



3900 Crown Road
Atlanta, GA 30380-0001



(800) 849-8431
www.apcu.com

Thank you for your interest in financing your investment property with APCU. We are proud to offer a variety of mortgage products with competitive rates and flexible repayment options for the purchase or refinance of your existing United States Postal Service and General Services Administration leased buildings, as well as one to four (1-4) residential rental properties and commercial real estate.

Listed below is the documentation necessary to apply for a business mortgage with APCU. We have included the forms required to complete the documentation listed below. Please note: depending on the exact nature of your loan, additional documentation may be necessary to properly underwrite and close your loan.

- Commercial Mortgage Loan Application (page 3 of the application contains a detailed list of additional documentation required)
- Acknowledgement and Authorization to Release Information form
- Personal Financial Statement (to be completed by each borrower/guarantor)
- Environmental Risk Assessment Questionnaire (to be completed by the current owners)

We also want you to be aware of the following:

- A \$150 non-refundable application fee will be due at the time we receive your application.
- APCU requires a personal guarantee from all principals with controlling interest and those with combined majority ownership interest in the borrowing entity.
- You will be responsible for all expenses related to obtaining the information and/or documentation needed to process and close your loan.
- At the point your loan application is pre-approved, a Commitment Letter and Rate-Lock Agreement will be issued to you. These are valid for 120-days from the date we receive your application.
- The credit union follows the security and collateral standards set forth by the National Credit Union Administration (NCUA) for business lending.

An APCU Business Lending Loan Officer will be happy to go over the items required to process and approve your loan, including the ordering of appraisals, environmental study, survey, title commitments, and credit union attorney fees.

Please mail your completed application package to: APCU, Attn: Business Lending Department, 400 Tradeport Blvd, Suite 401, Atlanta, GA 30354. You can also drop it off at any one of our convenient branches, email it to businesslending@apcu.com, or fax it to (678) 380-9836. If you choose to send by email, please use APCU's secure email by visiting our Website at www.apcu.com and select "About Us", then "Contact Us", and click "Secure Message Center".

Again, thank you for including APCU in your project plans. We look forward to reviewing your loan application. If you have any questions or need assistance in completing this request, contact APCU's Business Lending Department at (404) 768-4126 or (800) 849-8431 or businesslending@apcu.com.

Sincerely,

APCU's Business Lending Department

Federally insured by the NCUA.



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)**LOAN REQUEST:**Type of Loan: ☐ Post Office ☐ GSA ☐ Other Commercial Real Estate ☐ Residential Investment Property☐ Purchase ☐ Refinance with cash-out ☐ Refinance with no cash-out

Loan Amount:

Loan Purpose:

Term Requested:

Property Address:

Current Tenant(s) with Percentage Leased:

Current Lease Dates:

Current Annual Lease Income:

IF PURCHASE:**IF REFINANCE:**

Purchase Price:

Original Purchase Price:

Contract Closing Date:

Original Purchase Date:

Seller(s):

Current Lien Holder:

Broker(s):

Current Balance Owed:

Title Company*:

Preferred Title Company*:

Title Contact/Phone Number:

Title Contact/Phone Number:

1031 Exchange:

☐ Yes ☐ No

Deadline:

Attorney Contact/Phone Number:

APCU's default title company for commercial transactions outside of Georgia, if not specified, is Chicago Title Dallas (214) 987-6789*BORROWER INFORMATION:**

Legal Form:

☐ Individual☐ Corporation☐ LLC☐ Partnership☐ Trust☐ Sole Proprietor☐ Non-Profit☐ Association☐ Other

Borrower Name: (exact legal name)

SSN/TIN:

DOB:

APCU Member #:

US Citizen?:

☐ Yes ☐ No

If Individual:

☐ Married☐ Unmarried☐ Separated

Mailing Address:

Physical Address: (if different from mailing)

Home Phone Number:

Cell Phone Number:

Work Phone Number:

Preferred Phone Number:

Fax Number:

Email:

☐ **Please check to opt in to receive documents during the application process via DocuSign. Each signer must have their own independent email address.**



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)**OWNER(S) OF BUSINESS/PROPERTY:**

If the Borrower is an entity (corporation, LLC, etc.), list each owner in the table below, along with their title/position in the business, their percentage ownership and how many years they have been with the business. Principal(s) with controlling interest and those with combined majority ownership interest, other than a not-for-profit organization, must provide their personal liability and guarantee.

