

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. You will also need to provide the most bank statement for all personal and business accounts.

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. If you have any additional questions, you can reach out to our Team via email or phone at 850.942.9000 ext. 4400 or my cell at 850.879.0004.

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

Sincerely,

Zach Hooper AVP Business Lending



Member Business Credit Application

Amount Requested: \$ Loan Purpose:		Term Req	uested: _			oplication		Loan	
Collateral Description:			M a \$	ırket Value:		Business Term Loan Commercial Real Estate Loan Business Line of Credit Other:			
2.			\$						
Legal Name of Member (Borrower)		Memi	ber Busin	ess Information	on				
Legal Name of Member (Donower)									
DBA (If Applicable)							Tax I.D. Nun	nber	
Principal Place of Business Address (not P.O. Box)								
City	State			County			Zip		
•	Otate			County			Δip		
Mailing Address (if different)									
City		State					Zip		
Primary Contact Name				Business Teleph	one		l Busine	ess Fax	
Timary Comactivanic				Buomood Folopii	ono		Buomie	oo i ax	
Date Business Established	# of ye	ears under current owne	rship	State of Registra	tion		Annual \$	Sales	
Describe Products/Services	<u> </u>						Curren	t Number of Employees	
Type of Ownership (Select One)	□ Ger	neral Partnership	☐ Limit	ed Partnership	□ N	on Profit	E-Mail	Address	
☐ Proprietorship ☐ C-Corp Does applicant have any open deposi				essional Associa	ition				
Does applicant have any open deposi ☐ Yes ☐ No	ts or loan acc	ounts with Credit Union?	?	Business Sha	are Draft Ac	count with	Credit Union		
1 100 1 No		C	Owner(s)	Information					
Full Lega	l Name			ecurity Number	Percenta			Title Currently Held	
			-		Owner	•			
						%			
						%			
						%			
For more than three owners at	ach additio	nal sheet(s).							
			Account [Disclosures					
Name of Institution or Brok	rer .	Type of Account		account Number		When O	nened	Current Balance	
Traine of institution of Broi	(C)	Type of Account		- Tarriber		vviicii O	Jerieu	Ourient Balance	
Current Loans: Name of Ler	nder	Rate	Colla	teral Description	А	mount of Paym		Current Balance	
For more than four loans use the	ne Member	Rusiness Deht Sch	edule						



		Additional Info	rmation				
Has applicant ever obtained credit und	ler and			□ Yes	□ No		
Is applicant liable for debts not shown,			n as leases,	□ Yes	□ No		
endorsements, guarantees, etc? Has applicant ever declared bankrupto	y or h	ad any judgments, garnishments,	, repossessions, or other	□ Yes	□ No		
legal proceedings filed against them?							
Is applicant currently a defendant in ar	-	_		☐ Yes	□ No		
Are there any tax obligations, including	, , ,	·		☐ Yes	□ No		
Does any customer or supplier current	ly acc	ount for more than 20% of your b	usiness?	☐ Yes	□ No		
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 newfinancial information or until the undersigned specifically notifies the Credit Union in writing of any change in such financial condition.							
Signature (Applicant)		Title	Print Name	Г	Date		
		Additional Requ	irements				
Please provide the following information serve you in a timely manner.)	on at tl	ne time of application: (Failure to	provide a complete application	on package will r	educe our ability to		
☐ Most recent three years Busines	s Inco	ome Tax Returns with all schedule	es attached.				
_		ince your fiscal year-end, a curre		statement.			
☐ Current Personal Financial State	ement	(s) from all principals/owners with	20% or more ownership of t	he business.			
Three years most recent Person schedules attached.	al Tax	Returns from all principals/owne	ers with 20% or more owners	hip of the busine	ess, with all		
For Equipment/Vehicle Loans:		Copy of invoice/title (as applicate	ale)				
. cquipoiig voilioio _cuiloi		Copy of insurance policy.	510).				
For Line of Credit Requests:		Current Accounts Receivable at	nd Accounts Payable Aging.				
For Real Estate Secured Loans :		Copy of the most recent propert	ty tax assessment				
		Copy of existing appraisal, if av					
		Copy of survey.					
		For Purchase Transactions, a c	opy of the purchase contract	and a warranty o	leed.		
		For rental real estate, copy of a					
			,				
Other:							





