

# BUSINESS VISA® REQUEST

Requested Amount \_\_\_\_\_

## I. BUSINESS INFORMATION

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

Date of Organization: \_\_\_\_\_

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

Federal Tax ID# (EIN): \_\_\_\_\_

Business Physical Address (No P.O. Boxes):

Street \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Business Phone: (\_\_\_\_) \_\_\_\_\_

Average Gross Annual Sales: \$ \_\_\_\_\_

(For this business only)

Industry Type  Wholesale  Construction

(mark only one):  Retail/Service  Manufacturing

Describe the primary nature of your business and its products or services: \_\_\_\_\_

How long has / have the current principal(s) owned this business?

years \_\_\_\_ months \_\_\_\_

## II. GUARANTOR INFORMATION

### Owner(s), General Partner(s), Managing Member(s), or Officer(s)

Any Person(s) with 20% or more ownership in the borrower must be listed

1) First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Last Name \_\_\_\_\_

SSN \_\_\_\_\_ DOB \_\_\_\_\_ Title \_\_\_\_\_

Ownership %: \_\_\_\_\_ Management Experience: \_\_\_\_ years

Residence Physical Address (No P.O. Boxes):

Street \_\_\_\_\_

Total Gross Annual Income: \$ \_\_\_\_\_ e

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Total Personal Liquid Assets: \$ \_\_\_\_\_ f

Residence Phone: (\_\_\_\_) \_\_\_\_\_

Mobile Phone: (\_\_\_\_) \_\_\_\_\_

Monthly rent: \$ \_\_\_\_\_ and/or Mortgage pmt: \$ \_\_\_\_\_

Email Address: \_\_\_\_\_

How long at this residence: \_\_\_\_ years \_\_\_\_ months

Other Employer: \_\_\_\_\_ years \_\_\_\_ months

Monthly child support/alimony payment: \$ \_\_\_\_\_

Do you intend to retain this employment?  Yes  No

2) First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Last Name \_\_\_\_\_

SSN \_\_\_\_\_ DOB \_\_\_\_\_ Title \_\_\_\_\_

Ownership %: \_\_\_\_\_ Management Experience: \_\_\_\_ years

Residence Physical Address (No P.O. Boxes):

Street \_\_\_\_\_

Total Gross Annual Income: \$ \_\_\_\_\_ e

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Total Personal Liquid Assets: \$ \_\_\_\_\_ f

Residence Phone: (\_\_\_\_) \_\_\_\_\_

Mobile Phone: (\_\_\_\_) \_\_\_\_\_

Monthly rent: \$ \_\_\_\_\_ and/or Mortgage pmt: \$ \_\_\_\_\_

Email Address: \_\_\_\_\_

How long at this residence: \_\_\_\_ years \_\_\_\_ months

Other Employer: \_\_\_\_\_ years \_\_\_\_ months

Monthly child support/alimony payment: \$ \_\_\_\_\_

Do you intend to retain this employment?  Yes  No

### III. AUTHORIZED SIGNATURES AND CERTIFICATION

APPLICANT(S) PLEASE READ BEFORE SIGNING: I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this loan application or in any related and/or attached 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 be used for business purposes only and will not be used for any illegal or restricted purpose. I/We authorize LGE Community Credit Union (LGECCU) to obtain personal credit reports and, at its discretion, business review credit reports in connection with this application and any account established hereby, as well as any update, renewal, extension, review or collection thereof. LGECCU may disclose to any other interested parties information as to the experiences or transactions LGECCU has had with my/our account. I/We understand that LGECCU will retain this application and any other credit information LGECCU receives, even if no loan or credit is granted. These representations and authorizations extend not only to LGECCU, but also to any insurer of the loan and to any investor to whom LGECCU may sell all or any part of the loan. I/We further authorize LGECCU to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan. My/Our signature(s) is/are binding on me/us and the business named above. Each person signing below for the business applying for credit certifies that all necessary action has been taken to authorize the business to execute this Business Loan Application and that he/she individually has full authority to act on behalf of the business and thereby bind the business. The foregoing authorization supersedes any other resolution or other authorization, whether given to LGECCU before or in the future. EACH PERSON SIGNING BELOW ACKNOWLEDGES LGECCU HAS NOT YET AGREED TO MAKE CREDIT AVAILABLE TO THE BUSINESS AND LGECCU HAS THE SOLE RIGHT TO DECIDE WHETHER TO DO SO.

A separate disclosure has been provided with respect to Business Credit Cards issued by LGECCU. Each person signing below acknowledges reading such disclosure, including provisions relating to potential liability. Each such person also agrees that, in the event a Business Credit Card is approved, a card will be issued to each person signing below, as well as to each of the employees of Borrower listed below.

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Authorized Signature

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Printed Name and Title

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Date

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Authorized Signature

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Printed Name and Title

---

Date

#### PERSONAL GUARANTY

By signing below, in my individual capacity as guarantor (even if I place a title or other designation next to my signature), I (1) certify that all information I have provided on this application or in connection herewith is true, correct, and complete; (2) authorize my current and past creditors, employers, consumer reporting agencies, and any other reference listed above to release information to LGECCU regarding the request for the account(s) and/or card(s) as indicated above; (3) agree that if I provided a wireless telephone number(s) herein, I consent to receiving autodialed and prerecorded message calls and text messages from the LGECCU or its third-party debt collector at that number and confirm that I have the authority to provide this consent for the wireless number provided; (4) understand LGECCU will obtain periodic follow-on credit reports on me from credit reporting agencies; (5) jointly, severally, and unconditionally guaranty and promise to pay LGECCU all indebtedness incurred by Applicant at any time arising under or relating to any credit requested through this Application, as well as any extensions, increases, or renewals of indebtedness; (6) waive (i) presentment, demand, protest, notice of protest to LGECCU, and notice of nonpayment; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; (iii) any right to require LGECCU to proceed against Applicant or any other guarantor; (iv) any right to require LGECCU to pursue any remedy in connection with the guaranteed indebtedness; (v) any right to require LGECCU to notify guarantor of any additional indebtedness incurred by the Applicant; or (vi) any right to require LGECCU to give notice of any changes in the Applicant's financial condition; (7) authorize LGECCU, without notice or prior consent, to (i) extend, modify, compromise, accelerate, renew, increase, or otherwise change the terms of the guaranteed indebtedness, and (ii) proceed against one or more guarantors without proceeding against the Applicant or other guarantor; (8) agree that an electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty; and (9) certify that I have received, read, and understand the disclosures set forth in this application.

Signature of Guarantor #1: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Guarantor #2: \_\_\_\_\_ Date: \_\_\_\_\_