



SMALL BUSINESS LOAN APPLICATION

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier: _____ Agency Case No. _____

SMALL BUSINESS LOAN APPLICATION

Verify and complete the information on this application. If you are applying for this loan with others, each additional borrower must provide information as directed by your Lender.

SECTION 1: BORROWER INFORMATION. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

NAME (FIRST, MIDDLE, LAST, SUFFIX):

ALTERNATE NAMES - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix):

DATE OF BIRTH (mm/dd/yyyy):

SOCIAL SECURITY NUMBER: (or individual taxpayer identification number)

SSN: _____ - _____ - _____

CITIZENSHIP:

☐

U.S. CITIZEN

☐

PERMANENT RESIDENT ALIEN

☐

NON-PERMANENT RESIDENT ALIEN

TYPE OF CREDIT: ☐ I AM APPLYING FOR **INDIVIDUAL CREDIT**.

☐ I AM APPLYING FOR **JOINT CREDIT**.

TOTAL NUMBER OF BORROWERS: _____

EACH BORROWER INTENDS TO APPLY FOR JOINT CREDIT. **YOUR INITIALS:** _____

LIST NAME(S) OF OTHER BORROWER(S) APPLYING FOR THIS LOAN (FIRST, MIDDLE, LAST, SUFFIX) – USE A SEPARATOR BETWEEN NAMES:

MARITAL STATUS: ☐ MARRIED ☐ SEPARATED DEPENDENTS: (not listed by another borrower) NUMBER _____ AGES _____

☐ UNMARRIED (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

CONTACT INFORMATION: HOME PHONE _____ CELL PHONE _____ WORK PHONE _____

EMAIL _____

CURRENT ADDRESS:

STREET _____ UNIT# _____

CITY _____ STATE _____ ZIP _____ COUNTRY _____

HOW LONG AT CURRENT ADDRESS? _____ YEARS _____ MONTHS

HOUSING: ☐ NO PRIMARY HOUSING EXPENSE ☐ OWN ☐ RENT (\$ _____ /MONTH)

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Please mail, fax or e-mail the application to:
HYFC · 5446 Jenkins Drive Juneau, AK 99801
Fax: (907) 780-3105 or E-mail: lending@hyfclending.com

Borrower Name: _____
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003 • Effective 1/2021



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IF AT CURRENT ADDRESS FOR LESS THAN 2 YEARS, LIST FORMER ADDRESS: ☐ DOES NOT APPLY

STREET _____ UNIT# _____

CITY _____ STATE _____ ZIP _____ COUNTRY _____

HOW LONG AT CURRENT ADDRESS? _____ YEARS _____ MONTHS

HOUSING: ☐ NO PRIMARY HOUSING EXPENSE ☐ OWN ☐ RENT (\$ _____ /MONTH)

MAILING ADDRESS: - if different from current address ☐ DOES NOT APPLY

STREET _____ UNIT# _____

CITY _____ STATE _____ ZIP _____ COUNTRY _____

1b. Current Employment/Self-Employment and Income

☐ DOES NOT APPLY

EMPLOYER OR BUSINESS NAME: _____ PHONE _____

STREET _____ UNIT# _____

CITY _____ STATE _____ ZIP _____ COUNTRY _____

POSITION OR TITLE: _____

START DATE ____/____/____ mm/dd/yyyy

HOW LONG IN THIS LINE OF WORK? _____ YEARS _____ MONTHS

GROSS MONTHLY INCOME:

BASE \$ _____ /MONTH

OVERTIME \$ _____ /MONTH

BONUS \$ _____ /MONTH

COMMISSION \$ _____ /MONTH

MILITARY
ENTITLEMENTS \$ _____ /MONTH

OTHER \$ _____ /MONTH

TOTAL \$ _____ /MONTH

CHECK IF THIS STATEMENT APPLIES:

☐ I AM EMPLOYED BY A FAMILY MEMBER, PROPERTY SELLER, REAL ESTATE AGENT, OR OTHER PARTY TO THE TRANSACTION.

