

PART 1. APPLICANT INFORMATION

Complete Legal Name:		SSN/EIN:	
Organization Type (if applicable):	<input type="radio"/> Sole Proprietor	<input type="radio"/> Partnership	<input type="radio"/> Corporation
	<input type="radio"/> LLC or LLP	<input type="radio"/> S Corp.	<input type="radio"/> Non-Profit
		<input type="radio"/> Trust	
Applicant Street Address:			
City:	State:	Zip:	
Subject Property Street Address:			
City:	State:	Zip:	
Subject Property APN (s):		How will title be vested?	
Estimated Value of Property / Recent Appraised Value: \$			
Date Purchased:	Purchase Price:	Owner Occupied?	<input type="radio"/> Yes <input type="radio"/> No
Primary Contact Name:		Phone Number:	
Primary Contact Email:			

PART 2: LOAN INFORMATION

Type of Loan:	<input type="radio"/> Purchase/Price: \$ _____	<input type="radio"/> Construction/Tenant Improvements
	<input type="radio"/> SBA 7(a) or SBA 504	<input type="radio"/> Refinance
	<input type="radio"/> Refinance/Cash Out: \$	
Purpose of Cash Out:		
Requested Loan Maturity (months/years):		Requested Amortization (months/years):

PART 3: PROPERTY INFORMATION

<input type="radio"/> Office	<input type="radio"/> Light Industrial	<input type="radio"/> Multi-Family	<input type="radio"/> Hospitality	<input type="radio"/> Retail
<input type="radio"/> Other:				
Building Size (sf):	Lot Size (sf):	Units/Tenants:	Year Built:	
Additional Relevant Details:				
Property/Casualty Insurance Co:				
Name of Agent:			Agent's Phone:	
Preferred Title Co. Name:			Escrow Officer:	
<p>Applications for construction or tenant improvement financing will require additional project and contractor information. An SCCCUC Loan Officer will contact you to discuss this. Applications for SBA (7a) or SBA 504 loans are subject to eligibility requirements and additional information will be required. An SCCCUC Loan Officer will contact you to discuss additional needs.</p>				

PART 4. OWNERS OF BUSINESS

Owner Name:	Title:	
Physical Address:		
Social Security No:	% Ownership:	Authorized Signer? <input type="radio"/> Yes <input type="radio"/> No
Owner Name:	Title:	
Physical Address:		
Social Security No:	% Ownership:	Authorized Signer? <input type="radio"/> Yes <input type="radio"/> No
Owner Name:	Title:	
Physical Address:		
Social Security No:	% Ownership:	Authorized Signer? <input type="radio"/> Yes <input type="radio"/> No

PART 5: PLEASE ANSWER ALL QUESTIONS

On behalf of all Applicants, Owners/Guarantors:

Have you ever declared bankruptcy? <input type="radio"/> Yes <input type="radio"/> No
Are you a party to any claim or lawsuit? <input type="radio"/> Yes <input type="radio"/> No
Are you current with all employee withholding and/or income taxes, Federal and State? <input type="radio"/> Yes <input type="radio"/> No
Are there or have there been any satisfied or unsatisfied judgements against you? <input type="radio"/> Yes <input type="radio"/> No
Have you given a lender a deed in lieu of foreclosure or been involved in a loan default? <input type="radio"/> Yes <input type="radio"/> No
Are any assets on financial statements pledged to secure indebtedness other than liabilities listed? <input type="radio"/> Yes <input type="radio"/> No
Are any Owner/Guarantor assets held in personal trusts? <input type="radio"/> Yes <input type="radio"/> No

PART 6: OTHER

How were you referred? Branch: <input type="radio"/> Santa Cruz <input type="radio"/> Soquel <input type="radio"/> Watsonville <input type="radio"/> Advertisement
SCCCU Employee / Name:
Auto Payment?
<input type="radio"/> Take Payment from SCCCUC Account #:
<input type="radio"/> Take Payment from Other Institution Account #:

PART 7: AFFIRMATION & SIGNATURE

I (we) hereby affirm that the foregoing information contained in this business loan application is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand that Santa Cruz Community Credit Union (SCCCU) is relying on this application in making loan(s) to me. SCCCU or its designee is authorized to make any investigation of the credit of the applicant(s), business owner(s) and/or guarantor(s) either directly or through any agency employed by SCCCU for that purpose now and in the future. SCCCU may disclose to any other interested parties SCCCU's experience with this account. I agree to inform SCCCU immediately of any matter which will cause any material change to my financial condition. I understand that SCCCU will retain this business loan application whether or not the credit is granted.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Santa Cruz Community Credit Union.

