

# ACCION Texas

## Loan Application

### 1- Contact Information

#### Business Name

Business Name: \_\_\_\_\_ Business #: ( ) -  
Business Address: \_\_\_\_\_ Fax #: ( ) -  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Website: \_\_\_\_\_

#### Borrower's Name:

Home phone: ( ) -  
Home Address: \_\_\_\_\_ Work phone: ( ) -  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Email address: \_\_\_\_\_  
Previous Address (If less than 1 year): \_\_\_\_\_  
Names credit could be under: \_\_\_\_\_ Marital status:  Married  Unmarried  Separated (OPTIONAL)  
Social security #: \_\_\_\_\_ Drivers license #: \_\_\_\_\_ Date of birth: \_\_\_\_\_

### 2. Business Information

Time owning business: \_\_\_\_\_ Years: \_\_\_\_\_ Months: \_\_\_\_\_ Ownership:  individual  partnership  
 corporation  non-profit  
Business Location:  Home  Storefront  Market  Street  Other (Explain) \_\_\_\_\_  
Sales in best month: \$ \_\_\_\_\_ Month: \_\_\_\_\_ Worst month: \$ \_\_\_\_\_ Month: \_\_\_\_\_  
Is your business seasonal?  yes  no  
Where does the business get its raw materials or supplies? \_\_\_\_\_  
How do you pay for them?  credit  cash  net 30/60/90  other (explain): \_\_\_\_\_  
Description of business: \_\_\_\_\_ Years of Experience

### 3. Loan information

Loan amount requested: \$ \_\_\_\_\_  
Approximate monthly payment you would feel comfortable with: \$ \_\_\_\_\_  
Dollar amount | Purpose of loan (please break down purpose of loan by cost)  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_  
What is the minimum loan amount you can work with and what will the purpose be:  
Dollar amount | Purpose of loan (please break down purpose of loan by cost)  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_  
\$ | \_\_\_\_\_

**4. Landlord Information**

Home Landlord's Name: \_\_\_\_\_ Phone #: ( ) \_\_\_\_\_  
 Time at Current Residence: \_\_\_\_\_ Years: \_\_\_\_\_ Months: \_\_\_\_\_ Fax #: ( ) \_\_\_\_\_  
 Business Landlord's Name: \_\_\_\_\_ Phone #: ( ) \_\_\_\_\_  
 Time at Current Location: \_\_\_\_\_ Years: \_\_\_\_\_ Months: \_\_\_\_\_ Fax #: ( ) \_\_\_\_\_

**5. Employment Information**

If employed, Name/address of employer: \_\_\_\_\_  
 Phone # ( ) - \_\_\_\_\_ Fax# ( ) - \_\_\_\_\_ Income : \$ \_\_\_\_\_ per month (approx.)

**6. Financial Information**

**Business Assets** (Materials, inventory, machinery, accounts receivable, furniture, fixtures, Vehicles, etc.)

Item	Value	Own Free and Clear
1.	\$	<input type="checkbox"/> Yes / <input type="checkbox"/> No
2.	\$	<input type="checkbox"/> Yes / <input type="checkbox"/> No
3.	\$	<input type="checkbox"/> Yes / <input type="checkbox"/> No

Total: \$

**Business Liabilities** (All business debts; such as vehicles, accounts payable, loans with other lenders, banks, suppliers, etc.; We need the total balance of any loans or debts.)

