**Navy Federal®**

# Small Business Loan Application

Clear

Business Lending Officer Name *(if known)*

If you have any questions while completing this application, please contact a business loan officer at 1-877-418-1462 for support.

## A. Type of Loan Requested

| Credit Card | | | |
|---|---|---|---|
| ☐ Visa® | ☐ Checking Line of Credit *(up to $5,000)* *(For overdraft protection only)* Checking account number to attach overdraft protection _____ | ☐ Vehicle Loan Amount $_____ Year _____ Make _____ | Purpose _____ Mileage _____ Model _____ |

## B. Business Member *(Applicant)*

| Complete Legal Name of Business *(or individual if sole proprietorship)* | Access Number | DBA Name *(if applicable)* | Federal Tax ID No. |
|---|---|---|---|
| | | | |

| Business Address: Street | City | State | ZIP Code | Business Phone No. |
|---|---|---|---|---|
| | | | | |
| Mailing Address: Street *(If different from above address)* | City | State | ZIP Code | Business Fax No. |
| | | | | |

| Date Business Established | Type of Business | Website Address | No. of Employees |
|---|---|---|---|
| | | | |

| Business Contact Name | Contact Email Address | Contact Phone No. | Current Time as Owner |
|---|---|---|---|
| | | | |

Form of Business: ☐ Sole Proprietorship ☐ Partnership ☐ Limited Partnership ☐ Corporation ☐ S ☐ C ☐ Limited Liability Company (LLC) ☐ Professional Limited Liability Company (PLLC) ☐ Business Trust

## C. Business Owners

| Name | Title | Percentage of Ownership |
|---|---|---|
| | | % |
| | | % |
| | | % |
| | | % |

## D. Outstanding Business Obligations

| Name of Creditor | Type of Loan *(Sec./Unsec./Equip./Lease)* | Original Amount | Balance Owed* | Monthly Payment | Maturity Date |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

*Are any business assets currently pledged as collateral? ☐ Yes ☐ No If a loan is a refinance, indicate by asterisk (*) which creditors will be paid off.

If yes, please explain: _____

## E. Other Business Information *(If the answer is "yes" to any questions below, use the line to explain in further detail.)*

| | | |
|---|---|---|
| Is the business liable on any debts not shown above? | ☐ Yes ☐ No | _____ |
| Is the business currently involved in any litigation or other legal claims? | ☐ Yes ☐ No | _____ |
| Is the business or any owner liable as guarantor or endorser? | ☐ Yes ☐ No | _____ |
| Are any taxes currently past due by the business? | ☐ Yes ☐ No | _____ |
| Are any taxes currently past due by any owner? | ☐ Yes ☐ No | _____ |
| Has the business ever declared bankruptcy? | ☐ Yes ☐ No | _____ |
| Has any owner ever declared personal bankruptcy? | ☐ Yes ☐ No | _____ |
| Has any owner or other principal of the business ever been convicted of a felony? | ☐ Yes ☐ No | _____ |

Other Business Accounts *(Name of financial institution or third-party account)*: _____

☐ Business Checking ☐ Business Savings/Investment ☐ Business Loan/Line ☐ Credit Card(s) ☐ Cash Management ☐ Merchant ☐ Payroll Processing

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## F. Business Owner 1 Information *(Complete for each owner.)*

*Alimony, child support, and separate maintenance income need not be revealed if you do not wish to have them considered as basis for repaying this obligation.

| Owner 1 Name: First | MI | Last | Suffix |
|---|---|---|---|
| | | | |

| Residence Address: Street | City | State | ZIP Code |
|---|---|---|---|
| | | | |

| Date of Birth *(MM/DD/YY)* | Social Security No. | Home Phone No. | Email Address |
|---|---|---|---|
| | | | |

| ☐ Own ☐ Rent | No. of Years | Monthly Housing Expense | Monthly Salary | Other Monthly Income* | Other Monthly Income Source ☐ Rental ☐ Investments ☐ Pension ☐ Other_____ |
|---|---|---|---|---|---|
| | | | | | |

Is the business considered a primary or secondary source of income? ☐ Primary ☐ Secondary

