



Prospective Borrower:

Rally would like to thank you for your interest in our business loan program. Our goal is to provide superior service to you while making the application process as easy and smooth as possible. In order for us to achieve this, there are vital pieces of information we request to make an accurate and swift decision regarding your loan request.

We have included a Business Loan Application or a Uniform Residential Loan Application and a Personal Financial Statement to be completed by all guarantors of this request. Also, we would like to receive the last three years of tax returns and financial statements from the business (if applicable) as well as all guarantors of the proposed note. The checklist below should help ensure all information has been collected.

- Business Loan Application or Uniform Residential Loan Application
- Personal Financial Statement (all guarantors)
- Last three years of tax returns for business (if applicable)
- Last three years of tax returns for guarantor(s)
- Year to date balance sheet and profit/loss statement
- Copies of current leases (if applicable)
- Debt Schedule (if applicable)

We require a minimum of 20%- 30% down for business purpose loans; however terms are based on the type of collateral offered. Amortization and loan terms will be based on the condition and marketability of the collateral as well as the dollar amount requested. Interest rates will be determined based on the combination of the borrower's ability to repay the proposed debt, the condition and marketability of the collateral, and the amortization and term of the note. Additional information may be requested on a case by case basis. Please feel free to contact us with any questions or concerns.

Please see back for a Disclosure and Notice.

Sincerely,

Member Business Services Department

Edgar Vela, NMLS #1796353
V.P. Member Business Lending Services – Brownsville
Rally Credit Union
255 W. Morrison Rd Brownsville, TX 78520
956-205-4700 ext. 1782
1-800-622-3631 ext. 1782
evela@rallycu.com





Disclosure: Rally will give each request careful consideration and may not be able to extend credit to you. We will communicate the reasons for the denial orally. You have the right to receive the reasons confirmed in writing within 30 days of the oral communication upon request. Please contact us at the address or number below to submit this request.

Rally Credit Union
Member Business Loan Office
956-205-4700
255 W. Morrison Rd
Brownsville, TX 78520

Equal Credit Opportunity Act 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, 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.





Business Loan Application

I/ We Intend to apply for Joint Credit: _____

I/ We Do Not Intend to apply for joint credit: _____

Borrower Information

Date: _____ Business Account Number: _____ Personal Account Number: _____

Borrower Name: _____

EIN/SSN (if applicable): _____ DOB (if applicable): _____

Physical Address of business (No P.O. Box): _____

City: _____ State: _____ Zip: _____ Occupancy Expense (per month): _____

Business Email Address: _____ Business Phone: _____

Brief Business Description: _____

Date Business Established: _____ Current Owners Since: _____ Number of Employees: _____

Web Address: _____ email address: _____

Other Employer (if applicable): _____

Will you retain this employment? ☐ Yes / ☐ No Gross Monthly Income (if applicable) _____

☐ Rent / ☐ Mortgage (per month): _____

Business Type

Individual

☐ Sole Proprietorship

Partnership

☐ General Partnership

☐ Limited Partnership

☐ Limited Liability Partnership

Corporation

☐ Sub-S Corporation

☐ C-Corporation

☐ Limited Liability Company

Other

☐ Professional Association

☐ Non-profit/501(c) 3

☐ Trust

Loan Request

Loan Amount Requested: \$ _____ (If loan request is less than \$50,000, must complete Assets and Liabilities table on bottom of page 2)

Loan Type:

☐ Commercial Real Estate*(**)

☐ Commercial Construction

☐ Vehicle Loan

☐ Lot/Land Loan*

☐ Business Line of Credit

☐ Other (please describe): _____

☐ Investment Property*(**)

☐ Business Select MasterCard

*Address of Property: _____ County: _____

*If purchase, please provide a copy of the Purchase and Sale Agreement

(**) If loan is to purchase a dwelling and is secured by a dwelling (includes condo, minimum, Single Family Residence, 1-4 Family Residence, Multi-Family or Apartment Complex), or

(**) If loan is to improve a dwelling and is secured by a dwelling or classified as a home improvement loan, or

(**) If loan is a refinance and both old AND new loan is secured by a dwelling then

(**) Please complete the Government Monitoring Information on page 4

Business Loan Application

Loan Purpose and Collateral

What are the loan proceeds going to be used for? _____

Collateral Available: _____

Location of Collateral: _____

Vehicle Information: Year _____ Make _____ Model _____ Mileage _____ VIN _____

Approximate Value of Collateral: _____

Loans will be secured by all business assets unless specific assets, acceptable to the Credit Union, are pledged. Please describe fully any such specific assets that you wish to use as collateral. Please note which assets, if any, are pledged as collateral for other loans. Please note the location of collateral if different than your business location.

