



DOCUMENT CHECKLIST FOR LOANS \$50,000 OR LESS:

- 1. BUSINESS LOAN APPLICATION FOR LOANS \$50,000 OR LESS**
- 2. FORM 4506-T REQUEST FOR IRS TRANSCRIPTS (Business Name & FED ID Number; personal name & social security number are not required)**
- 3. PURCHASE ORDER OR INVOICE FOR VEHICLE OR EQUIPMENT**
- 4. ARTICLES OF INCORPORATION & BY LAWS OR PARTNERSHIP &/OR OPERATING AGREEMENT (Business must be listed on Sunbiz.org)**
- 5. PHOTO ID FOR ALL OWNERS WITH 20% OR MORE OWNERSHIP OF BUSINESS (GUARANTORS)**
- 6. 2 YEARS OF TAX RETURNS (BUSINESS)**
- 7. 2 YEARS OF TAX RETURNS for each individual with 20% or more ownership in the business.**
- 8. CERTIFICATE OF INSURANCE WILL BE NEEDED BEFORE CLOSING (Admin. Assistant will let MSA know what type of insurance)**
 - a. Listing ACU as certificate holders/lienholders as follows:
Achieva Credit Union
Attn: Underwriting Business Lending
PO Box 1500
Dunedin, FL 34698**

PLEASE BRING YOUR APPLICATION TO ANY ACHIEVA CREDIT UNION BRANCH TO APPLY AND DISCUSS THE LOAN PROGRAM WITH THE BRANCH MANAGER OR MEMBER BUSINESS ASSOCIATE.



BUSINESS MEMBER LOAN APPLICATION
FOR LOANS \$50,000 OR LESS

BORROWER (Company Name)_____

DBA_____

BUSINESS ADDRESS_____

CITY/COUNTY_____

STATE/ZIP CODE_____

BUSINESS TELEPHONE NUMBER_____

BUSINESS FAX NUMBER_____

BUSINESS WEBSITE_____

TAX ID NUMBER_____ START DATE_____

ORGANIZATION TYPE (S or C CORP/LLC/SOLE PROP)_____

Provide Articles of Incorporation/By Laws or Partnership Agreement/Operating Agreement

FRANCHISE (Yes or No)_____ If Franchise, provide copy of Franchise Agreement

OWNER/OFFICER:

Name/Title	Email Address	% of Ownership
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Any owner/officer with 20% or more ownership, must personally guarantee the loan.

NUMBER OF EMPLOYEES_____

HISTORY OF BUSINESS (products/services/clients/customers/competitors/market area)

LIST OF BUSINESS DEBTS:

Creditor/Lender	Amount/Balance	Payment	Term	Collateral
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LOAN REQUEST

Acquisition/Refinance Business Debts	\$ _____
Construction/Expansion/Repair to Property	\$ _____
Leasehold Improvements	\$ _____
Acquisition/Repair Machinery/Equipment	\$ _____
Inventory Purchase	\$ _____
Pay-off Bank Loan	\$ _____
Pay-off SBA Loan	\$ _____
Working Capital/LOC	\$ _____
Other (specify)	\$ _____

TOTAL LOAN REQUEST \$ _____

(Loans under \$50,000 do not require equity injection; company must be in business a minimum of 3 years to qualify)

AFFILIATE BUSINESSES (Subsidiaries/Partnerships/Divisions/Other Locations):

Provide Company Name, % of Ownership and address of other business/location

Description of Affiliate Businesses (products/services/customers/market area)

If primary owner of borrowing entity owns 100% of another business/affiliate, the business may be required to co-guaranty the loan (this will be determined during the credit analysis, and will be the decision of the loan officer.

SIGNATURE _____ TITLE _____

PRINT NAME _____

AUTHORIZATION AND CONSENT TO RELEASE INFORMATION (Permission to request/review Business Dunn & Bradstreet and owners credit reports). I hereby authorize Achieva Credit Union to request & review my business & personal credit reports for consideration in determining this loan request. This information will be shared within Achieva's organization for the purpose of this loan request.

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

AGREEMENT, CERTIFICATION & AUTHORIZATION

The Business named in this application hereby submits this Member Business Loan Application for the business purpose of financing with a federally insured credit union. The Business hereby agrees that this Application must be accompanied by additional documentation per the Application Checklist in order to be considered for approval. The Business also agrees that the Lender is relying upon the information provided in the Application, and the credit information received from credit reporting agencies, for consideration of approval. The Business further agrees that the Lender will retain this Application and all supporting documents whether or not the Application is approved, and agrees to make any copies prior to submission. The Business hereby certifies, represents, and warrants that all of the documentation and information contained in this Application is true and complete, and that the Lender may consider this information as continuing to be true and complete until a written notice of change is given to the Lender by the Business. The official "Officer", signed below, represents certifies and warrants that they are a legal representative of the Business and authorized to execute and submit the Application on behalf of the Business and its principal owners. The Business and its principal owners hereby authorize the Lender to make all inquires it deems necessary to verify the accuracy of the information and documentation provided, to determine the creditworthiness of the Business and its principal owners. The Business, its owners and official signer(s) understand that false statements may result in prosecution.

EQUAL CREDIT OPPORTUNITY ACT

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 or age.

AUTHORIZED SIGNER(S) _____ **DATE** _____

SIGNATURE _____ **TITLE** _____

PRINT NAME _____

SIGNATURE _____ **TITLE** _____

PRINT NAME _____