Item	Monthly Payment	Owed to	Balance
1.	\$		\$
2.	\$		\$
3.	\$		\$

Total: \$ Total: \$

Total Owner's Equity (Assets – Liabilities) Total: \$

**What collateral will be used to secure this loan (if needed; detail on a separate page)**

Item	Resale	Own free and clear?
	\$	
	\$	
	\$	
	\$	

\_\_\_\_\_

## Monthly Financials

Personal Financials		
		Monthly
<b>1. Income</b>		
	Take home from business	
	Spouse's income	
	Applicant's employment income	
	Any other income	
	<b>Total Personal Income</b>	
<b>2. Personal Expenses</b>		
	Education and Childcare	
	Food & Clothing	
	Child Support / Alimony	
	Utilities	
	Insurance, Gasoline, Miscellaneous	
	Home Rent/Mortgage	
	Credit card payments	
	Vehicle and Other Loan payments	
	<b>Total Household Expenses</b>	
	<b>Personal Surplus</b>	
	<b>Total Personal Debts</b>	
	<b>Personal Debt/Income Ratio</b>	
<b>Business Financials</b>		
Existing <input type="checkbox"/> Projected <input type="checkbox"/>		
<b>1. Income</b>		
	a. Gross Sales	
	b. Any Other Income	
	<b>Total Business Income</b>	
<b>2. Business Expenses</b>		
	COGS- Raw materials, merchandise	
	Salaries/Labor	
	Insurance, Gasoline, Miscellaneous	
	Utilities	
	Business Rent/Mortgage	
	Credit card payments	
	Vehicle and Other Loan payments	
	<b>Total Business Expenses</b>	
	<b>Gross Business Surplus</b>	
	<b>Owner's Draw</b>	
	<b>Net Business Surplus</b>	
	<b>Total Capacity</b>	

## 7. Co borrower's Information

### Co-Borrower's Name:

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Address (If less than 1year): \_\_\_\_\_

Names credit could be under: \_\_\_\_\_

Social security #: \_\_\_\_\_ Drivers license #: \_\_\_\_\_

Home phone: ( ) - \_\_\_\_\_

Work phone: ( ) - \_\_\_\_\_

Email address: \_\_\_\_\_

Date of birth: \_\_\_\_\_

## 8. Bank Account Information

Do you have a bank account? yes no

If yes, personal business both

Type of Account personal business both

## 9. Credit Information

If you presently have an active bankruptcy you do not qualify for a loan under our program's guidelines. If you have successfully completed your bankruptcy plan, please provide us with your discharge papers. Thank you.

Have you ever filed for bankruptcy? yes no  
Is it active? yes no

If you presently show past due or slow pay in child support accounts you do not qualify for a loan under our program's guidelines. If you are under a payment plan and in compliance with it, please provide us with proof of payments. Thank you.

Are you showing slow pay in child support? yes no

Can you prove that you are current? yes no

If you presently delinquent in your mortgage and/or your vehicle account you do not qualify for a loan under our program's guidelines. If you have proof that these accounts are current, please provide supporting information. Thank you.

Are you currently showing slow pay in mortgage and/or vehicle account? yes no

Can you prove that you are current? yes no

## 10. Socio-Economic Information

a) Gender: ( ) Male Female ( ) (OPTIONAL)

b) How many total years of education do you have?: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18+

c) Number in Household including yourself: \_\_\_\_\_ d). Veteran: ( ) Yes ( ) No

e) Ethnic Background: (OPTIONAL)

( ) Hispanic ( ) African American ( ) Caucasian ( ) Native American

( ) Asian American ( ) Other: \_\_\_\_\_

## 11. Referral information

How did you hear about ACCION Texas? \_\_\_\_\_

## 12. Personal References

(1). Name \_\_\_\_\_ Address \_\_\_\_\_ Contact number \_\_\_\_\_  
relationship \_\_\_\_\_

(2). Name \_\_\_\_\_ Address \_\_\_\_\_ Contact number \_\_\_\_\_  
relationship \_\_\_\_\_

I attest that all of the information on this application is true. I authorize ACCION Texas to investigate and verify the above information, and contact any references regarding this application. I also authorize ACCION Texas to perform a credit check, which may include obtaining consumer and/or commercial credit reports and to exchange information about credit experience with other creditors from time to time, as authorized by law. The release of all information by ACCION Texas, in any manner, is hereby authorized whether such information is of record or not and I hereby release all persons, agencies, firms, companies, etc., from any damages resulting from such information. I understand that ACCION Texas will retain this application whether the loan is approved or denied and that I can appeal ACCION Texas decision if the loan is denied.

Signature of Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Co-borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Person conducting intake: \_\_\_\_\_ Satellite office: \_\_\_\_\_ Date: \_\_\_\_\_

**EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a bidding 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 administrates compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Room 500, 633 Indiana Avenue, N.W., Washington, DC 2058