Name:	Title:	Owner %:	# Years:
Name:	Title:	Owner %:	# Years:
Name:	Title:	Owner %:	# Years:
Name:	Title:	Owner %:	# Years:

CO-BORROWER/GUARANTOR INFORMATION:☐ **Co-Borrower** ☐ **Guarantor**

Name: (exact legal name)		SSN:	DOB:
APCU Member #:	US Citizen?: <input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Mailing Address:			
Physical Address: (if different from mailing)			
Home Phone:		Cell Phone:	Work Phone:
Preferred Phone Number:		Fax Number:	
Email:			
<input type="checkbox"/> Please check to opt in to receive documents during the application process via DocuSign. Each signer must have their own independent email address.			

☐ **Co-Borrower** ☐ **Guarantor**

Name: (exact legal name)		SSN:	DOB:
APCU Member #:	US Citizen?: <input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Mailing Address:			
Physical Address: (if different from mailing)			
Home Phone:		Cell Phone:	Work Phone:
Preferred Phone Number:		Fax Number:	
Email:			
<input type="checkbox"/> Please check to opt in to receive documents during the application process via DocuSign. Each signer must have their own independent email address.			



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)

<input type="checkbox"/> Co-Borrower			<input type="checkbox"/> Guarantor		
Name: (exact legal name)		SSN:		DOB:	
APCU Member #:	US Citizen?: <input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Mailing Address:					
Physical Address: (if different from mailing)					
Home Phone:		Cell Phone:		Work Phone:	
Preferred Phone Number:			Fax Number:		
Email:					

- ☐ **Please check to opt in to receive documents during the application process via DocuSign. Each signer must have their own independent email address.**

INFORMATION TO SUBMIT WITH THIS APPLICATION:

The checklist below will help you determine what financial information to submit with this application. The information needed will vary based on the purpose of your loan request, the type of collateral, the type of borrower, and (if the borrower is an entity) the number of co-borrowers/guarantors.

- ☐ \$150 non-refundable application fee
- ☐ Complete copies of filed tax returns from the most recent two (2) year periods including signatures, all forms, schedules, notes, attachments, and W-2 forms for each borrower, co-borrower, and guarantor*
- ☐ A copy of the borrowing company's end of fiscal year Balance Sheets and Income Statements for the most recent two periods (if applicable)*
- ☐ A copy of the borrowing company's most recent interim Balance Sheet and Income Statement (if applicable)*
- ☐ Completed Personal Financial Statement for each individual borrower, co-borrower, and guarantor*
- ☐ Resume and experience statement for each individual borrower, co-borrower, and guarantor
- ☐ A copy of your two most recent paystubs (if applicable)
- ☐ A copy of all current leases and applicable exercised lease renewals for the subject property*
- ☐ A copy of the Purchase Contract (if purchase)
- ☐ A copy of your Warranty Deed, Owner's Title Insurance Policy, and current mortgage statement (if refinance)
- ☐ A copy of bank statement or 1031 statement for proof of funds needed for down payment (if purchase)
- ☐ A copy of a current ALTA/ACSM "As Built Survey" issued to APCU for the property. For loans under \$500,000, the credit union may accept a "No Survey" endorsement in lieu of requiring a current ALTA/ACSM "As Built Survey" if the title insurance company issues APCU a Lender's Title Insurance Policy containing "No survey" Endorsement. If the survey is required by the title company to secure coverage in the Lender's Title Insurance Policy, a current ALTA/ACSM "As Built Survey" will be necessary. Please check with your title insurance company regarding their insurance underwriting policies and guidelines.

All information must be signed and dated. Your application is not considered complete until we have received all required information. Incomplete submissions will delay the process. We will contact you promptly if more information is needed to process your request.

**Updated documentation must be provided for the life of the loan.*



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)

ACKNOWLEDGEMENT & CERTIFICATION:

This application is completed for: (choose one)

- ☐ Business-purpose credit* in my name or that I personally guaranty. I am relying on my income and assets and, if applicable, the income and assets of the business in which I am the sole owner, as the basis for repayment.
- ☐ Business-purpose credit* in all of our names or that we all will personally guaranty. We are relying on our joint incomes and assets and, if applicable, the business in which we are joint-owners, as the basis for repayment.

