



BUSINESS LOAN APPLICATION

Company Name:		
Address:		Telephone:
City State Zip:		Fax:
Email address:		Cell Phone:
Federal Employer Identification Number (FEIN):		
Present Forward Financial Credit Union member:		If yes, Business Account #
Accountant Name:		Telephone:
Attorney Name:		Telephone:
Trade/Credit Reference:		Telephone:
Nature of Business: Chiropractic		
Types of Products/Services:		
Date Business Established:	Under Current Management Since:	Number of Employees:
Type of Entity	Corporation	LLC <input type="checkbox"/>
	LLP <input type="checkbox"/>	Partnership <input type="checkbox"/>
		Sole Proprietorship
Are there Affiliates/Related Parties? If yes, name:		
Key Customers:		
Major Competitors:		
Future plans for Growth/Expansion:		
How will this loan benefit your company?		

Loan Request Information

Project Costs		Collateral Offered		
Use of Proceeds – Round to nearest \$100			Present Market Value	Present Loan Balance
Land/Building Purchase		Land		
New Construction Or Improvements		Building		
Machinery & Equipment Purchases		Machinery		
Inventory Purchase		Equipment		
Working Capital including Payables		Vehicles		
Purchase of Existing Business		Furniture & Fixtures		
Payoff Loans		Receivables		
Closing Costs Title		Inventory		
Other		Other		
TOTAL PROJECT COSTS		TOTAL		
Less Down Payment				
TOTAL LOAN REQUEST				

Authorization

I/We authorize Forward Financial Credit Union and/or its assigns to contact and inquire of my/our references and my/our employer(s), past, present and future, and to obtain consumer reports on me/us either before or after any advance is made to me/us. I/We further authorize Forward Financial Credit Union and/or its assigns to furnish information concerning my/our account(s) to credit reporting agencies or any other entity deemed necessary for any purpose related to my/our credit transaction. I/We authorize Forward Financial Credit Union to contact the accountant listed on this application for additional information or to request copies of my/our completed tax return(s) and/or financial statements. I/We represent that the information provided on this application is true and complete. I/We understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make false statements concerning any of the following information as applicable under provision of Title 18, United States Code, §1014.

Date Print Name Signature

Date Printed Name Signature

Date Printed Name Signature

Date Printed Name Signature

CERTIFICATE of SECRETARY

*Note: This applies to corporations only.

I certify that I am the _____ and that the following persons hold position in this corporation and/or own shares in this corporation in the amount and form designated.

1) Directors

Name _____ Name _____

Name _____ Name _____

2) Officers

President _____ Vice President _____

Secretary _____ Treasurer _____

3) Shareholders

Name	Number of Shares	% of Shares Outstanding

_____ By _____
Date



BUSINESS FINANCIAL STATEMENT

Business Name:

For the purpose of obtaining credit from Forward Financial Credit Union and any future credit granted the undersigned by Forward Financial Credit Union, or to support the extension of credit already given, the undersigned makes the following statement to Forward Financial Credit Union of the undersigned's financial condition on the _____, and represents that the statement is true and complete and authorizes Forward Financial Credit Union, or its agents, to verify the information obtained in this statement and obtain additional information concerning the undersigned's financial condition and furnish the same to others. I understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the following information as applicable under provisions of Title 18, Unites States Code, Section 1014. I agree to notify Forward Financial Credit Union, in writing, of any changes that materially affects the accuracy of this statement.

Assets		Liabilities & Net Worth	
Cash (Schedule 1)		Lines of Credit	
Notes Receivable		Notes Payable, current/short term	
Accounts Receivable		Accounts Payable	
Inventory		Bank Overdrafts	
U.S. Government Securities		Accrued Wages	
Cash Surrender Value, Life Insurance		Accrued Taxes	
Other Current Assets		Accrued Interest	
Intangible Assets/ Established Bus.		Current Portion Long Term Debt	
		Other Current Liabilities	
		Total	
Total Current Assets		Total Current Liabilities	
Machinery & Equipment (Schedule 2)		Mortgages Payable (Schedule 3)	
Land (Schedule 3)		Term Debt (Schedule 4)	
Buildings (Schedule 3)		Other Long-Term Liabilities	
Intangible Assets		Loan from Members to be repaid	
Due from Officers/Stockholders		Loans from Members	
Other Assets		Total Liabilities	
		Stock	
		Retained Earnings	
		Total Net Worth	
TOTAL ASSETS		TOTAL LIABILITES & NET WORTH	