*The personal financial statement information portions (below) are only required if the credit request is greater than $25,000.*

| Assets | | Liabilities | Monthly Payments | Balance Owed |
|---|---|---|---|---|
| Cash | | Real Estate Mortgage *(Schedule 2)* | | |
| Investments *(Schedule 1)* | | Installment Loans | | |
| Retirement Fund | | Credit Cards | | |
| Real Estate Owned *(Schedule 2)* | | Student Loans | | |
| Auto(s) | | Other Liabilities | | |
| Other Personal Property | | **Total Liabilities** | | $0.00 |
| Other Assets | | **Net Worth** *(Assets minus liabilities)* | | |
| **Total Assets** | $0.00 | **Total Liabilities Plus Net Worth** | | $0.00 |

| Schedule 1 | Description | Broker | No. of Shares or PAR | Total Market Value | Pledged |
|---|---|---|---|---|---|
| **Investment Stocks and Bonds** | | | | | ☐ Yes ☐ No |
| | | | | | ☐ Yes ☐ No |

| Schedule 2 | Address | Title in Name of | Market Value | Mortgage Lender | Balance | Monthly Payment | Rental Income |
|---|---|---|---|---|---|---|---|
| **Real Estate Owned** | | | | | | | |
| | | | | | | | |

## Business Owner 2 Information

| Owner 2 Name: First | MI | Last | Suffix |
|---|---|---|---|
| | | | |

| Residence Address: Street | City | State | ZIP Code |
|---|---|---|---|
| | | | |

| Date of Birth *(MM/DD/YY)* | Social Security No. | Home Phone No. | Email Address |
|---|---|---|---|
| | | | |

| ☐ Own ☐ Rent | No. of Years | Monthly Housing Expense | Monthly Salary | Other Monthly Income* | Other Monthly Income Source ☐ Rental ☐ Investments ☐ Pension ☐ Other_____ |
|---|---|---|---|---|---|
| | | | | | |

Is the business considered a primary or secondary source of income? ☐ Primary ☐ Secondary

*The personal financial statement information portions (below) are only required if the credit request is greater than $25,000.*

| Assets | | Liabilities | Monthly Payments | Balance Owed |
|---|---|---|---|---|
| Cash | | Real Estate Mortgage *(Schedule 2)* | | |
| Investments *(Schedule 1)* | | Installment Loans | | |
| Retirement Fund | | Credit Cards | | |
| Real Estate Owned *(Schedule 2)* | | Student Loans | | |
| Auto(s) | | Other Liabilities | | |
| Other Personal Property | | **Total Liabilities** | | $0.00 |
| Other Assets | | **Net Worth** *(Assets minus liabilities)* | | |
| **Total Assets** | $0.00 | **Total Liabilities Plus Net Worth** | | $0.00 |

| Schedule 1 | Description | Broker | No. of Shares or PAR | Total Market Value | Pledged |
|---|---|---|---|---|---|
| **Investment Stocks and Bonds** | | | | | ☐ Yes ☐ No |
| | | | | | ☐ Yes ☐ No |

| Schedule 2 | Address | Title in Name of | Market Value | Mortgage Lender | Balance | Monthly Payment | Rental Income |
|---|---|---|---|---|---|---|---|
| **Real Estate Owned** | | | | | | | |
| | | | | | | | |

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## Business Owner 3 Information

| Owner 3 Name: First | MI | Last | Suffix |
|---|---|---|---|
| | | | |

| Residence Address: Street | City | State | ZIP Code |
|---|---|---|---|
| | | | |

| Date of Birth *(MM/DD/YY)* | Social Security No. | Home Phone No. | Email Address |
|---|---|---|---|
| | | | |

| ☐ Own ☐ Rent | No. of Years | Monthly Housing Expense | Monthly Salary | Other Monthly Income* | Other Monthly Income Source ☐ Rental ☐ Investments ☐ Pension ☐ Other_____ |
|---|---|---|---|---|---|
| | | | | | |

Is the business considered a primary or secondary source of income? ☐ Primary ☐ Secondary

*The personal financial statement information portions (below) are only required if the credit request is greater than $25,000.*

| Assets | | Liabilities | Monthly Payments | Balance Owed |
|---|---|---|---|---|
| Cash | | Real Estate Mortgage *(Schedule 2)* | | |
| Investments *(Schedule 1)* | | Installment Loans | | |
| Retirement Fund | | Credit Cards | | |
| Real Estate Owned *(Schedule 2)* | | Student Loans | | |
| Auto(s) | | Other Liabilities | | |
| Other Personal Property | | **Total Liabilities** | | $0.00 |
| Other Assets | | **Net Worth** *(Assets minus liabilities)* | | |
| **Total Assets** | $0.00 | **Total Liabilities Plus Net Worth** | | $0.00 |

| Schedule 1 | Description | Broker | No. of Shares or PAR | Total Market Value | Pledged |
|---|---|---|---|---|---|
| **Investment Stocks and Bonds** | | | | | ☐ Yes ☐ No |
| | | | | | ☐ Yes ☐ No |

| Schedule 2 | Address | Title in Name of | Market Value | Mortgage Lender | Balance | Monthly Payment | Rental Income |
|---|---|---|---|---|---|---|---|
| **Real Estate Owned** | | | | | | | |
| | | | | | | | |