CHECK IF YOU ARE THE BUSINESS OWNER OR SELF-EMPLOYED:

☐ I HAVE AN OWNERSHIP SHARE OF LESS THAN 25%.

☐ I HAVE AN OWNERSHIP SHARE OF 25% OR MORE.

MONTHLY INCOME (OR LOSS) \$ _____

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1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

☐ DOES NOT APPLY

EMPLOYER OR BUSINESS NAME: _____ PHONE _____
STREET _____ UNIT# _____
CITY _____ STATE _____ ZIP _____ COUNTRY _____

POSITION OR TITLE: _____

START DATE ____/____/____ mm/dd/yyyy HOW LONG IN THIS LINE OF WORK? ____ YEARS ____ MONTHS

GROSS MONTHLY INCOME:

BASE \$ _____/MONTH

OVERTIME \$ _____/MONTH

BONUS \$ _____/MONTH

COMMISSION \$ _____/MONTH

MILITARY
ENTITLEMENTS \$ _____/MONTH

OTHER \$ _____/MONTH

TOTAL \$ _____/MONTH

CHECK IF THIS STATEMENT APPLIES:

☐ I AM EMPLOYED BY A FAMILY MEMBER, PROPERTY SELLER, REAL
ESTATE AGENT, OR OTHER PARTY TO THE TRANSACTION.

CHECK IF YOU ARE THE BUSINESS OWNER OR SELF-EMPLOYED:

☐ I HAVE AN OWNERSHIP SHARE OF LESS THAN 25%.

☐ I HAVE AN OWNERSHIP SHARE OF 25% OR MORE.

MONTHLY INCOME (OR LOSS) \$ _____

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☐ DOES NOT APPLY

Provide at least 2 years of current and previous employment and income.

EMPLOYER OR BUSINESS NAME: _____ PHONE _____
STREET _____ UNIT# _____
CITY _____ STATE _____ ZIP _____ COUNTRY _____

PREVIOUS GROSS MONTHLY INCOME: \$ _____/MONTH

POSITION OR TITLE: _____

START DATE ____/____/____ mm/dd/yyyy END DATE ____/____/____ mm/dd/yyyy

☐ CHECK IF YOU WERE THE BUSINESS OWNER OR SELF-EMPLOYED

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1e. Income from Other Sources

☐ DOES NOT APPLY

INCLUDE INCOME FROM OTHER SOURCES BELOW. UNDER INCOME SOURCE, CHOOSE FROM THE SOURCES LISTED HERE:

- | | | | |
|------------------------|-------------------------------------|--------------------------------------|-------------------------|
| • ALIMONY | • FOSTER CARE | • NOTES RECEIVABLE | • SOCIAL SECURITY |
| • AUTOMOBILE ALLOWANCE | • HOUSING OR PARSONAGE | • PUBLIC ASSISTANCE | • TRUST |
| • BOARDER INCOME | • INTEREST AND DIVIDENDS | • RETIREMENT
(e.g., Pension, IRA) | • UNEMPLOYMENT BENEFITS |
| • CAPITAL GAINS | • MORTGAGE CREDIT CERTIFICATE | • ROYALTY PAYMENTS | • VA COMPENSATION |
| • CHILD SUPPORT | • MORTGAGE DIFFERENTIAL
PAYMENTS | • SEPARATE MAINTENANCE | • OTHER |
| • DISABILITY | | | |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

INCOME SOURCE: - use list above

MONTHLY INCOME

\$

\$

\$

PROVIDE TOTAL AMOUNT HERE \$

SECTION 2: FINANCIAL INFORMATION — ASSETS AND LIABILITIES.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

INCLUDE INCOME FROM OTHER SOURCES BELOW. UNDER INCOME SOURCE, CHOOSE FROM THE SOURCES LISTED HERE:

