the applicant in electronic form, these disclosures may be provided to the applicant in electronic form or with the application form, without regard to the consumer consent of the E-Sign Act.

These Notices are intended for use in connection with applications for business credit under ss 1002.9(a)(3)

**SIGNATURES**

**\*\*Signature of Applicants and Guarantors: (Each Shareholder, Partner, or Member owning 20 percent or more interest in the Business Applicant, co-applicant, and guarantor, sign below)**

1 Signature: _____	Title: _____	Date: _____
2 Signature: _____	Title: _____	Date: _____
3 Signature: _____	Title: _____	Date: _____
4 Signature: _____	Title: _____	Date: _____

<b>FOR USE BY OUCU FINANCIAL BUSINESS LOAN DEPARTMENT ONLY:</b>	Date all information received: _____	Signature: _____
---	--------------------------------------	------------------

**To Print:**

- Complete form
- Save as new file

**To Email:**

Please contact us to receive a secure link to submit your items.

Protecting our members' personal information is very important to us. Please never include non-public and confidential personal information in an email or attachment.

**Personal Financial Statement**

**IMPORTANT NOTICE.** The information contained in this statement is provided to OUCU Financial ("OUCU") to extend or to continue to extend business-purpose credit to the undersigned or to others upon the guaranty of the undersigned. OUCU is relying on this information in deciding to grant or continue credit or to accept a guaranty thereof. It is a Federal crime under Section 1014 of Title 18 of the United States Code for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of an insured State chartered credit union and any institution the accounts of which are insured by the National Credit Union Administration.

**EQUAL CREDIT OPPORTUNITY ACT.** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Chicago Regional Office, 55 E. Monroe St., Suite 1437, Chicago, IL 60603.

If you are applying for individual credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) including any income you are relying on, such as alimony, child support, maintenance payments or any other income or assets. Alimony child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as basis for repaying this obligation.

I intend to apply for individual credit:      Signature: \_\_\_\_\_

**If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.**

We intend to apply for joint credit:      Signature: \_\_\_\_\_      Co-Applicant Signature: \_\_\_\_\_

**All applicants please sign and date the back of this financial statement.**

**Individual Information**

Individual Name		
Home Address, City, State, Zip		
Social Security Number	Date of Birth	Home Phone
Cell Phone	Email	
Employer Name	Employer Address, City, State, Zip	
Business Phone	Title/Position	No. of Years

**Note: Attach separate sheet(s) to explain all "Yes" answers.**

- |  |     |    |
|--|-----|----|
| 1. Are any significant changes in your income or expenses expected in the next 12 months?  | YES | NO |
| 2. Are you a guarantor, co-signer or otherwise liable for any loan, lease or other contract or debt of an individual or business?  | YES | NO |
| 3. Do you or any business in which you are an owner have any past due tax obligations (including, but not limited to, property taxes, income taxes, or payroll/withholding taxes)? | YES | NO |
| 4. Do you or any business in which you are an owner have any outstanding judgements or collections?  | YES | NO |
| 5. Do you or any business in which you are an owner have any outstanding letters of credit or surety bonds?  | YES | NO |
| 6. Have you or any business in which you are or were an owner ever declared bankruptcy including minority ownership of greater than or equal to 20%?                               | YES | NO |
| 7. Are there any legal actions pending against you or any business in which you are an owner?  | YES | NO |
| 8. Are you on parole or on probation, or have you ever been convicted or placed on any form of probation, for any criminal offense other than a minor vehicle violation?           | YES | NO |

**Joint Information**

Individual Name		
Home Address, City, State, Zip		
Social Security Number	Date of Birth	Home Phone
Cell Phone	Email	
Employer Name	Employer Address, City, State, Zip	
Business Phone	Title/Position	No. of Years

**Note: Attach separate sheet(s) to explain all "Yes" answers.**

- |  |     |    |
|--|-----|----|
| 1. Are any significant changes in your income or expenses expected in the next 12 months?  | YES | NO |
| 2. Are you a guarantor, co-signer or otherwise liable for any loan, lease or other contract or debt of an individual or business?  | YES | NO |
| 3. Do you or any business in which you are an owner have any past due tax obligations (including, but not limited to, property taxes, income taxes, or payroll/withholding taxes)? | YES | NO |
| 4. Do you or any business in which you are an owner have any outstanding judgements or collections?  | YES | NO |
| 5. Do you or any business in which you are an owner have any outstanding letters of credit or surety bonds?  | YES | NO |
| 6. Have you or any business in which you are or were an owner ever declared bankruptcy including minority ownership of greater than or equal to 20%?                               | YES | NO |
| 7. Are there any legal actions pending against you or any business in which you are an owner?  | YES | NO |
| 8. Are you on parole or on probation, or have you ever been convicted or placed on any form of probation, for any criminal offense other than a minor vehicle violation?           | YES | NO |

Annual Income (omit cents)			Annual Expenses (omit cents)		
Income Description	Individual Information	Joint Information	Expense Description	Individual Information	Joint Information
Wages and salaries			Federal & state income taxes		
Bonus and commissions			Alimony or child support*		
Interest/Dividends			Other		
IRA distributions/Pensions and annuities			<b>TOTAL EXPENSES:</b>		
Unemployment			*Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying an obligation.		
Social security					
Other*					
<b>TOTAL INCOME:</b>					

**A: Cash In Other Financial Institutions (checking, savings, money markets, certificates of deposit, etc.)**

Type of Account	Financial Institution	Pledged?	Yes/No	Account Balance
		YES	NO	
		YES	NO	
		YES	NO	
				<b>Total:</b>