Guarantor/Co-Borrower Information (circle one)

Full Legal Name: _____ SSN: _____ DOB: _____

Physical Address (No P.O. Box): _____

City: _____ State: _____ Zip: _____ ☐ Rent / ☐ Mortgage (per month): _____

Length of Residence: _____ Email Address: _____ Daytime Phone: _____

Title: _____ Percent of Ownership in Business: _____ Net Business Income (per month): _____

Other Employer: _____ Other Income: _____

Length of Employment: _____ Will you retain this employment? ☐ Yes / ☐ No

Guarantor/Co-Borrower Information (circle one)

Full Legal Name: _____ SSN: _____ DOB: _____

Physical Address (No P.O. Box): _____

City: _____ State: _____ Zip: _____ ☐ Rent / ☐ Mortgage (per month): _____

Length of Residence: _____ Email Address: _____ Daytime Phone: _____

Title: _____ Percent of Ownership in Business: _____ Net Business Income (per month): _____

Other Employer: _____ Other Income: _____

Length of Employment: _____ Will you retain this employment? ☐ Yes / ☐ No

Assets and Liabilities (Completion required for loan requests under \$50,000)

Business Assets		Business Liabilities				
Assets (Institution)	Cash or Market Value	Payable to Whom (Creditor)	Balance	Monthly Payment	Maturity Date	Collateral Pledged

Business Related Questions

			If yes, Date
Has the business faced a judgment during the last (3) years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____
Has the business declared bankruptcy in the last (10) years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____
Is the Business Applicant liable as a guarantor or endorser on an existing or outstanding loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____
Has the business incurred a loss in any of the last (3) years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____
Are there any delinquent state or federal taxes owed by the business and/or owners?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____
Is the business for sale or under agreement that would change the ownership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____

If you answered "yes" to any of the above, provide details on an additional sheet.

Is your primary business checking account with Rally Credit Union? If no, who is it with? ☐ Yes ☐ No
 _____ Please provide your latest 2 months of statements.

Does the business accept credit and debit card payments? If yes, provide copies of 2 most recent merchant account statements. ☐ Yes ☐ No

How is your payroll processed? ☐ Internal ☐ 3rd Party

Do you send other payments through ACH or wires? ☐ Yes ☐ No

Do you collect regular recurring payments from customers or lessees? ☐ Yes ☐ No

Please note you will be required to qualify for membership and have a business savings or checking account open with Rally CU to complete the loan process.

Certification and Signatures

By signing below, I/we certify that all of the information provided on and with this application, including the financial statement information, is complete and accurate and that we are authorized to execute this application on behalf of the Applicant. I/we understand that the representations made in this application and in any accompanying documentation will be relied upon by Rally CU in the decision to grant credit. I/we will promptly notify Rally CU of any subsequent changes which would affect the accuracy of the information contained in this application. You have my permission to verify and retain all information submitted in this application. You may obtain credit reports, receive information from others about my credit and may answer inquiries from others seeking credit or experience information about me or my accounts with you. (This statement applies to all signers of this loan application). I/we understand that additional information may also be required to process this application.

REQUIRED SIGNATURES

_____ Primary Signature/Borrower	_____ Title	_____ Date
_____ Guarantor/Co-Borrower	_____ Title	_____ Date
_____ Guarantor/Co-Borrower	_____ Title	_____ Date

Government Monitoring Information

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER	CO-BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino _____ <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino _____ <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino _____ <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native _____ <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 _____ <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 _____ <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native _____ <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 _____ <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 _____ <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native _____ <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 _____ <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 _____ <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Business Loan Application

To Be Completed by Financial Institution (for applications taken in person):

<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Not applicable as the applicant is a business entity</p>	<p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Not applicable as the co-applicant is a business entity</p>	<p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the co-applicant collected on the basis of visual observation or surname?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Not applicable as the co-applicant is a business entity</p>
--	--	--

Demographic Information was provided through:

<p><input type="checkbox"/> Face-to-Face Interview (includes Electronic Media with video component)</p> <p><input type="checkbox"/> Telephone Interview</p> <p><input type="checkbox"/> Fax or Mail</p> <p><input type="checkbox"/> Email or Internet</p>

Application Checklist- Thank you for choosing Rally Credit Union

We look forward to serving your financial needs.

