



## MEMBER BUSINESS LOAN APPLICATION

Thank you for your interest in acquiring a member business loan through Envision Credit Union. In order for the credit union to process and underwrite your loan request, please complete the attached Member Business Loan Application, Personal Financial Statement, and Business Debt Schedule. The attached Environmental Questionnaire is required for the purchase or refinance of real estate only.

In addition to these documents you will need to provide the last three years personal and business income tax returns. If the last income tax return is greater than six months old, an interim financial statement (balance sheet and income statement) and year to date paystub is required.

If the loan request includes the purchase or refinance of real estate and the primary source of repayment is rental income, then a rent roll will be necessary to submit as well.

Once the documents are prepared, you may drop them off at any our locations or send electronically to [BusinessLending@envisioncu.com](mailto:BusinessLending@envisioncu.com). If you have any additional questions, you can reach out via email or phone at 850.942.9000 ext. 4400.

Thank you again for your interest in a commercial loan from Envision Credit Union.

Sincerely,

Bill Enfinger  
EVP Chief Lending Officer



# Member Business Credit Application

**Amount Requested:** \$ \_\_\_\_\_ **Term Requested:** \_\_\_\_\_ **Application for:**  
**Loan Purpose:** \_\_\_\_\_  Business Term Loan  
 Commercial Real Estate Loan  
 Business Line of Credit  
 Other: \_\_\_\_\_  
**Collateral Description:** **Market Value:**  
 1. \_\_\_\_\_ \$ \_\_\_\_\_  
 2. \_\_\_\_\_ \$ \_\_\_\_\_

## Member Business Information

Legal Name of Member (Borrower)			
DBA (If Applicable)			Tax I.D. Number
Principal Place of Business Address (not P.O. Box)			
City	State	County	Zip
Mailing Address (if different)			
City	State	Zip	
Primary Contact Name		Business Telephone	Business Fax
Date Business Established	# of years under current ownership	State of Registration	Annual Sales \$
Describe Products/Services			Current Number of Employees
Type of Ownership (Select One) <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Non Profit <input type="checkbox"/> Proprietorship <input type="checkbox"/> C-Corp. <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Professional Association			E-Mail Address
Does applicant have any open deposits or loan accounts with Credit Union?		Business Share Draft Account with Credit Union	
<input type="checkbox"/> Yes <input type="checkbox"/> No			

## Owner(s) Information

Full Legal Name	Social Security Number	Percentage of Ownership	Title Currently Held
		%	
		%	
		%	

For more than three owners attach additional sheet(s).

## Account Disclosures

Name of Institution or Broker	Type of Account	Account Number	When Opened	Current Balance
Current Loans: Name of Lender	Rate	Collateral Description	Amount of Monthly Payment	Current Balance

For more than four loans use the Member Business Debt Schedule



**Additional Information**

- Has applicant ever obtained credit under another name?  Yes  No
- Is applicant liable for debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc?  Yes  No
- Has applicant ever declared bankruptcy or had any judgments, garnishments, repossessions, or other legal proceedings filed against them?  Yes  No
- Is applicant currently a defendant in any suit or legal action?  Yes  No
- Are there any tax obligations, including payroll or real estates past due?  Yes  No
- Does any customer or supplier currently account for more than 20% of your business?  Yes  No

**Signatures**

The undersigned hereby instructs, consents and authorizes the **Credit Union**, and/or its agent(s), including, but not limited to **MBS LLC**, and **CU BUS LN** to obtain a credit report and any other information relating to their credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Credit Union by a commercial entity of which the undersigned is a principal, member, guarantor or other party; (b) thereafter, periodically according to the Credit Union's credit review and audit procedures, and (c) relating to Credit Union's review or collection of a loan, account, or other Credit Union product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

The undersigned certify everything stated on the front and back of this Member Business Credit Application and any other documents or information submitted in connection with this application true, accurate and complete. The undersigned understands that the Credit Union will retain this Member Business Credit Application. The undersigned hereby authorizes Credit Union to verify at any time any information submitted to Credit Union by or on behalf of the undersigned, obtain further information concerning the credit standing of the undersigned, including without limitation, credit and the exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to the Credit Union. The undersigned authorizes the Credit Union to consider this Member Business Credit Application and any other documents or information submitted with this application as a continuing statement of the financial condition until replaced by new financial information or until the undersigned specifically notifies the Credit Union in writing of any change in such financial condition.