- | | | | |
|--------------------------|-----------------|-------------------------------------|---|
| • CHECKING | • MUTUAL FUND | • RETIREMENT (e.g., 401k, IRA) | • TRUST ACCOUNT |
| • SAVINGS | • STOCKS | • BRIDGE LOAN PROCEEDS | • CASH VALUE OF LIFE
INSURANCE
(used for the transaction) |
| • MONEY MARKET | • STOCK OPTIONS | • INDIVIDUAL DEVELOPMENT
ACCOUNT | |
| • CERTIFICATE OF DEPOSIT | • BONDS | | |

ACCOUNT TYPE - use list above

FINANCIAL INSTITUTION

ACCOUNT NUMBER

CASH OR MARKET VALUE

\$

\$

\$

\$

\$

PROVIDE TOTAL AMOUNT HERE \$

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2b. Assets – Other Assets and Credits You Have

☐ DOES NOT APPLY

INCLUDE ALL OTHER ASSETS AND CREDITS BELOW. UNDER ASSET OR CREDIT TYPE, CHOOSE FROM THE TYPES LISTED HERE:

ASSETS

- PROCEEDS FROM REAL ESTATE PROPERTY TO BE SOLD ON OR BEFORE CLOSING
- PROCEEDS FROM SALE OF NON-REAL ESTATE ASSET

- SECURED BORROWED FUNDS
- UNSECURED BORROWED FUNDS
- OTHER

CREDITS

- EARNEST MONEY
- EMPLOYER ASSISTANCE
- LOT EQUITY
- RELOCATION FUNDS

- RENT CREDIT
- SWEAT EQUITY
- TRADE EQUITY

ACCOUNT OR CREDIT TYPE: - use list above

CASH OR MARKET VALUE

	\$
	\$
	\$
	\$
	\$

PROVIDE TOTAL AMOUNT HERE \$ _____

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ DOES NOT APPLY

LIST ALL LIABILITIES BELOW (EXCEPT REAL ESTATE) AND INCLUDE DEFERRED PAYMENTS. UNDER ACCOUNT TYPE, CHOOSE FROM THE TYPES LISTED HERE:

- REVOLVING (e.g., credit cards)

- INSTALLMENT (e.g., car, student, personal loans)

- OPEN 30-DAY (balance paid monthly)

- LEASE (not real estate)
- OTHER

ACCOUNT TYPE <small>use list above</small>	COMPANY NAME	ACCOUNT NUMBER	UNPAID BALANCE	<small>To be paid off at or before closing</small>	MONTHLY PAYMENT
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

2d. Other Liabilities and Expenses

☐ DOES NOT APPLY

INCLUDE ALL OTHER LIABILITIES AND EXPENSES BELOW. CHOOSE FROM THE TYPES LISTED HERE:

- ALIMONY
- CHILD SUPPORT
- SEPARATE MAINTENANCE
- JOB RELATED EXPENSES
- OTHER

MONTHLY PAYMENT

	\$
	\$
	\$

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SECTION 3: DECLARATIONS.

This section asks you specific questions about the property, your funding, and your past financial history.

3a. About Your Finances

- A. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? ☐ YES ☐ NO
- B. Are there any outstanding judgments against you? ☐ YES ☐ NO
- C. Are you currently delinquent or in default on a Federal debt? ☐ YES ☐ NO
- D. Are you a party to a lawsuit in which you potentially have any personal financial liability? ☐ YES ☐ NO
- E. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? ☐ YES ☐ NO
- F. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? ☐ YES ☐ NO
- G. Have you had property foreclosed upon in the last 7 years? ☐ YES ☐ NO
- H. Are you a party to a lawsuit in which you potentially have any personal financial liability? ☐ YES ☐ NO
- I. Have you declared bankruptcy within the past 7 years? ☐ YES ☐ NO
- If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

SECTION 4: ACKNOWLEDGMENTS AND AGREEMENTS.

This section tells you about your legal obligations when you sign this application.

