

| Applicant Information | | |
|---------------------------------------|---|-----------|
| Applicant / Business Name: | Joint Applicant: | |
| Street Address: | | |
| City: | State: | Zip Code: |
| Joint Applicant Address: | | |
| City: | State: | Zip Code: |
| Applicant Federal Tax Number TIN/SSN: | Joint Applicant Federal Tax Number TIN/SSN: | |
| Applicant's Telephone Number: | Email: | |

Applicant Proposed Credit Facility:

| Proposed Loan Terms | | | |
|---|--|--|--|
| Loan Amount: \$ | Interest Rate: % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable | | |
| Loan Term in Months or Years: | | | |
| Business Purpose of Loan: | | | |
| Type of Collateral | | | |
| <input type="checkbox"/> Real Estate <input type="checkbox"/> Commercial – Owner Occupied <input type="checkbox"/> Commercial – Non-Owner Occupied <input type="checkbox"/> Income Property – Residential (1-4 Family) <input type="checkbox"/> Apartments <input type="checkbox"/> Vacation Home <input type="checkbox"/> Condominium <input type="checkbox"/> Other Real Estate: | <input type="checkbox"/> UCC Collateral <input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Inventory <input type="checkbox"/> Chattel Paper <input type="checkbox"/> Equipment <input type="checkbox"/> General Intangibles <input type="checkbox"/> Fixtures <input type="checkbox"/> UCC filing on all business assets <input type="checkbox"/> Other UCC Collateral: | <input type="checkbox"/> Titled <input type="checkbox"/> Automobile <input type="checkbox"/> Fleet Vehicle <input type="checkbox"/> Special Use <input type="checkbox"/> Aircraft <input type="checkbox"/> Other, Please Specify: | <input type="checkbox"/> Possessory <input type="checkbox"/> Share Savings/CD's <input type="checkbox"/> Stocks and/or Bonds <input type="checkbox"/> Notes/Instruments/Chattel Paper <input type="checkbox"/> Other Pledged Collateral: |
| Collateral Address or Description: | | | |

Information Regarding Your Business:

| Description of Business: | | |
|---|--|--|
| Type of Organization | | |
| <input type="checkbox"/> Profit C-Corporation <input type="checkbox"/> Profit S-Corporation <input type="checkbox"/> Non-Profit Corporation | <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Trust | <input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other, Please Specify: |
| Official Legal Name: | | |
| DBA Name (if any): | | |
| State of Organization: | Business Website: | |
| If type of organization is an individual, a sole proprietorship, or a trust, name(s) and address(es) of owner(s) primary residence(s): | | |
| Please attach copies of: <input type="checkbox"/> For Corporations, Articles of Incorporation, For a Limited Liability Corporation, the equivalent certificate, or For a Partnership, a Certificate of Partnership if the partnership is registered in any state (if applicable). <input type="checkbox"/> Limited Liability Corporation's Operating Agreement (if applicable) <input type="checkbox"/> Partnership Agreement (if applicable) | | |



Business Loan Application

Proposed Guarantor(s) (Specify Relationship to Applicant):

| Guarantor(s) | SSN or Tax ID | Address | Relationship/Percentage of Ownership |
|--------------|---------------|---------|--------------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |

Guarantor(s) Financial Information Attached:

| Attached | Not Attached | Please attach copies of: | Date(s) or Period(s) Ending |
|--------------------------|--------------------------|-----------------------------------|-----------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Individual Financial Statement(s) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Federal Tax Return(s) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Account Statement(s) | |

Insurance Provider

| Company | Agent | Telephone / Email |
|---------|-------|-------------------|
| | | |

Applicant Signatures and Important Disclosures:

Eastman Credit Union (ECU) may check credit and trade references in reviewing the above application and disclose information about its credit experience with the applicant, as authorized by law and may also check the personal credit history of all owner(s) and/or key individual(s). In addition to the information already requested on this application, Eastman Credit Union may also request additional information from applicant. I/ We hereby authorize ECU to request verification of accounts at all financial institutions, other assets, credit history, and employment earnings record. In doing so, I am giving my authorization to my financial institutions, the appropriate credit reporting agencies, and to my employer(s) to accept a copy of this document as an authorization to release such information. I also authorize ECU and any closing/settlement agent to receive payoffs and to request verification of property insurance coverage. Borrower shall pay all fees related to the Loan and maintain membership with the Credit Union. The undersigned understand all information on this application and other financial statements, schedules and supporting documents (including without limitation, copies of tax returns) is provided for the purpose of obtaining credit and will be relied upon by ECU to grant or continue credit. The undersigned, being all of the individuals having an interest in Borrower, hereby certify that all information and documents provided to the Credit Union in connection with Loan are true, correct, and complete and agree to notify the Credit Union promptly of any material change in such information; they are duly authorized to obtain Loan on behalf of Borrower and bind Borrower to the terms of the Loan.

By signing this form I also agree that, if I cancel this application, the fees which have been incurred on my behalf in order to make this loan will be considered due and payable. I hereby authorize Eastman Credit Union to draft from my account upon ten days advance notice. I expressly agree that I and others authorized to act on my behalf may execute agreements and conduct transactions with ECU by electronic means.

| | |
|-----------------------------|-----------------------------|
| Authorized Signature: _____ | Authorized Signature: _____ |
| Printed Name: _____ | Printed Name: _____ |
| Date: _____ | Date: _____ |
| Authorized Signature: _____ | Authorized Signature: _____ |
| Printed Name: _____ | Printed Name: _____ |
| Date: _____ | Date: _____ |

Information for Government Monitoring Purposes

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law require that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Borrower Name

Co-Borrower Name

Ethnicity

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Enter origin:*

Ethnicity

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Enter origin:*

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
 I do not wish to provide this information

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Enter Race:*

Race

- American Indian or Alaska Native - *Enter name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Enter Race:*

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian
 Guamanian or Chamorro
 Other Pacific Islander – *Enter race:*

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian
 Guamanian or Chamorro
 Other Pacific Islander – *Enter race:*

- White
 I do not wish to provide this information

- White
 I do not wish to provide this information

To be completed by Financial Institution (for application taken in person)

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes
Was the race of the Borrower collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
 Telephone Interview Fax or Mail Email or Internet

To be completed by Interviewer: *This application was taken by:*

Interviewer's Name (print or type)

Name and Address of Interviewer's Employer

_____, NMLS # _____

Interviewer's Signature

Date

Eastman Credit Union
P.O. Box 1989
Kingsport, TN 37662
NMLS #407253

Interviewer's Phone No. (Incl. Area Code)