Signature (Applicant)	Title	Print Name	Date
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**Additional Requirements**

Please provide the following information at the time of application: (Failure to provide a complete application package will reduce our ability to serve you in a timely manner.)

- Most recent three years Business Income Tax Returns with all schedules attached.
- If more than six months has elapsed since your fiscal year-end, a current interim business financial statement.
- Current Personal Financial Statement(s) from all principals/owners with **20% or more** ownership of the business.
- Three years most recent Personal Tax Returns from all principals/owners with **20% or more** ownership of the business, with all schedules attached.

- For Equipment/Vehicle Loans:**
- Copy of invoice/title (as applicable).
  - Copy of insurance policy.

- For Line of Credit Requests:**
- Current Accounts Receivable and Accounts Payable Aging.

- For Real Estate Secured Loans :**
- Copy of the most recent property tax assessment.
  - Copy of existing appraisal, if available.
  - Copy of survey.
  - For Purchase Transactions, a copy of the purchase contract and a warranty deed.
  - For rental real estate, copy of any leases and current rent roll.

**Other:**






**PERSONAL FINANCIAL STATEMENT**

As of (date) \_\_\_\_\_

<i>Applicant:</i>	S/S#	B/Date:
<i>Co-Applicant:</i>	S/S#	B/Date:
<i>Residence Address</i>	<i>Home Phone:</i>	
<i>City, State, &amp; Zip Code</i>	<i>Work Ph:</i>	<i>E-Mail:</i>

<b>Assets</b>	<i>(Omit Cents)</i>	<b>Liabilities and Net Worth</b>	<i>(Omit Cents)</i>
Cash on hand and in Institutions—See Sch A	\$	Notes Payable: This CU—See Schedule A	\$
U.S. Government Securities—See Schedule B		Notes Payable: Other Institutions—See Schedule A	
Listed Securities—See Schedule B		Notes Payable—Relatives	
Unlisted Securities—See Schedule B		Notes Payable—Others	
Other Equity Interests—See Schedule B		Accounts and Bills Due	
Accounts and Notes Receivable		Unpaid Taxes	
Real Estate Owned—See Schedule C		Real Estate Mortgages Payable—See Schedule C or D	
Mortgages and Land Contracts Receivable—See Schedule D		Land Contracts Payable—See Schedule C or D	
Cash Value Life Insurance—See Schedule E		Life Insurance Loans—See Schedule E	
Other Assets: Itemize		Other Liabilities: Itemize	
		<b>TOTAL LIABILITIES</b>	\$
		<b>NET WORTH</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES AND NET WORTH</b>	\$

<b>Sources of Income</b>	<i>Applicant</i>	<i>Co-applicant</i>	<b>General Information</b>
Salary	\$	\$	Employer
Bonus and Commissions			Position or Profession No. Years
Dividends			Employer's Address
Real Estate Income			Phone No.
*Other Income: Itemize			Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes If so, explain:
<b>TOTAL</b>	\$	\$	
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.			Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes If so, explain:
			Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes Detail in Schedule A
			Income taxes settled through (Date)

<b>Contingent Liabilities</b>	<i>(Omit Cents)</i>	<b>General Information (continued)</b>
As endorser, co-maker or guarantor	\$	Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes If so, explain:
On leases		Have you ever taken bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes If so, explain:
Legal claims		Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?
Provision for federal income taxes		Do you have a trust? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?
Other special debt, e.g., recourse or repurchase liab		Number of dependents _____ Ages _____
<b>TOTAL</b>	\$	

**Schedule A: Credit Unions, Brokers, Savings & Loan Association, Finance Companies or Banks.** List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans.