<p><input type="checkbox"/> Completed Business Loan Application</p> <p><input type="checkbox"/> Personal Financial Statement for each business owner</p> <p><input type="checkbox"/> Last two years personal tax returns for each business owner (three years if request is over \$250,000)</p> <p><input type="checkbox"/> Last two years business tax returns (three years if request is over \$250,000)</p> <p><input type="checkbox"/> Last two years fiscal year-end financial statements (three years if request is over \$250,000)</p> <p><input type="checkbox"/> Latest interim financial statement (must be within 90 days of application date)</p> <p><input type="checkbox"/> Schedule of all business debts</p> <p><input type="checkbox"/> Schedule of all personal debts</p> <p><input type="checkbox"/> Invoices or purchase orders of equipment to be financed</p> <p><input type="checkbox"/> Accounts receivable and payable agings for revolving credit line requests</p> <p><input type="checkbox"/> Description of real estate (legal and property type) for real estate secured requests</p>

Confidential Personal Financial Statement



Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Will your Spouse be jointly liable for the credit requested? Yes ☐ No ☐

Confidential Financial Statement as of _____/_____/20____

Name:		Date of Birth:		Employer/Position		Years	
Home Address:		Social Security Number:		Home Phone		Business Phone	
Name of Spouse:		No. of Dependents:		Spouse's Social Security #:		Business Address	
ASSETS		(OMIT CENTS)		LIABILITIES		(OMIT CENTS)	
Cash (Schedule 1)	In This Credit Union			Taxes Owning	Income Taxes		
	In Other Institutions				Other Taxes		
Securities (Schedule 2)	Publicly Traded			Notes Payable (Schedule 6)	To This Credit Union		
	Privately Held				Other Notes Payable		
Accounts Receivable				Accounts Payable			
Notes Receivable (Schedule 3)				Estimated Credit Card Balance			
Net Cash Value Life Insurance & Annuities (Schedule 4)				Mortgages Payable (Schedule 7)	Homestead		
Real Estate (Schedule 7)	Homestead				Other Wholly-Owned R/E		
	Other Wholly-Owned R/E				Partially Owned R/E		
Oil & Gas Interest				Oil & Gas Related Debt			
Other Business Interests (Schedule 8)				Other Liabilities (Schedule 9)			
Deferred Comp & Retirement (Schedule 5)							
Personal Property & Autos							
Other Assets (Schedule 9)				Total Liabilities			
Total Assets				Net Worth (Assets Less Liabilities)			
Sources of Cash	Last Year 20____		This Year 20____	Uses of Cash	Last Year 20____		This Year 20____
Salary & Wages				Personal Expenses			
Commissions, Bonuses				Income Taxes			
Interest & Dividends				Property Taxes			
Rental Income				Business Expenses			
Oil & Gas Revenue				Other			
Other Business Income							
Other:				Subtotal			
				Mortgage-Homestead			
Subtotal				Other R/E Payments			
Non-Recurring Commissions				Other Loans Payable			
Sale of Assets				Notes Payable			
Tax Refund				Conting. Liab. Payable			
Other							
				Total Cash Uses			
Total Cash Sources				Net Cash Flow			

Signature: _____ Spouse's Signature _____



Confidential Personal Financial Statement

Schedule 1 - Deposit Accounts					
Name on Account	Name & Location Where Held	Balance	Type of Acct.	Account #	Pledged?
Total at Rally CU			Total Other Institutions		

Schedule 2 - Stocks, Bonds and Mutual Funds (Publicly & Privately Held)					
Name of Issuer	Shares	Market Price	Value Today	Name of Owner	Pledged?
Total					

Schedule 3 - Notes Receivable						
Due From	Orig. Balance	Rate	Present Balance	Maturity	Payment	Collateral
Total to Page 1						

Schedule 4 - Life Insurance and Annuities (Including Employer Provided)						
Company	Face Amount	Beneficiary	Cash Value	Policy Loan	Net Cash Value	Pledged?
Total to Page 1						

Schedule 5 - Deferred Compensation & Retirement Plans						
Plan Administrator	Type of Account	Beneficiary	Balance	Policy Loan	Net Plan Value	Pledged?
Total to Page 1						

Schedule 6 - Notes Payable (Exclude Mortgages Listed in Schedule 7 & 8)						
Due To	Orig. Balance	Rate	Present Balance	Maturity	Payment	Collateral
Total to Page 1						

Signature: _____ Spouse's Signature _____



Confidential Personal Financial Statement

Schedule 7 - Mortgages Payable						
Description of Address	Orig. Balance	Market Value	Present Balance	Interest Rate	Payment	Lien Holder
Total to Page 1						

Schedule 8 - Other Business Interests						
Business Name	Ownership	Nature of Business	Value	How Valued	Entity Type	Related Debt
Total to Page 1						

Schedule 9 - Other Assets and Liabilities Contingent and Otherwise and/or Additional Remarks

I understand that the following questions are addressed to me and I have answered them as appropriate.

Yes	No	1. Are any of the Assets held in trust, in an estate or in any other name or capacity?
Yes	No	2. Were any of the Assets (i) owned or claimed by your spouse before marriage, or (ii) acquired by your spouse during marriage by gift or inheritances; or (iii) recovered for personal injuries sustained by your spouse during marriage; or (iv) acquired from the proceeds of liquidations of any of the preceding?
Yes	No	3. Are any of your real estate properties used by you in your business?
Yes	No	4. Do any of your assets secure any debts which have not been reported in the preceding schedules?
Yes	No	5. Are you a party to any suit or are there any unsatisfied judgments against you?
Yes	No	6. Have you been through bankruptcy or made an assignment for benefit of creditors?

