



This application is taken by _____ Credit Union, Lender,
 _____, Maine

Date: ___/___/___

BUSINESS LOAN APPLICATION

Borrower(s):						
Address:				E-mail or Website:		
City:		State:		Zip:	Telephone:	H: O:
Type of Organization: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other						
Date Established:				Tax ID:		

Business Description (describe briefly): _____

Owner(s) Information:

Name	Title	SS#	% Ownership

Related Businesses: Do you own any other businesses? If so, please list and briefly describe.

Request Information:

Loan Amount Requested \$ _____ Purpose of Loan _____
 (refinance, purchase, equip., construction, etc.)

Collateral for Proposed Loan: _____

Authorizations and Notifications:

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 (name and address as specified by the appropriate agency listed in Appendix A).

If after carefully reviewing your application, we advise you that we cannot [open an account for you/grant a loan to you/increase your credit limit] at this time, and you would like a statement of specific reasons why your application was denied, please contact [our credit service manager] shown below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Business Lending Solutions LLC, PO Box 190, Hampden, ME 04444. Telephone 866.736.8204.

I authorize the Lender to make or have made on the named Business Applicant and/or individually on any and all of the signers below any credit, employment or investigate inquiry that the Lender determines appropriate for the extension of credit or the collection of amounts owed to the Lender. The Lender can furnish information concerning my account to consumer reporting agencies and others who may properly receive that information. If I ask, I will be informed whether or not a consumer report was requested, and if a report was requested, I will be informed of the name and address of the consumer reporting agency that furnished the report.

If property is used as collateral, it must be insured on the day of closing. The amount of insurance coverage must be equal to the lesser of the insurable value or the loan amount. You have the right of free choice in the selection of the agent and insurer through or by which the insurance is to be placed. If an appraisal is required, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Everything that I have stated on all parts of this application is correct to the best of my knowledge.

X _____ X _____ X _____ X _____
 Signature of Borrower Date Signature of Co-Borrower Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES – COMPLETE ONLY IF LOAN IS PURCHASE OR REFINANCE OF A RESIDENTIAL STRUCTURE

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have this application in person. If you do not wish to furnish the information, please check below. (Lender must review the above material to assure that satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower	<input type="checkbox"/> I do not wish to furnish this information	Co-Borrower	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female

To Be Completed by Interviewer: This application was taken by [] face-to-face interview [] mail [] telephone [] monitoring information supplied by interviewer.

Interviewer's Name: (please print) _____; Interviewer's Signature: _____ Date: _____

Lender Use Only: Officer's Name _____ Action: [] Approved with Changes; [] Denied; [] Withdrawn
Date of Action: ___/___/___