

**Religious & Non-Profit Organizations Line of Credit / Term Loan Application**

Organizational Name				<b>Check Type of Credit Requested</b>		<b>Amount</b>	
				<input type="radio"/> Term Loan    How many years? (1-5)		\$	
Primary Contact				Title/Affiliation		<input type="radio"/> Line of Credit	\$
Address						<input type="radio"/> Existing Line Increase	\$
City		State		Zip		<input type="radio"/> VISA Credit Card	\$
Mailing Address (if different from above)						<input type="radio"/> Other (Please State)	\$
Business Telephone (    )	Fax Number (    )	e-mail address		Type of Organization (Check One)			
Date Established		Date Incorporated		Yrs. in Service		Yrs. at Current Location	
Seat Capacity at current location		Number of Worship Services Held per Sunday		<input type="radio"/> Corporation                      Non-Profit <input type="radio"/> 501(C) 3 <input type="radio"/> Other <input type="radio"/> 501(C) 6			
Are you pursuing credit options with any other source(s)?				<input type="radio"/> Yes <input type="radio"/> No		Requested Payback Period:	
If yes, from where? _____						Requested Interest Rate:	
						Amount Requested:	
Do you currently have a banking relationship with United Bank of Philadelphia (UBP)?							
<input type="radio"/> Yes <input type="radio"/> No							
If not, how were you referred to UB? <input type="radio"/> CPA <input type="radio"/> Attorney <input type="radio"/> Loan Broker <input type="radio"/> Other _____							

**Business Banking Relationships**

Bank or Institution	Account Numbers	Type of Account (check one)			Current Balance
		Checking	Savings	Loan	
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	\$
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	\$

\_\_\_\_\_ **Check here** if Applicant's monthly payment is to be deducted from checking account at United Bank of Philadelphia.

**Business Trade References (please list two major suppliers or references)**

Name	Address	Contact Name	Phone #
			(    )
			(    )

**Principals/Owners (if non-profit)**

Name	Title	Address	Yrs. with Organization	UBP Customer
				<input type="radio"/> Yes <input type="radio"/> No
				<input type="radio"/> Yes <input type="radio"/> No

**Name of Head Clergy (if religious institution)**

Name	Title	Address	Yrs. with Organization	Status
				<input type="radio"/> Full-time <input type="radio"/> Part-time
				<input type="radio"/> Full-time <input type="radio"/> Part-time

**Name and Address of Higher Organizational Authority**

Name	Address	Contact Name	Phone #
			(    )

## Please Answer the Following Questions

- Is the organization subject to any lawsuits or material claim? ☐ Yes ☐ No
- Are any assets of the organization currently pledged as collateral? ☐ Yes ☐ No
- Does the organization hold any assets in a trust? ☐ Yes ☐ No
- Has the organization ever declared bankruptcy? ☐ Yes ☐ No
- Does the organization owe any taxes for years prior to the current year? ☐ Yes ☐ No
- If yes, please indicate the amount: \_\_\_\_\_
- Are there any delinquent FICA or sales taxes? ☐ Yes ☐ No
- Is the organization an endorser, guarantor, or co-maker for any obligations not listed on its financial statements? ☐ Yes ☐ No
- If yes, please indicate the total liability: \_\_\_\_\_

### For religious organizations only

- What is the current organization membership? \_\_\_\_\_
- What was the organization membership in the previous two (2) years? \_\_\_\_\_
- Number of giving units (family or single employed adults) \_\_\_\_\_
- Average worship attendance \_\_\_\_\_
- Average Sunday school attendance \_\_\_\_\_
- What is your average weekly total depository balance? \_\_\_\_\_
- Does the church have a building fund? ☐ Yes ☐ No
- What is the target and how much has been raised to date? Target \_\_\_\_\_ Amount to Date \_\_\_\_\_
- When did (will) payments against pledges start? \_\_\_\_\_
- What was (is) the length of the campaign? \_\_\_\_\_
- How much has been collected to date? \_\_\_\_\_

*If you answered yes to any of the above questions, please provide details on a separate sheet.*