## Business Owner 4 Information

| Owner 4 Name: First | MI | Last | Suffix |
|---|---|---|---|
| | | | |

| Residence Address: Street | City | State | ZIP Code |
|---|---|---|---|
| | | | |

| Date of Birth *(MM/DD/YY)* | Social Security No. | Home Phone No. | Email Address |
|---|---|---|---|
| | | | |

| ☐ Own ☐ Rent | No. of Years | Monthly Housing Expense | Monthly Salary | Other Monthly Income* | Other Monthly Income Source ☐ Rental ☐ Investments ☐ Pension ☐ Other_____ |
|---|---|---|---|---|---|
| | | | | | |

Is the business considered a primary or secondary source of income? ☐ Primary ☐ Secondary

*The personal financial statement information portions (below) are only required if the credit request is greater than $25,000.*

| Assets | | Liabilities | Monthly Payments | Balance Owed |
|---|---|---|---|---|
| Cash | | Real Estate Mortgage *(Schedule 2)* | | |
| Investments *(Schedule 1)* | | Installment Loans | | |
| Retirement Fund | | Credit Cards | | |
| Real Estate Owned *(Schedule 2)* | | Student Loans | | |
| Auto(s) | | Other Liabilities | | |
| Other Personal Property | | **Total Liabilities** | | $0.00 |
| Other Assets | | **Net Worth** *(Assets minus liabilities)* | | |
| **Total Assets** | $0.00 | **Total Liabilities Plus Net Worth** | | $0.00 |

| Schedule 1 | Description | Broker | No. of Shares or PAR | Total Market Value | Pledged |
|---|---|---|---|---|---|
| **Investment Stocks and Bonds** | | | | | ☐ Yes ☐ No |
| | | | | | ☐ Yes ☐ No |

| Schedule 2 | Address | Title in Name of | Market Value | Mortgage Lender | Balance | Monthly Payment | Rental Income |
|---|---|---|---|---|---|---|---|
| **Real Estate Owned** | | | | | | | |
| | | | | | | | |

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## G. Equal Credit Opportunity Notice

**Were your gross revenues $1,000,000 or less in your previous fiscal year?** ☐ **Yes** ☐ **No** ***(One of these check boxes must be checked before submitting your application.)*** If you answered "Yes" and Navy Federal Credit Union denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Navy Federal Credit Union, Business Solutions, 820 Follin Lane, Vienna, VA 22180 (1-877-418-1462) within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The following describes additional protections afforded to you. **NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or 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 Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

## H. Agreement and Disclosures

As used in this application, the words "undersigned" and "owner(s)" refer to the undersigned owner(s) of the business member (*individually and collectively*). The words "you" and "your" refer to the business member and the guarantors (*individually and collectively*). The words "us," "we," and "our" refer to Navy Federal Credit Union (*"Navy Federal"*). The representations you make in this application and the information and documents (*"supporting information"*) provided to Navy Federal are made with the purpose of obtaining credit for the business member. You acknowledge that Navy Federal may rely on your representations in its decision to grant such credit. You certify that your statements are true and correct in every detail and accurately represent your financial condition on the date given below. We are authorized to make all inquiries we deem necessary to verify the accuracy of the information contained herein and determine your creditworthiness. We are further authorized to answer any questions about our experience with you.

By submitting this application, you consent to us obtaining and using consumer credit reports in connection with this application to evaluate your creditworthiness. If this application results in opening a business loan account, you also consent to us obtaining and using consumer credit reports and other information about you for purposes of reviewing or collecting the account. You understand and consent to the use of these reports in decisions to deny account applications, close accounts, and/or restrict the accounts or services. We may check credit and trade references in reviewing the above and disclose information about our credit experience with you, as authorized by law. In addition to the information requested above, we may request additional information from you.

If the request for credit is approved, the business member shall, upon closing, pay all fees related to the extension of credit and maintain a Navy Federal share account. The undersigned, being all the individuals having an ownership interest in the applicant, certify that all representations in this application and supporting information are true, correct, and complete, and agree to notify Navy Federal promptly of any material change(s); the undersigned also certify that they are duly authorized to apply for the extension of credit on behalf of the applicant and bind the applicant to the terms of the credit.

Neither the undersigned nor Navy Federal may commence, join, or be joined to any judicial action (*as either an individual litigant or the member of a class*) that arises from the other party's actions pursuant to this application and/or the agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of, this application and/or the agreement, until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.