**"Business-purpose credit" includes credit of any extended to an individual or entity for commercial purposes, including, but not limited to, credit extended to purchase, refinance or improved one to four (1-4) unit residential rental property or commercial real estate.*

The undersigned acknowledge and understand that the information contained herein, along with all information submitted with this application, is provided to induce APCU to extend or to continue to extend business-purpose credit to the undersigned or to others upon the guaranty of the undersigned, and APCU is relying on said information in deciding to grant or continue credit or to accept a guaranty thereof. The undersigned represent, warrant and certify that the information provided herein and submitted with this application is true, correct, and complete.

The undersigned agree to notify APCU immediately and in writing of any change in name, address, or employment and of any material adverse change in the financial condition of any of the undersigned or the ability of any of the undersigned to perform their obligations to APCU. If the undersigned fails to notify APCU as required above or if any of the information herein or if any of the information submitted with this application should prove to be inaccurate or incomplete in any material respect, APCU may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, in default and immediately due and payable.

The undersigned acknowledge they have read and accepted the terms and disclosures contained herein. All parties agree and acknowledge that a copy or facsimile of this application will be as valid as the original. This application and any other financial or other information that the undersigned gives APCU shall be the property of APCU.

To be eligible for a loan with APCU all borrowers, co-borrowers, and guarantors must be members of the credit union with each individual holding a membership in his/her individual name.

Borrower/Guarantor 1 Signature: _____

Date: _____

Borrower/Guarantor 2 Signature: _____

Date: _____

Borrower/Guarantor 3 Signature: _____

Date: _____

Borrower/Guarantor 4 Signature: _____

Date: _____

IMPORTANT NOTES AND DISCLOSURES:

IMPORTANT NOTICE: It is a Federal crime under Section 1014 of Title 18 of the United States Code for any person to knowingly make any false statement or report, or willfully overvalue any land, property, or security for the purpose of influencing in any way the action of an insured State-chartered credit union and any institution the accounts of which are insured by the National Credit Union Administration.

EQUAL CREDIT OPPORTUNITY ACT: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital state, 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: *Federal Trade Commission-Equal Credit Opportunity; Washington, DC 20580.*



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)

RIGHT TO RECEIVE COPY OF APPRAISAL: If this statement is provided in conjunction with an application for a loan secured real estate and an appraisal report is used in connection with the evaluation of your request, you have the right to receive a copy of that appraisal, provided that you have paid APCU for the cost of the report.

SURVEY: It is the Borrower or the Borrower's attorney's responsibility to check with the title company responsible for the issuance of the Lender's title policy to determine what the title company's survey requirements are and to order the survey. In all cases where a survey is required to provide survey coverage to APCU in the Lender's title policy, we suggest that an ALTA/ACSM Urban survey be performed. This survey must be certified to APCU and the Title Company. Under no circumstances will a loan approval be given without survey coverage. Please contact the APCU's real estate attorney, Kenneth D. Rutan (770) 814-0340 to further discuss survey requirements.

RIGHT TO REQUEST SPECIFIC REASON FOR CREDIT DENIAL: If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial.

OTHER INFORMATION YOU WANT US TO KNOW ABOUT YOUR REQUEST:



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)

DEMOGRAPHIC INFORMATION OF BORROWER

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 requires 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 this 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 1:

Ethnicity:

- ☐ Hispanic or Latino ☐ Not Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino – *Enter origin:* _____

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

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

Race:

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

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

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander – *Enter race:* _____
- Examples: Fijian, Tongan, etc.*
- ☐ White
- ☐ I do not wish to provide this information

Sex:

- ☐ Female ☐ Male
- ☐ I do not wish to provide this information

Borrower 2:

Ethnicity:

- ☐ Hispanic or Latino ☐ Not Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino – *Enter origin:* _____

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

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

Race:

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

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

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander – *Enter race:* _____
- Examples: Fijian, Tongan, etc.*
- ☐ White
- ☐ I do not wish to provide this information

Sex:

- ☐ Female ☐ Male
- ☐ I do not wish to provide this information



Atlanta Postal Credit Union

Commercial Mortgage Loan Application (attached additional pages if necessary)

