



5140 West Parkway, Groves, TX 77619
 P.O. Box 848, Groves, TX 77619-0848
 (800) 448-5328
 gecu.org

COMMERCIAL LOAN APPLICATION

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. What this means for you: When you open an account, we will ask you for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

A. APPLICANT INFORMATION

LEGAL NAME OF BUSINESS OR INDIVIDUAL		PHONE NUMBER	
STREET ADDRESS			
MAILING ADDRESS			
PHONE NUMBER	CONTACT NAME	FAX	E-MAIL
TAX ID NO.	YEAR ESTABLISHED	STATE	TYPE OF ENTITY <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Corporation Professional Association
BUSINESS YEAR END	IF INDIVIDUAL, DATE OF BIRTH		IF INDIVIDUAL, NAME AND PHONE NO. OF EMPLOYER
NATURE OF BUSINESS			

B. LOAN REQUEST

LOAN AMOUNT/CREDIT LIMIT REQUESTED	<input type="checkbox"/> Credit Card <input type="checkbox"/> New Loan <input type="checkbox"/> Renew/Increase Existing Loan	LOAN PURPOSE
TERMS	VALUE OF COLLATERAL	
COLLATERAL OFFERED	SOURCE OF VALUATION	
COLLATERAL OWNER	LIENHOLDERS AND AMOUNTS OF LIENS	
INSURANCE AGENT/COMPANY	PHONE NUMBER	
TYPE OF COVERAGE	POLICY DATES	

C. GUARANTOR/CO-BORROWER (REQUIRED FOR LOANS TO ENTITIES AND GROUPS SUCH AS A CORPORATION)

CHECK HERE IF ADDITIONAL GUARANTORS/CO-BORROWERS INFORMATION IS ATTACHED ON PAGE 3

1. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH	
STREET ADDRESS			
MAILING ADDRESS (IF DIFFERENT)			
HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL

2. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH	
STREET ADDRESS			
MAILING ADDRESS (IF DIFFERENT)			
HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL

D. FINANCIAL INFORMATION

TAX RETURN FILED THROUGH WHAT DATE	Are any returns being contested or audited: <input type="checkbox"/> Yes <input type="checkbox"/> No
------------------------------------	--

IF YES, DESCRIBE: ACCOUNTANT OR ACCOUNTING FIRM:

NAME(S) AND TITLE(S) OF PERSONS AUTHORIZED TO BORROW MONEY ON BEHALF OF THE BUSINESS:

- | | |
|----|----|
| 1. | 2. |
| 3. | 4. |

<input type="checkbox"/> FINANCIAL STATEMENT ON BORROWER(S) SUBMITTED WITH APPLICATION	DATE
<input type="checkbox"/> FINANCIAL STATEMENT ON GUARANTOR(S) SUBMITTED WITH APPLICATION	DATE
<input type="checkbox"/> TAX RETURN ON BORROWER SUBMITTED WITH APPLICATION	DATE
<input type="checkbox"/> TAX RETURN ON GUARANTOR(S) SUBMITTED WITH APPLICATION	DATE

E. REAL ESTATE INFORMATION (REAL ESTATE SECURED LOANS ONLY)

Existing and new loan secured by residential structure, complete information below:

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower <input type="checkbox"/> I do not wish to furnish this information	Co-Borrower <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

SIGNATURES

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

STATEMENT OF BUSINESS PURPOSE: The undersigned represent, warrant and guaranty that the loan requested via the application and or other documentation submitted contemporaneously herewith is for **commercial use, and: (1) no part of the loan or its proceeds; (2) no property, equipment or other goods acquired with loan proceeds or used in the business of the borrowers or any guarantors or otherwise will be used for any consumer, household or family purpose whatsoever.** By signing below, each Applicant declares that he/she has read and understands this Statement and individually represents, warrants and guarantees as set forth with the expectation that the Credit Union will rely on this Statement.

JOINT CREDIT: TO BE COMPLETED BY ALL NATURAL PERSONS SIGNING INDIVIDUALLY AS BORROWERS, CO-BORROWERS OR GUARANTORS:

Joint Credit -- We intend to apply for joint credit. (initials) _____

By signing below, each Applicant declares that he/she has read and understands the Notices Addendum attached as page 4 and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice contained therein.

BY: TITLE:	SIGNATURE _____ DATE _____
X	
INDIVIDUAL NAME: <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR	SIGNATURE _____ DATE _____
X	
INDIVIDUAL NAME: <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR	SIGNATURE _____ DATE _____
X	

BY: TITLE:	SIGNATURE _____ DATE _____
X	
INDIVIDUAL NAME: <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR	SIGNATURE _____ DATE _____
X	
INDIVIDUAL NAME: <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR	SIGNATURE _____ DATE _____
X	



5140 West Parkway, Groves, TX 77619
 P.O. Box 848, Groves, TX 77619-0848
 (800) 448-5328
 gecu.org

**ADDITIONAL GUARANTORS/CO-BORROWERS –
 COMMERCIAL LOAN APPLICATION**

Check as applicable: There are no additional Guarantors/Co-Borrowers other than those listed on page 1 of this Application.
 There are additional Guarantors/Co-Borrowers. See Below:

LEGAL NAME OF BUSINESS	DATE
------------------------	------

In addition to those Guarantors/Co-Borrowers noted on page 1 of this Application, we submit the following additional Guarantor/Co-Borrower information:

GUARANTOR/CO-BORROWER (REQUIRED FOR LOANS TO ENTITIES AND GROUPS SUCH AS A CORPORATION)

3. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH
------	---------------	---------------

STREET ADDRESS

MAILING ADDRESS (IF DIFFERENT)

HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL
-------------	-------------	------------	--------

4. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH
------	---------------	---------------

STREET ADDRESS

MAILING ADDRESS (IF DIFFERENT)

HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL
-------------	-------------	------------	--------

5. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH
------	---------------	---------------

STREET ADDRESS

MAILING ADDRESS (IF DIFFERENT)

HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL
-------------	-------------	------------	--------

6. Check the appropriate box that describes your relationship to the loan application: CO-BORROWER GUARANTOR

NAME	TAX ID NUMBER	DATE OF BIRTH
------	---------------	---------------

STREET ADDRESS

MAILING ADDRESS (IF DIFFERENT)

HOME NUMBER	WORK NUMBER	FAX NUMBER	E-MAIL
-------------	-------------	------------	--------



5140 West Parkway, Groves, TX 77619
 P.O. Box 848, Groves, TX 77619-0848
 (800) 448-5328
 gecu.org

**NOTICES ADDENDUM TO
 COMMERCIAL LOAN APPLICATION**

EQUAL CREDIT OPPORTUNITY ACT NOTICES

If your gross annual revenues in the previous fiscal year were \$1,000,000.00 or less, and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

**5140 West Parkway, Groves, TX 77619
 P.O. Box 848, Groves, TX 77619-0848**

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

NOTICE: 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, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission, Southwest Regional Office, 1999 Bryan Street, Suite 2150, Dallas, TX 75201-6808

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____

Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X _____

APPRAISAL NOTICE (REAL ESTATE SECURED LOANS ONLY)

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address: Gulf Credit Union, PO Box 848, Groves, TX 77619, Attn: Commercial Loan Department. We must hear from you no later than ninety (90) after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

RENEWALS: Existing and new loan secured by residential structure, complete information below:

APPLICANT COPY - DETACH AND KEEP FOR YOUR RECORDS