PERSONAL FINANCIAL STATEMENT

As of (date)

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

	(Omit		(Omit
Assets	Cents)	Liabilities and Net Worth	Cents)
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	
Listed Securities —See Schedule B		Schedule A	
Unlisted Securities —See Schedule B		Notes Payable—Relatives	
Other Equity Interests—See Schedule B		Notes Payable—Others	
Accounts and Notes Receivable		Accounts and Bills Due	
Real Estate Owned—See Schedule C		Unpaid Taxes	
Mortgages and Land Contracts Receivable—		Real Estate Mortgages Payable—See	
See Schedule D		Schedule C or D	
Cash Value Life Insurance—See Schedule E		Land Contracts Payable—See Schedule C or D	
Other Assets: Itemize		Life Insurance Loans —See Schedule E	
		Other Liabilities: Itemize	
		TOTAL LIABILITIES	\$
		NET WORTH	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

Sources of Income	Applicant	Co- applicant	General Information	
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	? □ No □ Yes
			If so, explain:	
TOTAL	\$	\$		
*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 court order written agreement oral understanding.		Are any assets pledged?☐ No ☐ Yes If so, explain:		
			Are any assets pledged? ☐ No ☐ Yes De	tail in Schedule A
			Income taxes settled through (Date)	
			Income taxes settled through (Date)	

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

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.

Name of Institution	Name on Account	Balance on Deposit	High Credit	Amount Owing	Monthly Payment	Secured by What Assets
	TOTAL		TOTAL	·		

	Descrip	tion of securiti	es			ip Interests (G		dged
					In Name of	*Market Value	Yes	No
							1	+-
								+
					TOTAL			
If unlisted security or p		-			o support basi	s for valuation.		
Schedule C: Real Es				=	Mantaga	1 1 0 1		1-1-
Description of Property or Address	Title in Name Of	Date Acq.	Cost + Improvements	Present Mkt. Value	Мопдад Bal. Owir	e or Land Cont na Mo.		older
roporty or riddrood	riamo or	71091	iniprovomonio	Time: Value	Jan own	Payt.		, ao
		TOTAL						
Schedule D: Real E	state: Morto	gages & Land	Contracts Recei	vable (and re	elated debt, if	app licable)		
Description of	Title in	Date	Balance	Monthly		e or Land Cont		
Property or Address	Name Of	Acquired.	Receivable	Payment	Bal. Owir	•	H	older
						Payt.		
<u></u>		TOTAL						
Schedule E: Life Ins	suranaa Car	riad						
			Cook Curron	dar.Valua	Laana		anafiaian	
Name of Compar	iy i	ace Amount	Cash Surren	der value	Loans		eneficiar <u></u>	<i>y</i>
1	TOTAL							
		consents and aut	thorizes the Credit U	nion , and/or its a	agent(s), including	g, but not limited t	o Lucro Co	ommerc
Each of the undersigned he Solutions, LLC (formerly	ereby instructs, MBS, LLC), ar	nd CUBUS LN t	o obtain a consumer c	redit report and a	any other informat	ion relating to thei	r individua	l credit
Each of the undersigned he Solutions, LLC (formerly status in the following circ	ereby instructs, MBS, LLC), ar umstances: (a)	nd CU BUS LN trelating to the op	o obtain a consumer content of an account of	redit report and a or upon applicat	any other informat tion for a loan or	ion relating to thei other product or	r individua service off	l credit ered by
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(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
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
		%			
Total					

*Total must agree with balance shown on interim balance sheet



7.

8.

