

Small Business Resiliency Loan Application

APPLICATION PROCESS

After you (the applicant) complete this application, your SBRN partner will use it to verify your eligibility for participation in the program. If you are eligible, your application will be forwarded to the GoWest Foundation, which will select a participating credit union lender and forward the application to that credit union. The credit union that makes the loan will be your lender.

BUSINESS APPLICANT BORROWER INFORMATION

Date		Account No.		Loan No	
Legal Name of Business Applicant					
Principal Office Address					
Business Mailing Address					
Trade Name (if any)		Federal TIN/ITIN			
UEI					
Business Phone Number		Email Address			

Business Organization Information

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Corporation	<input type="checkbox"/> Limited Liability Company
<input type="checkbox"/> General Partnership	<input type="checkbox"/> Professional Corporation	<input type="checkbox"/> Limited Partnership
<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Other _____	
No. of Employees	Business Established (MM-YY)	Ownership Since (MM-YY)
Annual Gross Sales (Revenue)	Annual Expenses (including annual loan payments)	
State of Organization		

CERTIFICATION OF BUSINESS OWNERSHIP

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

A. RESPONSIBLE OFFICER INFORMATION (the person who controls the business)

Officer Name		Position					
Address							
% Ownership	SSN/TIN/ITIN	DOB	Type of ID	ID#	Issue Date	Exp Date	OFAC
Responsible Officer Phone Number			Email Address				

B. BENEFICIAL OWNER(S) INFORMATION (anyone who owns 25% or more of the business)

1. Owner Name		Position					
Address							
% Ownership	SSN/TIN/ITIN	DOB	Type of ID	ID#	Issue Date	Exp Date	OFAC
Owner Phone No.				Email Address			
2. Owner Name		Position					
Address							
% Ownership	SSN/TIN/ITIN	DOB	Type of ID	ID#	Issue Date	Exp Date	OFAC

Business Loan Application

Owner Phone No.					Email Address			
3. Owner Name				Position				
Address								
% Ownership	SSN/TIN/ITIN	DOB	Type of ID	ID#	Issue Date	Exp Date	OFAC	
Owner Phone No.					Email Address			
4. Owner Name				Position				
Address								
% Ownership	SSN/TIN/ITIN	DOB	Type of ID	ID#	Issue Date	Exp Date	OFAC	
Owner Phone No.					Email Address			

LOAN REQUEST & SECURITY DESCRIPTION

Loan Amount/Credit Limit	\$		
Loan Purpose & Type	Share-Secured Loan		
Description of Use of Loan Funds			

A Share-Secured Loan is secured by funds on deposit in a savings account at a credit union.

IMPORTANT NOTICES & DISCLOSURES

Important Information About Procedures For New Loan/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 to you: When you request a loan or open an account, your credit union lender will ask for your name, 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.

Credit Report Authorization. You authorize your credit union lender to obtain credit reports on you at the time of application and periodically thereafter. The credit union lender may use this information to track changes in the credit profiles of program participants.

CERTIFICATION AND EXECUTION SIGNATURES

Certification of Information. On behalf of the applicant, each person signing below hereby certifies that the information contained in this application is presented for the purpose of obtaining credit, and is true, complete, and correct. We understand that the credit union lender is relying on this application, including the Certification of Authority, in making a loan to applicant.

Certification of Authority

Each Responsible Officer and Owner signing below certifies they have completed and signed this Application within their authority under the terms of the Certification of Authority below.

Name	Position/Title	Signature	Date
		X	
		X	
		X	

Supporting Documents to Application

Please submit the following:

- Applicant** – Business formation documents
- Other** _____

CERTIFICATION OF AUTHORITY

The Responsible Officer listed signing above certifies that at a meeting of the above named Applicant (or by other duly authorized action in lieu of a meeting), duly called and held, at which a quorum was present and voting, the Applicant Responsible Officer ("Authorized Parties") was authorized and empowered to act on behalf of the Applicant to carry out any of the actions described in the Agreements listed above.

Authority of Authorized Parties. The Applicant Responsible Officer listed above may enter into any agreements of any nature with Credit Union, and those agreements will bind the Applicant. The authority of Applicant Responsible Officer and any one (1) of Authorized Parties listed above to act on behalf of the Applicant specifically includes, but is not limited to, the authority to carry out any of the acts set forth below:

Borrow Money. To borrow from Credit Union, on such terms as may be agreed upon between any Authorized Party and Credit Union, such sum or sums of money as in their judgment should be borrowed, without limitation.

Grant Security. To mortgage, pledge, hypothecate, or otherwise encumber and deliver to Credit Union, as security for the payment of any loans so obtained, any promissory notes so executed, or any other or further indebtedness of the Applicant to Credit Union at any time owing, however the same may be evidenced, any property now or hereafter belonging to the Applicant or in which the Applicant now or hereafter may have an interest, including without limitation all real property and all personal property of the Applicant. Such property may be mortgaged, pledged, hypothecated, or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, hypothecated, or encumbered.

Guaranty Indebtedness. To guaranty or act as surety for loans to other borrowers on such terms as may be agreed upon by the Authorized Party and Credit Union, in amounts which in their judgment should be guaranteed, without limitation.

Execute Loan Documents. To execute and deliver to Credit Union the promissory note or notes, on Credit Union's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any indebtedness of the Applicant to Credit Union, and also to execute and deliver to Credit Union one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, or any portion of the notes. To execute and deliver to Credit Union the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, security agreements, financing statements and guaranty agreements which may be submitted by Credit Union, and which shall evidence the

terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Credit Union any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which they may in their discretion deem reasonably necessary or proper in connection with or pertaining to the giving of the liens and encumbrances. Notwithstanding the foregoing, any one of the above Authorized Parties may execute, deliver, or record financing statements.

Negotiate Items. To draw, endorse, and discount with Credit Union all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Applicant or in which the Applicant may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the account of the Applicant with Credit Union, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

Notice of Changes. We will notify Credit Union in writing at Credit Union's address shown above (or such other addresses as Credit Union may designate from time to time) prior to any (a) change in the name of the Applicant (b) change in the assumed business name(s) of the Applicant (c) change in the Authorized Parties, or (d) change structure or in any other aspect of the Applicant that directly or indirectly relates to any agreements between the Applicant and Credit Union.

Certification. Any and all acts authorized pursuant to these resolutions and performed prior to the passage of these resolutions are hereby ratified and approved, that these resolutions shall remain in full force and effect and Credit Union may rely on these Resolutions until written notice of their revocation shall have been delivered to and received by Credit Union. Any such notice shall not affect any of the Entity's agreements or commitments in effect at the time notice is given.

The Authorized Parties listed above are duly elected, appointed, or employed by or for the Applicant as the case may be, and occupy the positions set opposite their respective names; that the foregoing Resolutions now stand of record on the books of the Applicant; and that the Resolutions are in full force and effect and have not been modified or revoked in any manner whatsoever. We attest that the signatures set opposite the names listed above are their genuine signatures.

Indemnification of Credit Union. The Applicant and Authorized parties hereby indemnify the Credit Union and hold the Credit Union harmless from any and all claims or liabilities arising out of or in connection with the Loan and the Credit Union's acts or omissions in reliance upon the certifications and directions of The Applicant and Authorized Parties.