

BUSINESS LOAN APPLICATION

CUSTOMER CREDIT INFORMATION REQUIREMENTS

- \$2,500 - \$50,000 Required documents: This application.
- \$50,001 - \$100,000 Required documents: This application plus two most recent business and personal tax returns.
- \$100,001 - \$250,000 Required documents: This application plus three most recent business and personal tax returns and YTD business financial statements.
- Over \$250,000 - Please refer to the Commercial Loan Application.

Global Account #

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To comply with this requirement, please complete the following information prior to applying for credit.

Credit Request

If applying for a Letter of Credit please complete the Application and Agreement for Irrevocable Standby Letter of Credit Form GCU 00960 in conjunction with this application.

Choose one: <input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Letter of Credit	Amount requested: \$	Requested Term/Amortization:
Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Working Capital <input type="checkbox"/> Cash Flow <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other <input type="checkbox"/> Loan Increase / Renewal: Account #		
<input type="checkbox"/> Overdraft protection. Cover overdrafts from my Global business checking account number: with the available funds from my Global Line of Credit		
* Collateral:	Collateral Valuation:	
* Collateral details should be completed on page 5.		

Borrower Information:

Legal name of borrower (<i>company name</i>) (<i>for sole proprietor: last name, first name</i>):		
Doing business as (DBA) (<i>if applicable</i>):		
Federal tax ID number:	Date established:	Present ownership since:
Business phone number:	Business email:	
Business type: <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation <input type="checkbox"/> Trust <input type="checkbox"/> LLC <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Non-profit <input type="checkbox"/> Partnership <input type="checkbox"/> Other		
Nature of business:		

Business physical address (no P.O. Box please):	City:	State:	Zip:
Mailing address (if different than street address):	City:	State:	Zip:

Business Financial Information:

Assets:	Value:		
Cash on hand and in bank:	\$		
Accounts receivable:	\$		
Inventory:	\$		
Other:	\$		
Total Assets:	\$		
Liabilities:	Monthly payment:	Balance owed:	
Notes payable to banks and others:	\$	\$	
Installment loans:	\$	\$	
Real estate mortgages:	\$	\$	
Credit cards (outstanding balance):	\$	\$	
Contingent liabilities:	\$	\$	
Other liabilities:	\$	\$	
Total liabilities:		\$	
Net worth: (Assets minus Liabilities)		\$	
Revenue:	Value:		
Annual Gross Profit:	\$		
Annual Net Profit:	\$		
<i>If yes to any of the questions, please explain on an attached sheet:</i>			
Has the business incurred a loss in the last 3 years		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the borrower or any principal declared bankruptcy in the last 10 years?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower liable on any debts not shown above?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower or any principal contingently liable as guarantor, comaker, or endorser?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the borrower or any principals currently involved in any litigation or other legal claims?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any taxes currently past due by the borrower or any principal?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the borrower have any outstanding tax liens?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please list amount due: \$			

Owner/principal information: (if more than two owners, please attach additional sheet)

1. Owner/principal				
First name:	MI:	Last name:	Suffix:	
Social Security Number:	Date of birth:	% of Ownership:	Years as owner:	
Residence street address:	City:	State:	Zip:	
Primary Phone Number:	Email:			
U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:				
Personal residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Number of years:	Monthly payment: \$	Mortgage balance \$	Market Value: \$
Assets:		Value:		
Cash on hand and in bank:		\$		
Investments: stocks, bonds, etc.:		\$		
Real estate:		\$		
Retirement accounts:		\$		
Automobiles:		\$		
Other:		\$		
Total assets:		\$		
Liabilities:		Monthly payment:	Balance owed:	
Notes payable to banks and others:		\$	\$	
Installment loans:		\$	\$	
Real estate mortgages:		\$	\$	
Credit cards (<i>outstanding balance</i>):		\$	\$	
Contingent liabilities:		\$	\$	
Other liabilities:		\$	\$	
		Total Liabilities:	\$	
		Net worth: (Assets minus Liabilities)	\$	
		Total personal annual income*	\$	
*Income received from child support, alimony, or maintenance is optional information furnished only if you desire this income to be considered in evaluating your application.				

2. Owner/principal				
First name:	MI:	Last name:	Suffix:	
Social Security Number:	Date of birth:	% of Ownership:	Years as owner:	
Residence street address:	City:	State:	Zip:	
Primary Phone Number:	Email:			
U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:				
Personal residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Number of years:	Monthly payment: \$	Mortgage balance \$	Market Value: \$
Assets:	Value:			
Cash on hand and in bank:	\$			
Investments: stocks, bonds, etc.:	\$			
Real estate:	\$			
Retirement accounts:	\$			
Automobiles:	\$			
Other:	\$			
Total assets:			\$	
Liabilities:	Monthly payment:		Balance owed:	
Notes payable to banks and others:	\$		\$	
Installment loans:	\$		\$	
Real estate mortgages:	\$		\$	
Credit cards (<i>outstanding balance</i>):	\$		\$	
Contingent liabilities:	\$		\$	
Other liabilities:	\$		\$	
Total Liabilities:			\$	
Net worth: (Assets minus Liabilities)			\$	
Total personal annual income*			\$	
*Income received from child support, alimony, or maintenance is optional information furnished only if you desire this income to be considered in evaluating your application.				

Collateral Offered:

<input type="checkbox"/> All Assets <input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Equipment <input type="checkbox"/> Inventory <input type="checkbox"/> Marketable Securities <input type="checkbox"/> Savings <input type="checkbox"/> Other				
Vehicle/Equipment	Year:	Make:	Model:	VIN or Serial number:
Real Estate: <input type="checkbox"/> Commercial <input type="checkbox"/> Residential				
Physical address:		Current valuation:	Environmental concerns? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach explanation	

Statement and signatures of all business owners/principals*(if more than two owners, please attach additional sheet)*

Each of the undersigned certifies intent to apply for credit as indicated in this application and that everything stated herein and in attachment(s) is correct. Global may keep this application whether or not it is approved. We authorize Global and any of its duly authorized agents to obtain and use credit reports and to exchange credit information in connection with this application, and any update, renewal, or extension that Global may require. Additionally we hereby authorize Global to obtain our personal credit report(s), and/or to make employment or investigative inquiries deemed necessary by Global in connection with this application. We have the right to ask if a consumer credit report was requested, and if it was and we ask, we will be informed of the name and address of the consumer reporting agency that furnished the report. We understand and agree that Global can furnish our personal and business information to consumer reporting agencies and to others who may properly receive the information. It is understood that a photocopy or fax of this application will also serve as authorization. We understand that we must update this credit information at Global's request and if our financial condition changes. We certify that the credit being applied for will be used solely for business purposes. We understand and agree that the above statements apply to any Owner, Principal, Partner, Guarantor, and Co-Borrower.

Statement of intent to obtain credit as joint applicants/guarantors:		
<input type="checkbox"/> Yes, we are applying for joint credit in all of our names <input type="checkbox"/> No, the request is for individual credit in the name of:		
1. Signer:	Title:	Date:
2. Signer:	Title:	Date: