

BUSINESS CREDIT LOAN APPLICATION



Serving the LDS Community since 1955

WHAT DO YOU WANT TO APPLY FOR? (Check all that apply)

Commercial Real Estate	Business Auto	Business Credit Cards		Business Overdraft	Business Other
Requested Amount \$ _____	Requested Amount \$ _____	Platinum Visa Requested Amount \$ _____	Platinum Rewards Visa Requested Amount \$ _____	Requested Amount \$ _____	Requested Amount \$ _____
Description of Collateral (if applicable):					

TELL US ABOUT THE BUSINESS

Legal Business Name:		DBA(if applicable):			
Tax ID Number:	Business Phone:	Date of Organization:	Number of Employees:		
Email:		Website:			
Business Physical Address (Street, City, State, Zip):			Mailing Address (If different):		
Nature of Business (specific description) _____					
Business Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation					
Gross Annual Sales: \$ _____		Last Year's Net Profit Before Tax: \$ _____		Monthly Debt Payments (P & I): \$ _____	

GENERAL PRINCIPAL AND GUARATOR INFORMATION

Include all Owners, General Partners, Managing Members, or Officers. Any Person(s) with ownership in the borrower/business must be listed.

Name (First, M.I., Last Name):		Title:		Ownership %:
Social Security Number:		Date of Birth:		
Employer:	Years	Months	Industry Experience (years):	
Email:		Phone:		
Physical Address (Street, City, State, Zip):			Mailing Address (If different):	
Monthly Housing Payment: \$ _____	Annual Gross Personal Income: \$ _____	Net Worth(Excluding the Business): \$ _____	Total Balance in Deposit Accounts: \$ _____	

Name (First, M.I., Last Name):		Title:		Ownership %:
Social Security Number:		Date of Birth:		
Employer:	Years	Months	Industry Experience (years):	
Email:		Phone:		
Physical Address (Street, City, State, Zip):			Mailing Address (If different):	
Monthly Housing Payment: \$ _____	Annual Gross Personal Income: \$ _____	Net Worth(Excluding the Business): \$ _____	Total Balance in Deposit Accounts: \$ _____	

Name (First, M.I., Last Name):		Title:		Ownership %:
Social Security Number:		Date of Birth:		
Employer:	Years:	Months:	Industry Experience (years):	
Email:		Phone:		
Physical Address (Street, City, State, Zip):			Mailing Address (If different):	
Monthly Housing Payment: \$ _____	Annual Gross Personal Income: \$ _____	Net Worth(Excluding the Business): \$ _____	Total Balance in Deposit Accounts: \$ _____	

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AUTHORIZED SIGNATURES AND CERTIFICATION

Each person signing below certifies that such person is at least eighteen (18) years of age, and is additionally an owner, shareholder, officer, director, member, manager, or partner of the borrower/business with the authority to bind the Borrower to the terms of the Business Card Cardholder Agreement and/or any promissory notes or other similar documents. Each of such persons certifies that the information provided on this application is true and correct and authorizes Deseret First Credit Union ("Lender") to obtain business and consumer credit bureau reports about the Borrower and persons in connection with increases and extensions of credit and the review or collection of the Borrower's loans or credit lines. If any of the persons signing below asks for such information in writing, the Lender will provide the name and address of each credit bureau from which Lender obtained credit reports.

Each person signing below certifies that all loan proceeds will be used only for business-related purposes. Loan amounts may be adjusted on a case by case basis based on the length that the business has been established and credit worthiness of the applicants as determined by credit union policies and procedures for this loan program.

Each person signing below certifies the above and the statements contained in this application are true and accurate as of the stated date. These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General.

A separate disclosure has been provided with respect to Business Credit Cards issued by Lender. 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.

By signing below, in my individual capacity (even if I place a title or other designation next to my signature), I jointly, severally and unconditionally guaranty and promise to pay Lender 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. As guarantor, I waive (i) presentment, demand, protest, notice of protest to Lender, and notice of nonpayment; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; (iii) any right to require Credit to proceed against Applicant or any other guarantor; (iv) any right to require the Lender to pursue any remedy in connection with the guaranteed indebtedness; (v) any right to require the Lender to notify guarantor of any additional indebtedness incurred by the Applicant; or (vi) any right to require Lender to give notice of any changes in the Applicant's financial condition. I also authorize Lender, 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. An electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty.

Signature Printed Name and Title Date

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