



This application is taken by _____ Credit Union, Lender, _____, Maine

If Debtor is more than one Person, Federal Regulation B (Equal Credit Opportunity Act) requires Lender to obtain evidence of Debtor's intention to apply for joint credit. Debtor's signature below shall evidence such intent. Debtor's intent shall apply to future related extensions of joint credit and joint guaranty.

Date: ___/___/___

BUSINESS LOAN APPLICATION

Borrower(s):							
Address:						E-mail or Website:	
City:		State:		Zip:		Telephone:	H: O:
Type of Organization: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other							
Date Established:				Tax ID:			

Business Description (describe briefly): _____

Owner(s) Information:

Name	Title	SS#	% Ownership

Related Businesses: Do you own any other businesses? If so, please list and briefly describe.

Request Information:

Loan Amount Requested \$ _____ Purpose of Loan _____
 (refinance, purchase, equip., construction, etc.)

Collateral for Proposed Loan: _____

Government Monitoring Info Required? YES _____ NO _____ (See separate GMI Data Form)

Disclosure of Right to Receive a Copy of Appraisal

If the loan is secured by a dwelling (a residential structure containing 1 to 4 units whether or not attached to real estate), you have the right to receive a copy of the appraisal report used in connection with the evaluation of your loan request. The applicant may obtain a copy of the appraisal report provided that the applicant has paid for or is willing to pay for the cost of the appraisal. If you wish to receive a copy, please write us at: Business Lending Solutions, LLC 101 Western Ave. Hampden, Maine 04444. We must hear from you no later than 90 days after we notify you about the action taken on the loan application or you withdraw your application.

Equal Credit Opportunity Notice

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send your request within 60 days from the date you are notified of the creditor's decisions to Business Lending Solutions, LLC 101 Western Ave. Hampden, Maine 04444. The creditor will send you a written statement of reasons within 30 days of receiving your request for the statement. The notice below describes additional protections extended to you.

NOTICE: If you have been asked to act as a guarantor for that purpose, please be advised that if the creditor determines that you do not meet its standards of creditworthiness for the amount and/or kind of credit desired by the primary applicant(s), the creditor is required by law to provide the specific reasons for such adverse action to the primary applicant(s) either verbally or in writing as instructed in the preceding paragraph and NOT to you. Unless you are willing to share the specific reasons for adverse action based on your credit history with the primary applicant(s), you should not submit this application to the creditor. Your choosing to submit this application to the creditor will be

deemed by the creditor to be your authorization to share the specific reasons for adverse action with the primary applicant(s) should application be denied.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against 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 agencies that administer compliance with this law are:

Consumer Financial Protection Bureau (CFPB): *Credit Unions with total assets of over \$10 billion.*

National Credit Union Administration: *Federal credit unions where the words "Federal credit union" appear in the institution's name.*

Federal Trade Commission (Northeast Regional Office): *State chartered credit unions.*

Authorizations and Notifications:

I authorize the Lender to make or have made on the named Business Applicant and/or individually on any and all of the signers below any credit, employment or investigate inquiry that the Lender determines appropriate for the extension of credit or the collection of amounts owed to the Lender. The Lender can furnish information concerning my account to consumer reporting agencies and others who may properly receive that information. If I ask, I will be informed whether or not a consumer report was requested, and if a report was requested, I will be informed of the name and address of the consumer reporting agency that furnished the report.

If property is used as collateral, it must be insured on the day of closing. The amount of insurance coverage must be equal to the lesser of the insurable value or the loan amount. You have the right of free choice in the selection of the agent and insurer through or by which the insurance is to be placed. If an appraisal is required, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Everything that I have stated on all parts of this application is correct to the best of my knowledge.

Applicant

Date: _____

Co-Applicant

Date: _____