Borrower 3:	Borrower 4:
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Enter origin:</i> _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Enter origin:</i> _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Race: <input type="checkbox"/> American Indian or Alaska Native – <i>Enter name of enrolled or principle tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Enter race:</i> _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Enter race:</i> _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race: <input type="checkbox"/> American Indian or Alaska Native – <i>Enter name of enrolled or principle tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Enter race:</i> _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Enter race:</i> _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information

FOR USE BY APCU BUSINESS DEPARTMENT ONLY:

Date Application Received: _____

Date of Rate Sheet: _____

This information was provided: ☐ In a face-to-face interview☐ By the applicant and submitted by fax or mail☐ In a telephone interview☐ By the applicant and submitted via email or the internet

Loan Officer: _____



Acknowledgement and Authorization to Release Information

The undersigned is aware that Atlanta Postal Credit Union (lender) is relying on the information provided by the Application including but not limited to tax statements, financial reports, business records, environmental information described in exhibits and/or attachments to the Application and any other information provided to Atlanta Postal Credit Union for evaluation and processing of Applicant's credit transaction to determine eligibility for this loan.

I/We hereby authorize the release to Atlanta Postal Credit Union and/or any affiliates of any and all information that they may require for the purpose of a credit transaction. I/We authorize Atlanta Postal Credit Union, and/or any affiliates to release such information to any entity that they deem necessary for any purpose related to our credit transaction with them.

I/We certify that the enclosed information (plus any attachments and/or exhibits) is valid and correct to the best of my/our knowledge.

Signature: _____

Date: _____

Social Security Number: _____

Signature: _____

Date: _____

Social Security Number: _____

Signature: _____

Date: _____

Social Security Number: _____

Signature: _____

Date: _____

Social Security Number: _____

Dear Member,

Enclosed you will find a **Personal Financial Statement**. While the form appears lengthy, this is due to the inclusion of sections and spaces needed for a variety of assets, liabilities and income sources that may or may not apply to you.

Here is a **QUICK REFERENCE GUIDE** to help expedite the process:

Section 1: General personal information is requested. All income sources should be noted here. Use your recent Tax Return as a reference source for this section.

Contingent Liabilities include potential obligations where you are a guarantor, co-signor, or a party to a pending lawsuit. Summarize here, then provide details on page 5, Contingent Debt Schedule.

Section 2: List ALL of your Assets (what you own) and Liabilities (what you owe). Details should be provided where referenced on Schedules A thru J. Only complete the 'applicable' Schedules where you have dollar values noted in Section 2. *(Rounded figures are recommended)*

Schedules: **A)** Include monetary instruments such as bank accounts, CDs, money market funds, or short-term investments. Indicate if any of the liquid assets are pledged against debt.

B) Include such accounts as IRA, 401K, vested pension and any loans against them.

C) Include securities such as stocks, bonds, mutual funds, other instruments and any loans against them.

D) Include the "cash value" (CV) of your life insurance policy and not the "face value" (FV) or death benefit amount. (Ex. \$100K face value, \$5K cash value)

E) Loan or Accounts Receivables are amounts owed to you, indicate payment terms.

F) List the Value of Businesses where you have ownership. Indicate your % owned and net dollar value of your (%) portion. Using the current equity/capital in the business as a basis for your net value calculation is an option.

G) List Real Estate that you own with details pertaining to each property. Using the tax assessed value as the current market value is an option.*

H) Motorized vehicles/equipment that you own and details pertaining to each asset.*

I) Other assets (i.e. jewelry, paintings, patents, etc.) and details for each asset.*

J) Other liabilities or obligations such as credit cards, lines of credit, revolving lines, taxes payable, notes payable to others. Indicate the terms of repayment.

Contingent Debt Schedule: List any type of loan or obligation where you are contingently liable. For example, a corporate guaranty or co-signed loan would be noted here. This amount should match the corresponding company's balance sheet. Include pending lawsuits and potential amounts owed. Total amount should match what you have listed in Section 1.