ENVIRONMENTAL QUESTIONNAIRE (To Be Completed by Borrower)

	Borrower:		
	Name:		
	Subject Property Address:		
	Describe the <u>present use</u> of subject property:		
	Describe known past uses of subject property:		
Des	cribe the <u>present and known past uses</u> of adjacent property: North Property Present:		
	Past:		
	South Property Present:		
	Past: East Property Present:		
	Past:		
	Past:		
a. b. c. d.	e you aware of: Any wells or drilled shafts on the subject property? (1) Any above ground or underground chemical, fuel or oil storage tanks or transmission lines on the subject property; and, (2) If such tanks are present, have they been registered with the State or EPA? Any buried or surficial soil waste or trash on the subject property? Have liquids ever been spilled or disposed of on the property? Yes to any of the above, please explain:	Yes	No
	the subject property currently used for or has it ever been used (i.e., manufacturing, handling, brage, sales, transportation, disposal, etc) for any of the following business purposes or products: Food canning, preserving or processing Repair or maintenance of vehicles Service station Cement or concrete products Paint or decorating supplies Batteries/transformers		

	•	Photo proceeding	YES	NO
	g.	Photo processing		
	h. i.	Printing Electroplating		
	j.	Chemicals		
	j. k.	Metal fabrication		H
	l.	Pest control (fungicides, insecticides, rodenticides, pesticides)		
	m.	Fertilizers		
	n.	Agricultural use (explain)	H	H
	0.	Swimming pool supplies	H	Ħ
		Funeral homes		Ħ
	p. q.	Dry cleaning	H	H
	ч. r.	Asphalt or other petroleum products		
	s.	Furniture refinishing		
	t.	Asbestos or asbestos products	H	H
	u.	Soaps and detergents	H	Ħ
	v.	Leather tanning or finishing		Ħ
	v. W.	Glass or glass products	H	H
	vv. X.	Rubber		
		Timber and paper		
	у. z.	Plastics or synthetics	H	H
	aa.	Pharmaceuticals or cosmetics		
	bb.	Manufacturing computer hardware or circuit boards		H
	CC.	Radioactive materials	H	H
	dd.	Explosive, ammunition or fireworks	H	Ħ
	ee.	Chemical, biological or nuclear research		
	ff.	Disposal of waste or recycling of any kind	Ħ	
		e subject property has been so used, please specify which portion and when.		ш
9.	purp	e property adjacent to the subject property currently used or has it ever been used for the oses listed above? s, please describe:		
10.		the subject property or property adjacent to it ever been used for the creation, manufacture, age, handling, transportation or disposal of hazardous waste or hazardous substances? 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. 12. 13. 14. 15. 16.	Has Wer Was Are Hav If ye	the subject property ever been mined for oil, gas or any other minerals? e the buildings or other structures on the subject property constructed prior to 1979? assbestos or asbestos containing products used in the construction of these structures? there any electrical transforms or capacitors on the subject property? e solvents ever been used on the subject property? es, explain how the solvents were used, estimate the quantity used and describe the disposal effices used for spent or waste solvents.		
17.	a. b.	e you ever received notice from a local, state or federal agency relating to any of the following: A Superfund or CERCLA claim? A notice of violation relating to any environmental law?		
	C.	A notice or claim relating to an underground storage tank?	ш	ш

18.	Is the activity that the property is being used for in compliance with all environmental permits and laws? If no, please explain:	YES	NO
19.	Are there any claims or lawsuits pending involving the property or the business that relates to environmental contamination or the discharge of emissions or exposure to hazardous substances? If yes to any of the above, specify which portion and explain further, also attach any relevant comments.		
Each of the undersigned personally warrants that they have read the information contained herein and answered each question truthfully and completely. Each of the undersigned understands and agrees that the obligation to inform Lender of any changes in the information given above is a continuing one.			
Date	Loan Applicant		
Date	Loan Applicant		
Date	Loan Applicant		
Date	Reviewed by (Loan Officer)		