I have explained fully under "Additional Remarks" on this page any "yes" answers to the forgoing questions.

☐ Yes ☐ No 7. I have made a will; the executor is _____

The preceding financial and supporting schedules, which are submitted to you (Lender) for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment.

I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time by me to you, and obtaining credit information at any time from any of my creditors and/or credit reporting agencies. I authorize Rally Credit Union to obtain consumer credit reports on myself. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

Signature: _____ Spouse's Signature _____

Debt Schedule

Company Name:

Name of Creditor	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral
Totals							

Print Name

Signature

Date



Business Account Beneficial Ownership Form

All natural persons opening an account on behalf of a legal entity must provide the following information:

Section 1: Name and Title of Natural Person Opening Account

Name: _____ Title: _____
Identification #: _____ ID Type: _____

Section 2: Name and Address of Legal Entity for Which Account is Being Opened

Legal Entity Name: _____ EIN: _____
Legal Entity Address: _____

Section 3: Ownership Information

Enter the following information for each individual who **directly or indirectly** (contract, arrangement, relationship or otherwise) owns 25% or more of the equity interests of the legal entity above. If no individual meets this definition, please write "N/A" or "Not Applicable."

Name	ID # and Type	Date of Birth DD/MM/YYYY	Address (Physical)	SSN

Section 4: Controlling Natural Person Information

Enter the following information for each individual with significant responsibility to control, manage, or direct a legal entity member, including an executive officer or senior manager; or any other individual who performs similar functions.

Name	ID # and Type	Title	Date of Birth DD/MM/YYYY	Address (Physical)	SSN

I, _____ (*name of natural person opening account*),
hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Instructions for completing the form are separate.

Business Account Beneficial Ownership Form Instructions

Instructions

Please fill out the form using the instructions for each section. The account cannot be opened without completion and signing of this form. This form is to be used for (but may not be limited to) opening legal entity accounts for:

- Corporations,
- Limited Liability Company's,
- Limited Liability Partnership,
- Partnership,
- Partnership LLC,
- General Partnership,
- C Corporation LLC,
- C Corporation,
- Professional Corporation,
- S Corporation,
- S Corporation LLC
- Statutory Trust

This form will **not** apply to:

- Sole proprietorships,
- Unincorporated associations (i.e. Scout Troops and youth sports leagues), or
- Natural persons opening accounts on their own behalf.

Section 1: Name and Title of Natural Person Opening Account

This section to be completed by the natural person authorized to open the account. Complete the Name, Title within the entity, Identification number and Type of identification (i.e. Driver's License).

Section 2: Name and Address of Legal Entity for Which Account is Being Opened

This section to be completed about the legal entity being opened. Complete the Legal Entity Name as it will appear on the account, Employee Identification Number, Physical address of Legal Entity.

Section 3: Ownership Information

This section requires you to list only those that own 25% or more. If no individual meets this definition, please write "N/A" or "Not Applicable."

Ownership: Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity (i.e. each natural person that owns 25 percent or more of the shares of a corporation)

Complete the Name, Identification number, Type of identification (i.e. Driver's License), Date of birth, Physical address and Social Security Number for the natural person(s) that owns the entity.

Section 4: Controlling Natural Person Information

This section requires you to list only one natural person that controls the entity. A natural person must be listed since the entity would have at least one controlling person.

Control: An individual with significant responsibility for managing the legal entity, such as an executive officer, senior manager or other individual who regularly performs similar functions.

Complete the Name, Identification number, Type of identification (i.e. Driver's License), Title within the entity, Date of birth, Physical address and Social Security Number.



Rally Credit Union (“Rally CU”) asks that it be able to use certain personal information of yours, including identifying information from your personal identification card, such as your driver’s license or passport, in order to meet our federal record keeping requirements. In addition, we would like to use your information to assist Rally CU, and you, in preventing identity theft and to confirm that only you are using your identification card and personal information. We will not use your information for telemarketing purposes. We also need to use your personal information to request a report of your banking account history from a third party, such as ChexSystems, Inc. If our use of your personal information for these purposes is acceptable, and if your personal information printed below and that you have given on the other account opening documents is correct, please indicate by signing below. Rally CU may retain this information for our record keeping purposes.

Member Name

Member Name

APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender:

Document Date:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

X _____ X _____
Applicant Date Applicant Date



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s) :

Date:

Lender:

I understand, acknowledge, and agree that the Lender and , Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any services or service providers for these parties and any of aforementioned parties' successors' and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.