**Please include all obligations against each asset listed on your statement.*



Atlanta Postal Credit Union

Personal Financial Statement

Financial Condition as of ____ / ____ / ____

Section 1 - Member Information (Type or Print)			Member's Spouse Information (Type or Print)		
Name			Name		
Date of Birth			Date of Birth		
SSN#			SSN#		
Residence Address			Residence Address		
City, State, & Zip			City, State, & Zip		
Occupation	Years		Occupation	Years	
Employer Name			Employer Name		
Res. Phone			Res. Phone		
Bus. Phone			Bus. Phone		
Email			Email		
Nearest Relative Not living with Me			Nearest Relative Not living with Me		
Relationship			Relationship		
Address			Address		
Phone			Phone		
Income For Year Ended:			Contingent Liabilities* (See Contingent Debt Schedule, Page 5)		
	Member	Spouse	Do you have contingent liabilities? If so, describe:		
Salary					
Bonuses & Commissions					
Interest Dividends					
Rental Income					
Other Income					
Total Income	\$	\$		Member	Member's Spouse
Living Expenses (Do Not Include Debt Payments)			As endorser, co-maker or guarantor	\$	\$
Debt Payments			On leases or contracts	\$	\$
Alimony/Child Support			Legal Claims	\$	\$
Other Expenses			Other Special Debt	\$	\$
Total Expenses	\$	\$	Contested Tax Liens	\$	\$
Net Income	\$	\$	Other Items	\$	\$

Personal Information (both borrower and co-borrower)							
Are you a US Citizen?							
Do you have a will? If so, name executor:							
Are you a partner or officer in any other venture? If so, describe:							
Are any assets pledged other than as described on schedules? If so, describe:							
Are you a defendant in any suits or legal actions? If so, describe:							
Have you or your businesses ever been declared bankrupt? If so, provide details:							
Section 2 - Statement of Financial Condition							
Indicate "A" (Applicant), "C" (Co-Applicant) or "J" (Jointly held w/others) beside assets and liabilities to whom item applies.							
Assets	Schedule	A, C, or J	\$ Amount	Liabilities	Schedule	A, C, or J	\$ Amount
Cash	A			Credit Cards	J		
Retirement Accounts	B			Lines of Credit	J		
Other Securities	C			Auto, Boat, Equipment Loans	H		
CV Life Insurance	D			Real Estate Mortgages	G		
Loans & Acc. Rec.	E			Equity Lines	G		
Value of Closely Held Business	F			Unpaid Taxes	J		
Real Estate Owned	G			Other Debts	J		
Autos, Boats, Equipment	H			Amounts payable to others	J		
Other Personal Property	I			Total Liabilities			\$
Other Assets	I			Net Worth			\$
Total Assets			\$	Liabilities & NW			\$
Schedule A - Cash on hand and in Banks							
Type of Account	Institution	Carried	Subject to Debt (Y/N)	Current Balance			
Total				\$ -			
Schedule B - Retirement Accounts (IRAs, 401Ks and other retirement accounts)							
Bank or Broker	Account Description	In Name Of	Value	Date of Value	Loan Balance (If Applicable)		
Total			\$ -		\$ -		

Schedule C - Other Securities (carryover total to page 2)					
Number of Shares	Description	In Name Of	Value	Date of Value	Loan Balance (If Applicable)
Total			\$		\$
Schedule D - Life Insurance (carryover total to page 2)					
Insurance Company	Insured	Beneficiary	FV of Policy	CV of Policy	Loan Balance (If Applicable)
Total			\$	\$	\$
Schedule E - Loans & Accounts Receivable (carryover total to page 2)					
Name of Debtor	Payment	Frequency	Balance Due		
		per/			
		per/			
		per/			
		per/			
		per/			
		per/			
		per/			
		per/			
		per/			
		per/			
Total	\$		\$		
Schedule F - Value of Closely Held Businesses (carryover total to page 2)					
Name of Business	Description	% Ownership	Net Value		
Totals			\$		

Schedule G - Real Estate Owned (carryover total to page 2)

Location	Title in Name of	Lot Size	Building SF	Year Acquired	Cost Value	Market Value	Mortgage Balance	Mortgage Lender	Monthly Payment
Total					\$	\$	\$		\$

Schedule H - Automobiles, Boats, & Equipment (carryover total to page 2)

Year / Make / Model	Current Value	Loan Balance	Monthly Payment
Total	\$	\$	\$

Schedule I - Other Personal Property (carryover total to page 2)

Description	Current Value	Loan Balance	Monthly Payment
Total	\$	\$	\$

Schedule J - All Other Liabilities (carryover total to page 2)

Type of Loan	Name of Creditor	Collateral Description	Loan Balance	Monthly Payment
Total			\$	\$

