



Please return this information to:
 Dupaco Community Credit Union
 Attn: Commercial Lending Department
 3299 Hillcrest Road
 Dubuque, IA 52004-0179

COMMERCIAL LOAN PACKAGE GUIDE

GENERAL DOCUMENTS:

- ___ Signed Commercial Loan Application (attached)
- ___ Business Debt Schedule (attached)
- ___ Personal Financial Statement for Each Guarantor (attached)
- ___ Real Estate Portfolio Details – Investment Properties (attached)*
- ___ Last 3 Years Corporate Tax Returns, Including K1 Schedules*
- ___ Interim Corporate Financial Statements Dated Through Most Recent Quarter*
- ___ Last 3 Years Personal Tax Returns for Each Guarantor, Including K1 Schedules
- ___ Last 2 Months of Corporate Bank Statements*
- ___ Last 2 Months of Personal Bank Statements for Each Guarantor
- ___ Business Plan and Projections (start-ups)*
- ___ Equipment Listing and/or Depreciation Schedule
- ___ Copy of Driver’s License
- ___ Corporate Documents (Articles of Incorporation, etc.)
- ___ Application / Loan Document Fee

*If applicable.

ADDITIONAL DOCUMENTS:

Commercial Real Estate Loans
___ Purchase Agreement
___ Environmental Questionnaire
___ Copy of Lease Agreement(s)
___ Rent Roll and Operating Expenses
___ Construction Contract or Bid for Leasehold Improvements

OR

Term Loans and Lines of Credit
___ Copy of Business License / Permits
___ Purchase Order (for new equipment)
___ Copies of Contracts if Revenues are Generated Mostly from Contract-Related Work
___ Up-to-Date Aging Schedule of Accounts (Receivable and Payable)
___ Construction Contract or Bid for Leasehold Improvements



COMMERCIAL LOAN APPLICATION						
TYPE OF LOAN / LEASE:						
Business Vehicle (Fleet) Loan / Lease		Equipment Financing		Line of Credit		Commercial Mortgage
SBA Loan		Working Capital Loan				
Amount Requested:	Purpose/Use of Funds:					
Collateral:						
COMPANY INFORMATION						
Business Name:			DBA Name:			
Address:			City:	State:	Zip:	County:
Phone:	Fax:		Website:			
Legal Status:						
Partnership		Corporation		LLC		Non-Profit
Sole Proprietorship		Trust				
Tax I.D. Number:	Date Bus. Established:	Owner Since:	# of Locations:	# of Employees:	Annual Net Income:	
OWNER(s) INFORMATION (for all owners with 20% or greater ownership interest)						
1) Name (First, MI, Last):		Title (owner, etc.):	% Ownership:	Date of Birth:	Place of Birth:	
Address:		City:		State:	Zip:	
Driver's License #:		E-Mail:		Monthly Salary:	Social Security #:	
Home Phone #:		Cellular Phone #:		Are You a Member of This Credit Union?		
				YES NO		
2) Name (First, MI, Last):		Title (owner, etc.):	% Ownership:	Date of Birth:	Place of Birth:	
Address:		City:		State:	Zip:	
Driver's License #:		E-Mail:		Monthly Salary:	Social Security #:	
Home Phone #:		Cellular Phone #:				
MISCELLANEOUS INFORMATION						
HAS THE BUSINESS OR ANY PRINCIPAL/OWNER EVER DECLARED BANKRUPTCY?				YES	NO	
IS THE BUSINESS OR ANY PRINCIPAL/OWNER A PARTY TO ANY LIEN OR LAWSUIT?				YES	NO	
ARE THERE ANY DELINQUENT STATE OR FEDERAL TAXES OWED BY THE BUSINESS?				YES	NO	
IS THE BUSINESS FOR SALE OR UNDER AGREEMENT THAT WOULD CHANGE THE OWNERSHIP OF THE BUSINESS?				YES	NO	
HAS THE BUSINESS CHANGED NAMES IN THE LAST 5 YEARS?				YES	NO	
<u>IF YOU ANSWER YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ATTACH DETAILS.</u>						



REQUIRED SIGNATURES

By signing below, you certify that, to the best of your knowledge and belief, all information contained on this application [and in the accompanying statements and documents] is true, and correct. You agree to notify Dupaco Community Credit Union immediately of any material changes in this application. You authorize Dupaco or its assigns to contact any bank, business credit reporting and credit bureau agencies and associations it deems necessary without further notice to obtain credit information. You also authorize Dupaco or its assigns to make inquiries to the Internal Revenue Service, and to provide information concerning Applicant's credit relationship to business credit reporting and credit bureau agencies and associations and other creditors. This application remains the sole property of Dupaco whether or not the loan/lease is granted.

Applicant/Guarantor Signature:	Date:	Title:
Co-Applicant/Guarantor Signature (Required):	Date:	
Co-Applicant/Guarantor Signature (Required):	Date:	
Co-Applicant/Guarantor Signature (Required):	Date:	

FOR OFFICE USE ONLY

Branch:	Employee Name:	E-Mail:
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BUSINESS DEBT SCHEDULE

COMPANY NAME:

DATE:

INDEBTEDNESS: Furnish the following information on all installment debts, contracts, notes and mortgage payable in the name of the business. Indicate by an asterisk (*) items to be paid by Dupaco loan proceeds. Do not include accounts payable or accrued liabilities. Do not include personal debt.