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, 400 7th St., SW Washington, DC 20024, Telephone: (202) 326-2222.

Entity Name:	Entity Name:
By:	By:
Title:	Title:
Applicant Signature:	Applicant Signature:
Date:	Date:

SEND YOUR COMPLETED APPLICATION BY MAIL, FAX, OR SECURE EMAIL:

MAIL: Santa Cruz Community Credit Union, P. O. Box 1877, Santa Cruz, CA 95061 • **FAX:** 831-425-4824

SECURE EMAIL LINK AVAILABLE AT: <https://scccu.org/commercial-real-estate-loan-applications>

Personal Financial Statement

Please complete this form for: (1) each proprietor, or (2) each partner who owns 20% or more interest, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

APPLICANT INFORMATION

You may apply for credit or offer to guaranty a loan in your name without your spouse or any other persons, regardless of your marital status.

Business Name:	% Ownership:	
Individual Name:	Date of Birth:	
Member Number (if applicable):	Social Security Number:	
Driver's License Number:	Phone Number:	
Email Address:		
Address:		
City:	State:	Zip:
Employer:	Years Employed:	
Title:	Work Phone Number:	
Marital Status: <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (single, divorced, widowed)		
Requesting Credit: <input type="radio"/> Separately <input type="radio"/> Jointly with Spouse		

PERSONAL BALANCE SHEET

Only individually owned assets or assets held as community property should be included on the Personal Balance Sheet.

Financial Condition as of (date):			
ASSETS		LIABILITIES	
Cash in SCCCUC	\$	Notes & Accounts Payable	\$
Cash in Other Financial Institutions	\$	Unpaid Income Tax	\$
Stocks & Bonds (Schedule A)	\$	Real Estate Mortgages (Schedule B)	\$
Accounts & Notes Receivable	\$	Vehicle Loan(s)	\$
Real Estate (Schedule B)	\$	Vehicle Loan(s)	\$
Vehicles	\$	Credit Card(s)	\$
Other Investments (Schedule A)	\$	Credit Card(s)	\$
Other Assets (Please Itemize)	\$	Credit Card(s)	\$
Total Assets	\$	Total Assets	\$
Net Worth (Total Assets - Total Liabilities) = \$			

Personal Financial Statement

SCHEDULE A: SECURITIES – Stocks, bonds, and other investments

# Shares	Description	In Name Of	Cost	Cash or Market Value

SCHEDULE B: REAL ESTATE

Property Address:			Property Type:
Title in Name Of:			Date Acquired:
Cost:	Present Value:	Monthly Payment:	Mortgage Balance:
Property Address:			Property Type:
Title in Name Of:			Date Acquired:
Cost:	Present Value:	Monthly Payment:	Mortgage Balance:

MONTHLY INCOME & EXPENSES

Alimony, child support or maintenance need not be shown if you do want us to consider it.

INCOME		EXPENSES	
Salary	\$	Mortgage or Rent	\$
Dividends & Interest	\$	Property Tax	\$
Rental Income	\$	Income Tax	\$
Other Income:	\$	Insurance	\$
Other Income:	\$	Alimony, Child Support, Maintenance	\$
Other Income:	\$	Loan Payment(s) (First Creditors)	\$
Total Income	\$	Total Expenses	\$

I understand that Santa Cruz Community Credit Union (SCCCU) is relying on this information in this financial statement in deciding to give or continue the extension of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations and you may rely on it being true and correct until I otherwise notify you in writing. SCCCUC is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein, to determine the credit worthiness of the undersigned and gather credit information of the undersigned. I authorize SCCCUC to answer questions about the credit experience with the undersigned.

I have read, understand, and agree to make these representations and warranties.

Signature _____

Date _____