Contingent Debt Schedule									
Include the following information on all installment debts, notes, contracts, and mortgages. Current balance must match the current balance sheet. Include all capital leases shown on the balance sheet (if any). Do not include accounts receivable and accounts payable.									
Name of Business	Name of Creditor	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral Description	Delinquent (Y/N)
Total		\$		\$			\$		

I understand that Atlanta Postal Credit Union is relying on the information in this financial statement (including the designation of my property as individually or jointly held) in deciding to give or continue their financial accommodations or extensions of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. You may retain and verify this statement. I understand that from time to time you may request and receive information about me from others and may answer questions and requests from others seeking credit experience information about me and my relationships with you. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made therein, and to determine my/our creditworthiness. If this is a joint financial statement, these representations and warranties are for each of us.

For married Wisconsin Residents. I understand Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

Member Signature _____ Date _____

☐ See self prepared Personal Financial Statement (if applicable)

Spouse Signature _____ Date _____

ENVIRONMENTAL RISK ASSESSMENT QUESTIONNAIRE
(to be completed by current property owners)

Current Property Owner Name: _____

Subject Property Street Address: _____

Name of Current Tenant: _____

1. In the course of your business, do you use, generate, store, or dispose of any hazardous substances, toxic materials or toxic pollutants at the subject property? ☐ Yes ☐ No
2. Do you own or lease your current premises? _____
3. Are there, or were there ever, any underground fuel or chemical storage tanks on the property? ☐ Yes ☐ No
(If yes, please complete supplemental questionnaire)
4. If petroleum products are stored above ground, is the storage capacity of any single container more than 660 gallons, or is the aggregate storage greater than 1,320 gallons? ☐ Yes ☐ No ☐ Not applicable

if yes, has SPCC plan been prepared for the EPA? ☐ Yes ☐ No
5. Is there a well located on the property? ☐ Yes ☐ No
6. Is there, or was there ever, a septic system or other type of waste treatment system on the property?
☐ Yes ☐ No

If so, please describe _____

7. Has the property ever been used for any of the following: (If so, please check all which apply and describe below)

- | | | |
|---|--|--|
| <input type="checkbox"/> gas station | <input type="checkbox"/> car wash | <input type="checkbox"/> auto, truck, bus, or boat maintenance or repair |
| <input type="checkbox"/> auto dealership | <input type="checkbox"/> auto body shop | <input type="checkbox"/> electronic component manufacturing |
| <input type="checkbox"/> chemical manufacturing | <input type="checkbox"/> metal plating | <input type="checkbox"/> coal, gas, or tar plant |
| <input type="checkbox"/> dry cleaning | <input type="checkbox"/> machine shop | <input type="checkbox"/> sand or gravel pit |
| <input type="checkbox"/> railroad yard | <input type="checkbox"/> tanning | <input type="checkbox"/> landfill (including waste disposal site) |
| <input type="checkbox"/> pig farm | <input type="checkbox"/> electrical substation | |
| <input type="checkbox"/> junkyard | | |

8. Are there any environmental or land use licenses, permits, approvals, authorizations, registrations, certifications, notices or filings required by any governmental agency for the operation of the business, construction of facilities, or alterations on the property? ☐ Yes ☐ No

If so, please indicate which and attach copies: _____

9. Are you (your company or partners, if applicable) now subject to, or have you ever been subject to, an environmental regulatory proceeding or private lawsuit relating to environmental law violations? ☐ Yes ☐ No

The undersigned certifies he/she/it has exercised due diligence and made all appropriate inquiries in completing this questionnaire and that the foregoing information is true and correct to the best of his/her/its knowledge. In the event that additional environmental analyses are required by Atlanta Postal Credit Union as a condition of its decision to lend, the undersigned authorizes the lender or its agencies to directly discuss the results of those analyses with any consultants the undersigned has retained to perform them.

The undersigned acknowledges that this questionnaire is for Atlanta Postal Credit Union lending risk assessment purposes only. Should Atlanta Postal Credit Union lend to the borrower after review of this questionnaire and any other evaluations it may require, such lending decision should not be construed as Atlanta Postal Credit Union determination or implicit representation that the borrower's real property or mode of operation is free of actual or potential environmental problems.

Dated: _____

Signed: _____

Printed Name: _____

Title: _____