<i>Name of Institution</i>	<i>Name on Account</i>	<i>Balance on Deposit</i>	<i>High Credit</i>	<i>Amount Owing</i>	<i>Monthly Payment</i>	<i>Secured by What Assets</i>
<b>TOTAL</b>			<b>TOTAL</b>			

**Schedule B U.S. Gov, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.), & Partnership Interests (General & Ltd.)**

Description of securities	In Name of	*Market Value	Pledged	
			Yes	No
<b>TOTAL</b>				

\*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

**Schedule C: Real Estate Owned (and related debt, if applicable)**

Description of Property or Address	Title in Name Of	Date Acq.	Cost + Improvements	Present Mkt. Value	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
<b>TOTAL</b>							

**Schedule D: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)**

Description of Property or Address	Title in Name Of	Date Acquired.	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
<b>TOTAL</b>							

**Schedule E: Life Insurance Carried**

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
<b>TOTAL</b>				

Each of the undersigned hereby instructs, consents and authorizes the **Credit Union**, and/or its agent(s), including, but not limited to Lucro Commercial Solutions, LLC (formerly MBS, LLC), and **CUBUS LN** to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Credit Union by a commercial entity of which the undersigned is a principal, member, guarantor or other party; (b) thereafter, periodically according to the Credit Union's credit review and audit procedures, and (c) relating to Credit Union's review or collection of a loan, account, or other Credit Union product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify everything stated on the front and back of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understand that Credit Union will retain this Personal Financial Statement. Each of the undersigned hereby authorize Credit Union to verify at any time any information submitted to Credit Union by or on behalf of the undersigned, obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Credit Union. Each of the undersigned authorize Credit Union to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Credit Union in writing of any change in such financial condition.

**In order to expedite this application and serve you better, it may be necessary for us and/or our agents to contact your accountant and/or insurance agent for additional personal or business information. Please indicate below your authorization by checking the boxes and providing the contact information.**

- Accountant/CPA      Name: \_\_\_\_\_ Phone #: \_\_\_\_\_
- Insurance agency      Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Signature:	Date:
Signature:	Date:

(if joint assets co-applicant must sign)

# BUSINESS DEBT SCHEDULE

COMPANY NAME \_\_\_\_\_

Date \_\_\_\_\_

This schedule should contain loans for contracts and notes payable, not accounts payable or accrued liabilities. (Same as most current Financial Statement Balance Sheet)

Creditor – Name	Present Balance *	Interest Rate	Monthly Payment	Maturity Date	COLLATERAL/SECURITY
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
<b>Total</b>					

*\*Total must agree with balance shown on interim balance sheet*



# ENVIRONMENTAL QUESTIONNAIRE

(To Be Completed by Borrower)

Borrower:

Name: \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

Describe the present use of subject property:

\_\_\_\_\_  
\_\_\_\_\_

Describe known past uses of subject property:

\_\_\_\_\_  
\_\_\_\_\_

Describe the present and known past uses of adjacent property:

**North Property**

Present: \_\_\_\_\_

Past: \_\_\_\_\_

**South Property**

Present: \_\_\_\_\_

Past: \_\_\_\_\_

**East Property**

Present: \_\_\_\_\_

Past: \_\_\_\_\_

**West Property**

Present: \_\_\_\_\_

Past: \_\_\_\_\_

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| 7. Are you aware of:   |                          |                          |
| a. Any wells or drilled shafts on the subject property?  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. (1) Any above ground or underground chemical, fuel or oil storage tanks or transmission lines on the subject property; and, | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) If such tanks are present, have they been registered with the State or EPA?  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Any buried or surficial soil waste or trash on the subject property?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Have liquids ever been spilled or disposed of on the property?  | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes to any of the above, please explain:  |                          |                          |