You acknowledge that you have read and understand this application and supporting information, that you agree to the terms and conditions of the credit being applied for by the applicant, and that you have received and understand any disclosures that accompany this application for credit by the applicant. You further understand and agree that Navy Federal may change the terms of, or add new terms to, the agreement governing the extension of credit to the applicant at any time, subject to applicable law, without further notice to you.

## I. Personal Guarantee – Individual Owner Agreement and Disclosures

In consideration of the credit extended, if approved, and as a condition for Navy Federal to extend such credit, the undersigned personally guarantees the prompt payment when due all present and future liabilities for the credit extended, if approved, to the business member. The undersigned understands and agrees to be individually liable for the debt, fees, finance charges, or other charges incurred by or for the benefit of, or assessed against the business member and for transactions charged to any account of the applicant or debt owed by the business member (*collectively, the "obligations"*). The undersigned unconditionally agrees to repay any and all obligations according to the terms of the documents governing the extension of credit to the business member. In addition, the undersigned agrees to be jointly and severally liable with the business member and other undersigned owner(s), if any, for any obligations incurred by the business member regardless of the person who may have incurred the obligations, including any authorized users.

**Statutory Lien:** The business member and the owner(s) acknowledge that Navy Federal has the right to enforce a statutory lien against the shares and dividends on deposit in all joint and individual consumer and business accounts, and any monies held by Navy Federal now and in the future, owned by the business member or any owner(s), to the extent of any outstanding financial obligation of the business member to Navy Federal, as that amount varies from time to time. The business member and the owner(s) acknowledge that Navy Federal may enforce the right without further notice to the business member or the owner(s) to satisfy a financial obligation to Navy Federal for which the business member was primarily, secondarily, or otherwise responsible, including without limitation as an obligor, maker, co-maker, borrower, co-borrower, guarantor, co-signer, endorser, surety, or accommodation party. The statutory lien does not apply to shares in any individual retirement account (IRA).

**Additional Security Interest:** The business member and the owner(s) acknowledge and pledge to Navy Federal a security interest in all individual and joint consumer or business share accounts at Navy Federal owned by the business member or any owner(s), and in the collateral securing loan(s), if any, that the business member has with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of any loan made to and any charges payable by the business member. The security interest in collateral securing other loans does not apply to any loan(s) on the undersigned's primary residence(s), unless specified to the contrary.

**Security Interest Specific for Credit Cards. The business member and the owner(s) acknowledge and pledge, specifically as a condition of the use of a credit card issued to the business member, that the business member and owner(s) have voluntarily granted Navy Federal a security interest in all joint and individual consumer and business share accounts at Navy Federal owned by the business member or any owner(s). If the business credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an IRA.**

Each Owner Must Initial

Owner 1 _____

Owner 2 _____

Owner 3 _____

Owner 4 _____

**Security Interest Specific for Business Checking Line of Credit (business CLOC). The business member and the owner(s) acknowledge and pledge, specifically as a condition of use of the business CLOC, that the business member and the owner(s) have voluntarily granted Navy Federal a security interest in all joint and individual consumer and business share accounts at Navy Federal owned by the business member or any owner(s). If the business CLOC becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an IRA.**

Each Owner Must Initial

Owner 1 _____

Owner 2 _____

Owner 3 _____

Owner 4 _____

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## J. Beneficial Owner Certification

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. All applicants must select one of the following:

☐ N/A - Business is a sole proprietorship, unincorporated association, or otherwise not applicable.

☐ Certification Regarding Beneficial Owners of Legal Entity Customers (NFCU 98) form attached.

☐ I certify that I am familiar with the most recent NFCU 98 form provided to Navy Federal and confirm that all information provided on that form is up to date and accurate.

## K. Application Submission

**All five (5) pages of the 96SBL Small Business Loan Application MUST be submitted to the Secure Document Upload Center to be processed.**

▸ **Secure Document Upload (SDU): https://digitaluploads.navyfederal.org/uploadportal/sdu/busloan**

## L. Signatures *(All business owners guaranteeing the request MUST PHYSICALLY SIGN AND DATE.)*

| | | |
|---|---|---|
| Owner 1 Signature ▸ | Print Name | Date *(MM/DD/YY)* |
| Owner 2 Signature ▸ | Print Name | Date *(MM/DD/YY)* |
| Owner 3 Signature ▸ | Print Name | Date *(MM/DD/YY)* |
| Owner 4 Signature ▸ | Print Name | Date *(MM/DD/YY)* |

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