



Borrower is:  Individual(s)  Sole-Prop.  S. Corp.  LLC  Partnership  C. Corp.

Date: \_\_\_\_\_  
 (Date of Incorp. \_\_\_\_\_)  
 (State of Incorp. \_\_\_\_\_)

(1) Name of Business/Borrower:			Tax ID #:
Street Address:			Telephone #:
City	County	State	Zip
Type of Business		E-Mail Address	
Date Business Established:		Number of Employees:	
Person to Contact:	Mailing Address:	Tel #:	

List below names of: Individual borrowers; General Partners, if partnership; or Officers if corporation. Under title indicate "individual", "General Partner", "President", "Vice President", etc., as appropriate.

(2) Name	Soc.Sec. #	Home Address	Title	Ownership
				%
				%
				%

**Purpose of Loan:**

Use of Funds (3)	Funds Needed
_____	_____
_____	_____
_____	_____

**Loan Term Requested (4)**

Total funds Needed	Length of Loan
Less Funds Provided by You	Repayment Requested: <input type="checkbox"/> Monthly <input type="checkbox"/> Interest only <input type="checkbox"/> Seasonal <input type="checkbox"/> Other
By Others	Funds Needed by
Total Loan Needed	Day of Month Payment Desired

**(5) Business Indebtedness:** Furnish the following information on all installment debts, contracts, notes and mortgages payable. Indicate by an asterisk(\*) items to be paid by loan proceeds and reason for paying same.

To Whom Payable	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	How Payable	If secured, describe COLLATERAL
Acct#	\$		\$			\$ _____ Per _____	
Acct#	\$		\$			\$ _____ Per _____	
Acct#	\$		\$			\$ _____ Per _____	
Acct#	\$		\$			\$ _____ Per _____	

The undersigned represents that the information contained in this application is true and correct to his or her knowledge and was given to induce the lender to grant the loan for which this application was made and further states that no information which may relate to the credit worthiness of the undersigned has been omitted. You agree to notify Cedar Point Federal Credit Union (CPFCU) immediately of any material changes in this application. The undersigned authorizes the Lender, or its agent, to verify the information submitted herein with credit bureaus, employers, and any references listed in the application. You also authorize CPFCU or its assigns to make inquiries to the Internal Revenue Service, and to provide information concerning Applicant's credit relationship to business credit and credit bureau agencies and associations and other creditors. The Lender may at his option, cancel any Commitment or Loan granted if: this Application contains any false or misleading information; in its opinion, the credit investigation discloses any unsatisfactory credit record; the title examination discloses unsatisfactory conditions which are not correctable within a reasonable time; the undersigned has borrowed any portion of the investment or equity in the property and not indicated it in this Application; or any phase of new construction on the property is started before the Lender's security instrument has been recorded. This application remains the sole property of CPFCU whether or not the loan is granted.

This application shall remain the property of this institution.

By: \_\_\_\_\_ Date: \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_

If applicant is a Corporation, sign below: **(6)**

Corporate Name and Seal: \_\_\_\_\_ Date: \_\_\_\_\_ By: (Signature of President) \_\_\_\_\_

Attested By: (Signature of Corporate Secretary) \_\_\_\_\_

**Confidential Personal Financial Statement**

Please Print or Type

If you are applying for joint credit with another person, complete all sections providing information regarding the co-applicant.

**Personal Information**

Applicant (Name)			Co-Applicant (Name)		
Home Address			Home Address		
Home Phone	SSN	Date of Birth	Home Phone	SSN	Date of Birth
Employer		Ph	Employer		Ph
No. of Yrs. with Employer		Position	No. of Yrs. with Employer		Position
Previous Employer			No. of Yrs. with Employer		

Cash Income & Expenditures Statement for the Year Ended \_\_\_\_\_

Annual Income	Amount(\$)
Salary (applicant)	
Salary (applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income (Gross)	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income (See Schedule D)	
Other Investment Income (See Schedule C)	
Other Income* (Use separate sheet if needed)	
<b>Total Income</b>	