- |   |                          |                          |
|---|--------------------------|--------------------------|
| 8. Is the subject property currently used for or has it ever been used (i.e., manufacturing, handling, storage, sales, transportation, disposal, etc) for any of the following business purposes or products: |                          |                          |
| a. Food canning, preserving or processing   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Repair or maintenance of vehicles  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Service station  | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Cement or concrete products  | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Paint or decorating supplies   | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Batteries/transformers   | <input type="checkbox"/> | <input type="checkbox"/> |

	YES	NO
g. Photo processing	<input type="checkbox"/>	<input type="checkbox"/>
h. Printing	<input type="checkbox"/>	<input type="checkbox"/>
i. Electroplating	<input type="checkbox"/>	<input type="checkbox"/>
j. Chemicals	<input type="checkbox"/>	<input type="checkbox"/>
k. Metal fabrication	<input type="checkbox"/>	<input type="checkbox"/>
l. Pest control (fungicides, insecticides, rodenticides, pesticides)	<input type="checkbox"/>	<input type="checkbox"/>
m. Fertilizers	<input type="checkbox"/>	<input type="checkbox"/>
n. Agricultural use (explain)	<input type="checkbox"/>	<input type="checkbox"/>
o. Swimming pool supplies	<input type="checkbox"/>	<input type="checkbox"/>
p. Funeral homes	<input type="checkbox"/>	<input type="checkbox"/>
q. Dry cleaning	<input type="checkbox"/>	<input type="checkbox"/>
r. Asphalt or other petroleum products	<input type="checkbox"/>	<input type="checkbox"/>
s. Furniture refinishing	<input type="checkbox"/>	<input type="checkbox"/>
t. Asbestos or asbestos products	<input type="checkbox"/>	<input type="checkbox"/>
u. Soaps and detergents	<input type="checkbox"/>	<input type="checkbox"/>
v. Leather tanning or finishing	<input type="checkbox"/>	<input type="checkbox"/>
w. Glass or glass products	<input type="checkbox"/>	<input type="checkbox"/>
x. Rubber	<input type="checkbox"/>	<input type="checkbox"/>
y. Timber and paper	<input type="checkbox"/>	<input type="checkbox"/>
z. Plastics or synthetics	<input type="checkbox"/>	<input type="checkbox"/>
aa. Pharmaceuticals or cosmetics	<input type="checkbox"/>	<input type="checkbox"/>
bb. Manufacturing computer hardware or circuit boards	<input type="checkbox"/>	<input type="checkbox"/>
cc. Radioactive materials	<input type="checkbox"/>	<input type="checkbox"/>
dd. Explosive, ammunition or fireworks	<input type="checkbox"/>	<input type="checkbox"/>
ee. Chemical, biological or nuclear research	<input type="checkbox"/>	<input type="checkbox"/>
ff. Disposal of waste or recycling of any kind	<input type="checkbox"/>	<input type="checkbox"/>

If the subject property has been so used, please specify which portion and when.

9. Is the property adjacent to the subject property currently used or has it ever been used for the purposes listed above?  
If yes, please describe:  YES  NO
10. Has the subject property or property adjacent to it ever been used for the creation, manufacture, storage, handling, transportation or disposal of hazardous waste or hazardous substances?  YES  NO
- a. What chemicals have been used on the property?
- b. What wastes are produced on the property?
- c. How were the wastes disposed of (current and past practices)?
11. Was any portion of the subject property created or modified by dredging or landfill?  YES  NO
12. Has the subject property ever been mined for oil, gas or any other minerals?  YES  NO
13. Were the buildings or other structures on the subject property constructed prior to 1979?  YES  NO
14. Was asbestos or asbestos containing products used in the construction of these structures?  YES  NO
15. Are there any electrical transforms or capacitors on the subject property?  YES  NO
16. Have solvents ever been used on the subject property?  
If yes, explain how the solvents were used, estimate the quantity used and describe the disposal practices used for spent or waste solvents.  YES  NO
17. Have you ever received notice from a local, state or federal agency relating to any of the following:
- a. A Superfund or CERCLA claim?  YES  NO
- b. A notice of violation relating to any environmental law?  YES  NO
- c. A notice or claim relating to an underground storage tank?  YES  NO