## Property Information

Address								
City			State		Zip			
Titled in Name of	Date Purchased	Original Cost	Market Value	Present Balance	Mortgage Monthly Balance	Maturity Date	Owed To	

## Insurance

Agent	Amount	Policy Number	Expiration Date

- Can the organization furnish a legal opinion that is compliant with all provisions of the Religious Corporations Laws of the Commonwealth of Pennsylvania - the canons, rules, regulations and bylaws of the organization - and that a legal and binding obligation can be made? If no, please explain: ☐ Yes ☐ No

*Please review the checklist on the back to ensure that you have attached all the necessary supporting documents*

## Final Document Checklist

To process your loan request, the Bank requires the following documentation to be submitted with the signed loan application:

**For all loans:**

- ☐ Business fiscal year-end financial statements for the last three years
- ☐ Business income tax returns (including all schedules) for the last three years
- ☐ A recent interim statement
- ☐ Cost breakdown if funds are to be used to purchase fixed assets
- ☐ Current United Bank of Philadelphia Personal Financial Statement from the principals of the business (form provided)
- ☐ Principals' personal tax returns (including all schedules) for the last three years
- ☐ Brief history on business/principals together with a business plan
- ☐ Other documentation provided by applicant

**For loans secured by real estate:**

*(Loan approval is subject to an appraised value of real estate satisfactory to the Bank. An appraisal will be required prior to loan closing by a firm satisfactory to United Bank of Philadelphia)*

- ☐ Copy of deed
- ☐ Current paid tax bill
- ☐ Address of property
- ☐ Plans & specifications together with cost breakdown for construction and/or renovations

**For loans secured by business assets, as applicable:**

- ☐ Current accounts receivable and accounts payable aging reports
- ☐ Copy of the last three months business checking account statements

**Documentation that will be required before settlement, if applicable:**

- ☐ Partnership agreement or articles of incorporation
- ☐ Fictitious name statement
- ☐ Copy of trust agreement, if borrower, owner and/or guarantor is a trust or holds assets in a trust

**If your loan is not granted, United Bank of Philadelphia may retain the application and any other material provided.**

The **Equal Credit Opportunity Act** also provides that applicants may be entitled to receive a copy of the appraisal report ordered in connection with an application for credit **provided the loan is secured by a one to four-unit residential structure**. If applicable, a copy of your appraisal will be supplied to you within 15 days of the date of your written request for a copy of the report or within 15 days of the Bank's receipt of the report (whichever occurs last) provided that your written request is not made more than 60 days after notification by the Bank of adverse action.

The undersigned certifies that all statements in this application and on each document required to be submitted in connection herewith, including financial statements and federal income tax returns, are true, correct and complete and that United Bank of Philadelphia ("the Bank") is authorized to execute this form on behalf of the Applicant. The undersigned, further, agrees to notify the Bank promptly of any material change in any information on this application or submitted herewith. The undersigned authorizes the Bank to make such inquiries to gather such information as the Bank deems necessary and reasonable concerning any information provided to the Bank on the Application or any such required documents including authorizing the Bank to obtain credit reports, and to release credit information to others (including, without limitation, companies affiliated with the Bank), regarding the Application from time to time.

Applicant also authorizes the Bank to obtain copies of its tax returns and information from the IRS and other taxing authorities, and agrees to execute whatever forms the Bank requests to obtain such information. The Applicant further agrees (if the Bank approves this application) to be bound by the terms of the loan agreement, note, security agreement and all loan documents (hereafter referred collectively as the "Documents") by signing the Documents and acceptance or use of any loan proceeds shall be evidence of its agreement. If credit facility is secured, additional documentation in form and substance to the Bank will be required for signature by Applicant and other related affiliates, such as guarantor(s).

**Required Signers:** **CORPORATION** - The person(s) named in the Corporate Resolution; **PARTNERSHIP** - All general partners; **SOLE PROPRIETORSHIP** - The owner(s) (if married, you may apply for a separate account); **LIMITED LIABILITY COMPANY** - All members or manager(s); **TRUST** - All Trustees

Signature (applicant)	Title	Date
Signature (applicant)	Title	Date
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