



**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:**

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

**OR**

<b>Term Loans and Lines of Credit</b>
___ 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						
<b>TYPE OF LOAN / LEASE:</b>						
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)						
<b>1) Name (First, MI, Last):</b>		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		
<b>2) Name (First, MI, Last):</b>		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	
<b><u>IF YOU ANSWER YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ATTACH DETAILS.</u></b>						



**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
<b>TOTAL PRESENT BALANCE</b>			<b>\$</b>				

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:	
		<b>Total Liabilities:</b>	
		<b>Net Worth:</b>	
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities &amp; Net Worth</b>	<b>\$</b>
*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.	
<b>Total:</b>	<b>\$</b>	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)