4a. Acknowledgments and Agreements

- I agree not to incur additional debt or apply for new credit during the application period.
- I agree to participate in two financial literacy workshops and one-on-one financial education sessions as required.
- I declare that all the information provided in this application is true and accurate to the best of my knowledge.
- I agree to inform HYFC staff of any changes to my household composition or employment status during the application process.

BORROWER SIGNATURE _____ DATE ____/____/____ mm/dd/yyyy

ADDITIONAL BORROWER SIGNATURE _____ DATE ____/____/____ mm/dd/yyyy

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SECTION 5: MILITARY SERVICE.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

MILITARY SERVICE – DID YOU (OR YOUR DECEASED SPOUSE) EVER SERVE, OR ARE YOU CURRENTLY SERVING, IN THE UNITED STATES ARMED FORCES?

☐ YES ☐ NO

IF YES, CHECK ALL THAT APPLY:

- ☐ CURRENTLY SERVING ON ACTIVE DUTY WITH PROJECTED EXPIRATION DATE OF SERVICE/TOUR ____/____/____ mm/dd/yyyy
- ☐ CURRENTLY RETIRED, DISCHARGED, OR SEPARATED FROM SERVICE
- ☐ ONLY PERIOD OF SERVICE WAS AS A NON-ACTIVATED MEMBER OF THE RESERVE OR NATIONAL GUARD
- ☐ SURVIVING SPOUSE

SECTION 6: DEMOGRAPHIC INFORMATION.

This section asks about your ethnicity, sex, and race.

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. You may select one or more designations for "ethnicity" and one or more designations for "race." **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 the 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. If you do not wish to provide some or all of this information, please check below.

ETHNICITY: Check one or more

- ☐ HISPANIC OR LATINO
- ☐ MEXICAN
- ☐ PUERTO RICAN
- ☐ CUBAN
- ☐ OTHER HISPANIC OR LATINO - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ NOT HISPANIC OR LATINO
- ☐ I DO NOT WISH TO PROVIDE THIS INFORMATION

RACE: Check one or more

- ☐ AMERICAN INDIAN OR ALASKA NATIVE
- Print name of enrolled or principal tribe: _____
- ☐ ASIAN
- ☐ ASIAN INDIAN
- ☐ CHINESE
- ☐ FILIPINO
- ☐ JAPANESE
- ☐ KOREAN
- ☐ VIETNAMESE
- ☐ OTHER ASIAN - Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ BLACK OR AFRICAN AMERICAN
- ☐ NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER
- ☐ NATIVE HAWAIIAN
- ☐ GUAMANIAN OR CHAMORRO
- ☐ SAMOAN
- ☐ OTHER PACIFIC ISLANDER - Print race: _____

For example: Fijian, Tongan, and so on.

- ☐ WHITE
- ☐ I DO NOT WISH TO PROVIDE THIS INFORMATION

SEX: ☐ FEMALE ☐ MALE

☐ I DO NOT WISH TO PROVIDE THIS INFORMATION

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TO BE COMPLETED BY FINANCIAL INSTITUTION

(for application taken in person)

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ YES ☐ NO

Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ YES ☐ NO

Was the race of the Borrower collected on the basis of visual observation or surname?

☐ YES ☐ NO

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

☐ FACE-TO-FACE INTERVIEW (includes Electronic Media w/ Video Component)

☐ TELEPHONE INTERVIEW ☐ FAX OR MAIL ☐ EMAIL OR INTERNET

SECTION 7: LOAN ORIGINATOR INFORMATION.

To be completed by your Loan Originator.

Loan Originator Information

LOAN ORIGINATOR ORGANIZATION NAME _____

ADDRESS _____

LOAN ORIGINATOR ORGANIZATION NMLSR ID# _____ STATE LICENSE ID# _____

LOAN ORIGINATOR NAME _____

LOAN ORIGINATOR NMLSR ID# _____ STATE LICENSE ID# _____

EMAIL _____ CELL PHONE _____

SIGNATURE _____ DATE ____/____/____ mm/dd/yyyy

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