



Business Loan QuickApp Checklist

In order for us to properly evaluate your credit request quickly and provide you with the most attractive possible pricing and structure, please submit a complete application package, including:

- Complete Business Loan QuickApp (including owner's Personal Financial Statement)
- Last 2 years Business Financial Statements and Tax Returns
- Owner's Most Recent Personal Tax Return
- Financial Projections

Note: Additional information may be required by lender to complete the due diligence process.

Please submit your completed loan application package to:

Member Business Lending Department
440 East 36th Ave., Anchorage, AK 99503
(907) 257-7240 ● FAX: (907) 222-5742
Toll Free: (800) 764-1123, ext. 240
Email: claryd@denalifcu.com
Email: hoodj@denalifcu.com

Type of Credit:

- Secured Credit (other than real estate)
- Secured Credit (secured by real estate)

Loan Amount: _____

Collateral description: _____

- Primary Residence
- Business Property
- Other

Address of property: _____

How will the money be used? _____

Tell Us About Your Business

Name of Business SIC Code

Business Address

City State Zip Code

Business Phone Number Business Fax Number E-Mail Address

Month/Year Established Length of Time Operated Under Current Ownership

Tax Identification Number Nature of Business

Type of Business Corporation Partnership Sole Proprietorship Trust
 Unincorporated Limited Liability Co Non-profit Organization Other

- Yes No Is the business an endorser, guarantor, or co-maker for obligations (including any leases for vehicle equipment, business location, etc.) not listed on your business financial statements?
- Yes No Does the business have existing lines or loans? If yes, attach a list of them, including regular monthly payments.
- Yes No Is this business or its principals involved in any claim or lawsuit?
- Yes No Has the business, its owners, or any guarantors ever been involved in a business failure or bankruptcy?
- Yes No Does the business owe any taxes for years prior to this year?
- Yes No Are any assets pledged or mortgaged other than as stated on the business and personal financial statements submitted with this application?

(If you answered yes to any of these questions, please attach a written explanation.)

1. Owner/Principal			Tell Us About the Business Owners or Principals			2. Owner/Principal					
Name:(First)	(MI)	(Last)	Name:(First)	(MI)	(Last)	Name:(First)	(MI)	(Last)			
Date of Birth	Social Security Number		Home Phone	Date of Birth	Social Security Number		Home Phone				
Home Address (Street, City, State, Zip)			Home Address (Street, City, State, Zip)			Home Address (Street, City, State, Zip)					
Mailing Address (Street, City, State, Zip)			Mailing Address (Street, City, State, Zip)			Mailing Address (Street, City, State, Zip)					
Years/Months at Address		Own Rent	Monthly Housing Payment		Years/Months at Address		Own Rent	Monthly Housing Payment			
Present Employer		Position at Company	% of Ownership (business)		Present Employer		Position at Company	% of Ownership (business)			
Years in Employment		Work Phone	Reference		Years in Employment		Work Phone	Reference			
Gross Monthly Salary			Other Annual Income Source*			Gross Monthly Salary			Other Annual Income Source*		

*You need not disclose income from alimony, child support, or separate maintenance unless you wish to have this income considered in the credit decision.

3. Owner/Principal			4. Owner/Principal		
Name:(First)		(MI)	Name:(First)		(MI) (Last)
Date of Birth	Social Security Number	Home Phone	Date of Birth	Social Security Number	Home Phone
Home Address (Street, City, State, Zip)			Home Address (Street, City, State, Zip)		
Mailing Address (Street, City, State, Zip)			Mailing Address (Street, City, State, Zip)		
Years/Months at Address	Own Rent	Monthly Housing Payment	Years/Months at Address	Own Rent	Monthly Housing Payment
Present Employer	Position at Company	% of Ownership (business)	Present Employer	Position at Company	% of Ownership (business)
Years in Employment	Work Phone	Reference	Years in Employment	Work Phone	Reference
Gross Monthly Salary		Other Annual Income Source*	Gross Monthly Salary		Other Annual Income Source*

*You need not disclose income from alimony, child support, or separate maintenance unless you wish to have this income considered in the credit decision.

Statement and Signatures of All Business Owners/Principals

- Each person signing (below) certifies that he/she is authorized to sign for the business related to this credit application.
- Each signer submits the information contained in this application and any supplemental documents as full, true, and correct statements on the date signed.
- Each signer authorizes and directs Denali Alaskan Federal Credit Union to obtain personal credit reports for the business and the signer in conjunction with this application, or any renewal, monitoring, or collection of credit, if this loan/line is approved.

Section 202.7 (d) Reg. B requires the Credit Union to confirm whether you intent to be jointly obligated on the proposed loan. If we cannot confirm your intent, it may delay or prevent us from processing your application.

We intend to apply for joint credit _____

Applicant

Co Applicant / Joint

1. Applicant / Signer _____	Title _____	Date _____
1. Applicant / Signer _____	Title _____	Date _____
1. Applicant / Signer _____	Title _____	Date _____
1. Applicant / Signer _____	Title _____	Date _____

* I have read and understood the "Disclosure to the Member Business Loan QuickApp" * _____ (Initial)

Statement and Signatures of All Business Owners/Principals

Please attache copies of the documents specified below according to the type of business you have:

Proprietorship

- Current personal financial statement
- Personal tax returns for past two years, including Schedule C
- Last two years business financial statements

Corporation - Partnership

- Complete business tax returns for the past two years
- Last two years business financial statements
- Current personal financial statement for each partner/principal
- Personal tax returns for the past two years for each partner/principal

Information to Include with Business Loan Applications:

- 2 years tax returns, business and personal
- Business and personal financial statements.
- Copy of current business license.
- Business plan. (To include description of what loan funds will be used for)
- Resume on owners of business.
- Appraisal, bill of sale, purchase order; of collateral for loan.
- Business Loan Agreement (must be a member with depository account.)*
- Corporate resolution authorizing borrowing.
- Personal guarantees of business owners.*
- Copy of insurance on collateral to be used for the loan.
- On real estate loans, copy of recent tax assessed valuation on property.

* To be prepared by the Credit Union at time of closing

§ Loan requests less than \$50,000 may be processed as a consumer loan and may not need the above information. Please contact your Denali Alaskan loan officer for additional guidance.



Member Business Lending

440 East 36th Avenue, Anchorage, AK 99503

(907) 257-7240 ● FAX: (907) 222-5810 ● Toll Free: (800) 764-1123 ext. 240



EQUAL HOUSING
LENDER
We Do Business in Accordance With
the Federal Fair Housing Law and the
Equal Credit Opportunity Act

Denali Alaskan

FEDERAL CREDIT UNION

Disclosure to the Member Business Loan Quick App

You have the right to a copy of an appraisal report used in conjunction with your application for credit. If you wish to receive 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.

If we take an adverse action on your loan application, you have the right to a statement of the specific reasons for the action taken. This statement will be provided by us within 30 days, if the request is received by us within 60 days of our notification to you.

You may obtain the statement of reasons from:

Denali Alaskan Federal Credit Union
Member Business Lending
440 E 36th Avenue, Suite 220
Anchorage, AK 99503
(907) 257-7240

If we choose to provide the reasons orally, you have the right to have them confirmed in writing within 30 days of providing us with a written request for confirmation.

We reserve the right to sell your loan to a third-party. You agree that if the loan is sold, you will provide information requested by the purchaser, as authorized in the loan documents, as if it were requested by us.