**B: Marketable Securities (mutual funds, stocks, bonds, etc.)**      **C: Retirement Accounts (including IRA, 401k, 403b, Keogh, SEP, Profit-Sharing, etc.)**

Description	Market Value	Description	Market Value
	<b>Total:</b>		<b>Total:</b>

**D: Vehicles, Boats, Etc.**

Year, Make, Model	Creditor Name	Market Value	Monthly Payment
		<b>Total:</b>	<b>Total:</b>

**E: Real Estate Owned - Personal**

Date Acquired	Address	Creditor Name	Market Value
			<b>TOTAL:</b>

**F: Business/Partnership Interests - Please attach K-1, if applicable**

Name of Business/Partnership	Owner Since	Total Debt	%Owned
			%
			%
			%
		<b>TOTAL:</b>	

**G: Credit Cards, Department Store Cards, Charge Cards, Etc.**

Creditor Name	Credit Limit	Current Balance	Monthly Payment
	<b>TOTAL:</b>	<b>TOTAL:</b>	<b>TOTAL:</b>

**H: Other Liabilities (student loans, family loans, etc.)**

Creditor Name	Type of Loan	Current Balance	Monthly Payment
		<b>TOTAL:</b>	<b>TOTAL:</b>

**IMPORTANT NOTICES & DISCLOSURES**

**YOUR REPRESENTATIONS.** The undersigned represent, warrant and certify that the information provided herein is true, correct and complete. The undersigned agree to notify OUCU immediately and in writing of any change in name, address, or employment and of any material adverse change in (1) any of the information contained in this statement, (2) the financial condition of any of the undersigned, or (3) the ability of any of the undersigned to perform their obligations to OUCU. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify OUCU as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, OUCU may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, in default and immediately due and payable. OUCU is authorized to make all inquires it deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give OUCU any information it may have on the undersigned. Each of the undersigned authorizes OUCU to answer questions about its credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to OUCU is outstanding, the undersigned shall supply annually an updated financial statement and any other financial information requested by OUCU. The undersigned acknowledge receiving a copy of the disclosures herein. All parties will consider a copy or facsimile of this statement to be as binding and valid as the original. This statement and any other financial or other information that the undersigned gives OUCU shall be the property of OUCU.

**SIGNATURES**

Signature: _____	Date: _____
Signature: _____	Date: _____

- To Print:**
- Complete form
  - Save as new file

**To Email:** Please contact us to receive a secure link to submit your items. Protecting our members' personal information is very important to us. Please never include non-public and confidential personal information in an email or attachment.



Business Services  
 OUCU Financial  
 944 East State St.  
 Athens, Ohio 45701  
 PH: 740-597-2879  
 FX: 740-597-2874  
 business@oucu.org

**Business Name:** \_\_\_\_\_

**Non-Real Estate Business/Debt Schedule**

**Instructions:** List all loans to your business that are not on your Personal Financial Statement. Examples include business equipment loans, business vehicle loans, business credit cards and capital leases.

Creditor Name (To Whom Payable)	Current Balance	Credit Limit (if line of credit)	Monthly Payment	Collateral Securing the Debt
<b>TOTAL:</b>				

**CERTIFICATION:** The undersigned hereby certified that he/she is either the/an owner of the Business identified above or an authorized representative of the/an owner, and the information herein is true and correct.

Signature: \_\_\_\_\_

Name (print): \_\_\_\_\_

Title: \_\_\_\_\_

Date Completed: \_\_\_\_\_

**To Print:**

- Complete form
- Save as new file
- Set your printer to print in landscape orientation

**To Email:**

Please contact us to receive a secure link to submit your items. Protecting our members' personal information is very important to us. Please never include non-public and confidential personal information in an email or attachment.





Business Services  
 OUCU Financial  
 944 East State Street  
 Athens, Ohio 45701  
 FX: 740-597-2874  
 PH: 740-597-2879  
 business@oucu.org

**Business Name:** \_\_\_\_\_

**REAL ESTATE SCHEDULE / RENT ROLL**

Type Key: A = apartments, MF = 2-4 units, SF = single-family investment, C = commercial, O = office, R = retail, M = mixed-use, L = lot  
 (copy and attach additional sheets if necessary)

	Property Location	Type	Property Owner	% Owned	Date Acquired	# of Units	Total Monthly Rent(s)	Original Cost	Current Market Value	Current Loan Balance	Credit Limit (if Line of Credit)	Monthly Loan Payment	Annual Property Taxes	Annual Insurance Premium	Name of Creditor
1	Address:			%											
2	Address:			%											
3	Address:			%											
4	Address:			%											
5	Address:			%											
6	Address:			%											
7	Address:			%											
8	Address:			%											
9	Address:			%											
10	Address:			%											

TOTAL: \_\_\_\_\_

**CERTIFICATION:** The undersigned hereby certifies that he/she is either the/an owner of each the Properties listed herein in the percentage indicated above, or is an authorized representative of the/an owner, the information herein is true and correct, and a copy or facsimile of this worksheet is considered as valid and binding as the original.

Authorized Signature: \_\_\_\_\_

Name (print): \_\_\_\_\_

Title (if applicable): \_\_\_\_\_

Date: \_\_\_\_\_

**To Print:**

- Complete form
- Save as new file
- Set your printer to print in landscape orientation

**To Email:**

Please contact us to receive a secure link to submit your items. Protecting our members' personal information is very important to us. Please never include non-public and confidential personal information in an email or attachment.