CREDITOR Name/Address	ORIGINAL DATE	ORIGINAL AMOUNT	PRESENT BALANCE	INTEREST RATE	MONTHLY PAYMENT	MATURITY DATE	COLLATERAL/ SECURITY
TOTAL PRESENT BALANCE			\$				

By signing below, you certify that, to the best of your knowledge and belief, all information contained on this application [and in the accompanying statements and documents] is true, and correct.

Signature:

Date:



SECTION 3 – STATEMENT OF FINANCIAL CONDITION (Complete All Pages) – <i>Continued</i>			
ASSETS	(\$)	LIABILITIES	(\$)
Other Assets:		Other Liabilities:	
		Total Liabilities:	
		Net Worth:	
Total Assets	\$	Total Liabilities & Net Worth	\$
*If over \$1,000, itemize in provided Schedules or on Separate Schedules.			
SOURCES FOR INCOME FOR YEAR ENDED		PERSONAL INFORMATION	
Salary, Bonuses, Commissions	\$	Do you have a will? If so, provide name of executor.	
Dividends / Interest:	\$		
Real Estate Income:	\$	Are you a partner, owner or officer in any other venture? If so, describe.	
Other Income:	\$		
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation:		Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.	
Total:	\$	Are any assets pledged other than as described on schedules? If so, describe.	
CONTINGENT LIABILITIES			
Do you have any contingent liabilities? If so, describe.		Income tax settled through (date):	
As Endorser, Co-maker or Guarantor:	\$	Are you a defendant in any suits or legal actions?	
On Leases or Contracts:	\$	Personal bank accounts carried at:	
Legal Claims:	\$		
Other Special Debt:	\$	Have you ever been declared bankrupt? If so, when and describe.	
Amount of Contested Income Tax Liens:	\$		



ATTACH SEPARATE SCHEDULES IF NECESSARY

SCHEDULE A – REAL ESTATE

Address and Type of Property	Titled in Name Of	Cost (\$)		Present Market Value (\$)	Total Balance Owed (\$)	Mortgage Held By Payment (\$) / Frequency	
		Year Acquired					
		Cost (\$)					
		Year					Per
		Cost (\$)					
		Year					Per
		Cost (\$)					
		Year					Per
		Total \$				Per	

SCHEDULE B – STOCKS AND BONDS

No. Shares or Bond Amount (\$)	Description	Titled in Name Of	Amount at Which Carried on This Statement (\$)	Present Market Value (\$)	L – Listed or U – Unlisted
			Total \$		



SCHEDULE C – DEBTS OWED TO BANKS, CREDIT UNIONS (Including Credit Cards and Lines of Credit)

Name of Bank / CU	Collateral Pledged as Security or Name of Co-Maker or Endorser	Monthly Payment (\$)	Current Balance (\$)
		Total \$	

SCHEDULE D – DEBTS AND ACCOUNTS OWED TO OTHERS (Itemize Debts over \$500; Combine Debts under \$500)

Name of Creditor	Collateral	Monthly Payment (\$)	Current Balance (\$)
		Total \$	

SCHEDULE E – PARTNERSHIPS

Name / Description	NOI (\$)	Debt Service (\$)	Gross Value (\$)	Debt (\$)	% Ownership	Net Value (\$)



SCHEDULE F – LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value (\$)	Policy Loans	Cash Value (\$)

I authorize Dupaco Community Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify the above and the statements contained in the attachments are true and accurate of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture and possible prosecution by the U.S. Attorney General. (Ref. 18 U.S. C. 1001).

Signature (Individual)

Date Signed

Signature (Other Party)



REAL ESTATE PORTFOLIO DETAILS – INVESTMENT PROPERTIES

Business Name:

Address	Property Owner – Percentage of Ownership	Annual Rental Income	Annual Property Expenses	Monthly Mortgage Payment

Signature:

Date:



Environmental Site Assessment

Member _____
 Member # _____

Loan Officer _____

A. Site Address _____

B. Site Description (include improvements to property, businesses operating on the property, general observations, topography, bodies of water)

C. Surrounding Properties and Features

D. Governmental Records Search (Comment on the review of available EPA databases and industry list regarding the subject and adjoining properties)

DNR Search Completed: Yes / No

E. Comments:

	BORROWER		
	Yes	No	Unknown
Is there currently, or to the best of your knowledge, have there been previously, any registered or unregistered storage tanks (above or underground located on the property)?			
Are there currently, or to the best of your knowledge, have there been previously, any vent pipes, fill pipes, or access ways indicating a fill pipe protruding from the ground on the property or adjacent to any structure located on the property?			
Are there currently, or to the best of your knowledge, have there been previously, any flooring, drains, or walls located within the facility that are stained by substances other than water or are emitting foul orders?			
If the property is served by a private well or non-public water system, have contaminants been identified in the well or system that exceed guidelines applicable to the			

water system or has the well been designated as contaminated by any government environmental health agency?			
Does the owner and/or occupant of the property have any knowledge of environmental liens or governmental notification relating to past or current violations of environmental laws with respect to the property or facility located on the property?	Yes	No	Unknown
Has the owner or occupant of the property been informed of the past or current existence of hazardous substances or environmental violations with respect to the property or any facility located on the property?	Yes	No	Unknown

Member Signature: _____

Date: _____