Annual Expenditures	Amount(\$)
Federal Income and Other Taxes	
State Income and Other Taxes	
Rental Payments, Co-op or Condo Maintenance	
Mortgage	
Rentals	
Property Taxes	
Interest & Principle Payments of Loans	
Insurance	
Investments (including tax shelters) (Schedule C)	
Alimony/Child Support	
Other Expenses (list)	
<b>Total Expenditures</b>	

\*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation. Any significant changes expected in the next 12 months?  Yes  No (If yes, attach information)

Contingent Liabilities	Yes	No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are any assets pledged other than as described on schedules?	<input type="checkbox"/>	<input type="checkbox"/>	\$
*If yes for any of the above, give reasons. (Attach separate schedule as necessary)			



Balance Sheet as of (date) \_\_\_\_\_

◆ Please indicate ownership of assets/liabilities  
A=Applicant; C=Co-Applicant; J=Joint

Assets	◆	Amount(\$)
Cash in this Credit Union (including money market accounts, share certificates)		
Cash in Other Financial Institutions (including money market accounts, share certificates)		
Readily Marketable Securities (Schedule A)		
Non-Readily Marketable Securities (Schedule A)		
Accounts and Notes Receivable		
Cash Value of Life Insurance (Schedule C)		
Real Estate Investments (Schedule D)		
IRA, Keogh, Profit Sharing		
Deferred Income (number of years deferred)		
Personal Property (including automobiles)		
Other Assets (list)		
<b>Total Assets</b>		

Liabilities	◆	Amount(\$)
Notes Payable to this Credit Union:		
Secured		
Unsecured		
Notes Payable to Others (Schedule E)		
Secured		
Unsecured		
Accounts Payable (including credit cards - Schedule E)		
Margin Accounts		
Notes Due Partnerships (Schedule D)		
Taxes Payable		
Mortgage Debt (Schedule C)		
Other Liabilities (list)		
<b>Total Liabilities</b>		
<b>Net Worth</b>		
<b>Total Liabilities + Net Worth</b>		

**Schedule A - All Securities**

**Readily Marketable Securities** (including non-money market mutual funds)\*

No. of Shares (Stocks) Or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged	
						Yes	No

**Non-Readily Marketable Securities** (closely held, thinly traded, or restricted stocks)\*


\*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

**Schedule B - Life Insurance** (attach separate schedule if necessary)

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

**Schedule C - Personal Residence & Real Estate Investments, Mortgage Debt** (attach separate schedule, if necessary)

Personal Residence - Property Address	Title in Name of	% Owed	Purchase Year Price	Market Value	Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Monthly Income	Lender
Investment - Property Address	Title in Name of	% Owed	Purchase Year Price	Market Value	Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Monthly Income	Lender

**Schedule D - Partnerships** (\*attach separate schedule if necessary)

Name and Location/ Description	Date of Initial Investment	Cost	Percentage Owned	Current Market Value	Monthly Payment	Monthly Income	Balance Due	Maturity Date

\*Note: For investments that represent a material portion of your total assets, please include the relevant financial statements or tax returns or in the case of partnership investments or S-corporations, scheduled K-1s.

**Schedule E - Accounts and Notes Payable**

Due to	Type of Debt	Amount of Line	Unpaid Balance	Secured		Collateral	Interest Rate	Maturity Date
				Yes	No			

**Please Answer the Following Questions:**

- Income tax returns through (date): \_\_\_\_\_ Are any returns currently being audited or contested?  Yes  No  
 If yes, what year(s)? \_\_\_\_\_
- Have you or any firm in which you were a major owner ever declared bankruptcy?  Yes  No  
 If yes, please provide details: \_\_\_\_\_  
 \_\_\_\_\_
- Have you drawn a will?  Yes  No  
 If yes, please furnish the name of the executor(s) and year will was drawn: \_\_\_\_\_  
 \_\_\_\_\_
- Number of dependents (excluding self) and relationship to applicant: \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_ Date    Applicant    Date    Co-Applicant