By: _____

Date _____

1. Schedule of Cash, Checking Accounts, Savings Accounts and Certificates of Deposit

Type	Financial Institution Name	Balance	Pledged?
checking			
Savings			
Savings			

2. Schedule of Machinery & Equipment -- Attach additional sheets if necessary.

Quantity	Description – Make & Model	Year	Fair Market Value

3. Schedule of Real Estate Owned & Mortgages Payable

Property Address	Owned By	Original Cost	Fair Mkt. Value	Creditor Name	Mortgage Balance	Monthly Payment	Interest Rate	Annual Taxes

4. Schedule of Term Debt other than Mortgages Payable

Creditor	Collateral Description	Owned By	Collateral Fair Market Value	Loan Balance	Monthly Payment	Interest Rate



**PERSONAL FINANCIAL STATEMENT
and
MANAGEMENT RÉSUMÉ**

Name : _____

For the purpose of obtaining credit from Forward Financial Credit Union and any future credit granted by Forward Financial Credit Union, or to support the extension of credit already given, I make the following statement to Forward Financial Credit Union of my financial condition on May 29, 2019. I represent that the statement is true and complete and authorize Forward Financial Credit Union, or its agents, to verify the information obtained in this statement and obtain additional information concerning my financial condition and furnish the same to others. I understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the following information as applicable under provisions of Title 18, Unites States Code, Section 1014. I agree to notify Forward Financial Credit Union, in writing, of any changes that materially affects the accuracy of this statement.

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement. If a married applicant is applying for separate credit or for joint credit with someone other than his or her spouse, include all marital property and all individual property of the applicant spouse but do not include individual property of the other spouse.

ASSETS		LIABILITIES	
Cash (Schedule 1) Flag star		Notes Payable – Secured (Sch. 6)	
Government and Listed Securities (Sch. 2)		Notes Payable – Unsecured (Sch. 6)	
Unlisted Securities (Schedule 2)		Other Payables	
Notes & Loans Receivable (Schedule 3)		Life Insurance Loans (Schedule 5)	
Real Estate Owned (Schedule 4)		Accounts Payable	
Automobiles		Unpaid Income Taxes	
Other Personal Property		Mortgages Payable (Schedule 4)	
Cash Value Life Insurance (Schedule 5)		Real Estate Taxes Due	
Equity in Partnership(s)		Credit Card Balances	
Equity in Proprietorship(s)		Other Debts	
Vested Pension Benefits or Profit Sharing			
IRA Balances			
TOTAL ASSETS		TOTAL LIABILITIES	
LESS TOTAL LIABILITIES			
NET WORTH			

Signature _____ Date _____

Signature _____ Date _____



Certificate of Financial Statement Accuracy

To: Forward Financial Credit Union

The listed documents are the financial statement(s) or tax return(s) of the undersigned as of _____ (list all dates) and include the most recent such document prepared by or for the undersigned. They are furnished in connection with an application for, or renewal/extension of, credit to be extended by the Credit Union to the undersigned or a third party and to induce the Credit Union to permit the undersigned to become obligated to the Credit Union notes, extension of credit, endorsements, guarantees, security agreements, overdrafts and/or otherwise. The undersigned agrees to notify the Credit Union immediately of the extent and character of any material change in the undersigned's financial condition.

These financial statements and/or tax returns shall constitute a continuing representation by the undersigned and shall be construed by the Credit Union to be a continuing representation as to the financial condition of the undersigned, and a new and original statement of all assets and liabilities of the undersigned upon each and every transaction in and by which the undersigned hereafter becomes obligated to the Credit Union until the undersigned advises the Credit Union in writing to the contrary.

The undersigned certifies and declares under penalty of perjury that the attached statement and supporting schedules, both printed and written, gives a complete and correct statement of the financial condition of the undersigned as of the date indicated above and on the date of the statement or schedules, and that no material change in the financial condition depicted on the statement or schedules has occurred since its date, except those set forth in writing to the Credit Union.

The Credit Union may (a) verify with third parties any information contained in the attached documents, (b) obtain information from others and (c) ask and answer questions and requests seeking credit experience and financial information about the undersigned.

Executed on _____ at Niagara _____, Wisconsin.

By _____

Title _____

Company Name _____