



Commercial Vehicle Credit Application

How did you hear about us? _____

CONTACT AND PERSONAL INFORMATION

Name: _____ SS# or ITIN: _____ Date of Birth: _____ Cell: _____
Personal Email: _____ Business Phone: _____
Home Address: _____ State: _____ Zip Code: _____

LOAN INFORMATION

How are you applying for the loan? Personal Name or Business Name (Note: Name changes can be made after loan is closed)
How much do you need to borrow? \$ _____ How much can you afford to pay per month? \$ _____
How will you use the borrowed funds? Commercial Equipment Purchase Truck Repair or Business Purpose* Other: _____
If commercial equipment purchase, what type? Medium Duty Heavy Duty Trailer Other: _____
Do you have a CDL? Yes No If Yes, Lic#: _____ Number of Years as a Truck Driver: _____
Parking Address for equipment: _____

BUSINESS INFORMATION

Business Name: _____ Federal Tax ID# _____
Business Address: _____ City: _____ State: _____ Zip Code: _____
Business website: _____ Date Business Established _____
Legal Structure: Sole Proprietor LLC Partnership Corporation If corporation, state where incorporated: _____
USDOT# Equipment will operate under: _____ Name of Business of USDOT#: _____
Briefly describe products/services/haul you provide: _____
How many people do you currently employ (including owner)? Full-time: (35 hrs/wk or more) _____ Part-time: _____

PERSONAL REFERENCES (Not living with you)

Reference #1 Name _____ Relationship: _____ Phone: _____
Reference #2 Name: _____ Relationship: _____ Phone: _____
Reference #3 Name: _____ Relationship: _____ Phone: _____

COMPLETE THIS SECTION ONLY IF A NON-TRUCKING SMALL BUSINESS APPLYING FOR LOAN

Do you have a lease? Yes No If yes, how long? _____ Landlord Name _____ Landlord Phone _____
Do you have an existing driver? Yes No If no, when do you plan to hire a driver: _____
Anticipated revenues generated with vehicle: _____
Anticipated cost to support vehicle: Driver Salary (if appl) _____ Insurance: _____ Fuel/Maintenance: _____

TRUCKING EXPERIENCE

Please provide the following information about the transportation company you will be working with:
Transportation Company: _____ Type of Hauling: _____
Dispatcher Name: _____ Contact Phone: _____
Do you have an IRP account? Yes No
For truck purchases only: Dealer selling truck: _____ Phone _____ Contact Name _____
What is your current fleet size? _____ Are you interested in replacing? or Adding vehicles to your fleet?
How long have you been an owner/operator? _____



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For trucking, please provide a list of your equipment of trucks and trailers that you own or are financing:

Equipment in Fleet (Year, Make & Model)	Original Balance	Current Balance	Monthly Payment	Lender's Name

MONTHLY BUSINESS FINANCIALS

Current Monthly Business Sales \$ _____

Current Monthly Cost of Goods \$ _____

Current Monthly Business Expenses:

- Rent/Lease \$ _____
- Owners Salaries (W-2 only) \$ _____
- All Other Salaries/Benefits \$ _____
- All Other Expenses \$ _____

BUSINESS DEBT (Please list all existing debt owed by the business)

Business Debt (Total amount owed):	Amount	Business Debt Monthly Payments	Amount
Revolving (credit cards, lines of credit)	\$ _____	Revolving (credit cards, lines of credit)	\$ _____
Installment (vehicle loans, installment purchases)	\$ _____	Installment (vehicle loans, installment purchases)	\$ _____
Commercial Mortgage	\$ _____	Commercial Mortgage	\$ _____
Diesel/Fuel	\$ _____	Tires and Maintenance	\$ _____
Insurance	\$ _____		

LOAN APPLICATION CERTIFICATION, DISCLOSURE, & AUTHORIZATION

The signer(s) certifies that he/she is authorized to execute this Application for the named business ("Applicant"), and that all information and documents submitted, are true, correct, and complete. The signer(s) certifies that he/she has secured or applied for all applicable licenses or permits needed to conduct the named business. The signer(s) authorizes Accion Opportunity Fund Community Development ("AOF") to obtain consumer and/or business reports in her/his/their names as individuals at any time. The signer(s) further agrees to notify Accion Opportunity Fund Community Development promptly of any material change in any such information. The signer(s) authorizes Accion Opportunity Fund Community Development to contact references and request criminal record information from criminal justice agencies for the purpose of determining eligibility. The signer(s) understands and agrees that this application is subject to final credit approval.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Customer Support at 866.299.8173 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 Trade Commission, Equal Credit Opportunity, Washington, DC 20580 administers Accion Opportunity Fund Community Development's compliance with the Equal Credit Opportunity Act.



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Loans issued by Accion Opportunity Fund Community Development. California Department of Financial Protection and Innovation's Finance Lenders License #6050609.

*By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by auto dialer, recorded or artificial voice, or a text. Your phone plan charges may apply. You may contact us at any time to change these preferences.

OPTIONAL

U.S. Veteran: Yes No **Citizenship Status:** US Citizen Refugee/Asylee Green Card

How many people do you plan to hire in the next 12 months? Full-time: _____ Part-time: _____

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that will allow us to identify you. What this means for you: When you apply for a loan, we will ask for your name, address, date of birth and other information. We may also ask to see your driver's license or other identifying documents.

By signing this application, Applicant also certifies s/he understands and consents to the terms and conditions of AOF's: 1. Terms of Use, accessible at <https://aofund.org/terms-of-use/>; 2. Privacy Policy, accessible at <https://aofund.org/privacy-policy/>; and 3. Agreement to Receive Electronic Communications, accessible at <https://aofund.org/agreement-to-receive-electronic-communications/>.

Applicant Signature: _____ **Date:** _____ **Co-borrower Signature:** _____ **Date:** _____

CONTACT AND PERSONAL INFORMATION

Name: _____ SS# or ITIN: _____ Date of Birth: _____ Cell*: _____
Home Address: _____ City: _____ Zip Code: _____
Email Address: _____

LOAN APPLICATION CERTIFICATION

Please review the below disclosures and certifications; upon review, please check the applicable box(es) to indicate your consent where applicable and sign the form at the bottom.

I am a business owner personally liable for this business debt, and I am authorized to enter into contracts that bind the business to debt obligations. I have secured or applied for all applicable licenses or permits needed to conduct the named business.

Soft Pull Consent

Please note that by submitting your information to Accion Opportunity Fund to determine your eligibility for a loan, you are consenting to allow Accion Opportunity Fund to conduct a "soft pull" of your credit in order to determine if you can be pre-qualified for loan offers. This means that, if you go through a pre-qualification process, a request to become pre-qualified or a review of your "Offers," will not affect your credit score.

You further understand that you are consenting to allow Accion Opportunity Fund to obtain information from your personal credit profile, and your company's credit file, if applicable, or other information from one or more consumer reporting agencies under the Fair Credit Reporting Act. You further authorize Accion Opportunity Fund to verify the information in your application, and you agree that Accion Opportunity Fund may contact third parties to verify any such information if necessary.

I consent to the conditions above, which allow Accion Opportunity Fund to conduct a "soft pull" of my credit in order to determine my eligibility for loan offers.

Hard Pull Consent

When you submit an application for an Accion Opportunity Fund loan, you consent to allow Accion Opportunity Fund to conduct a "hard pull" of your credit report, and you understand that a "hard pull" may affect your credit score with the major credit reporting bureaus. You further consent to allow Accion Opportunity Fund to obtain information from your personal credit profile, and your company's credit file, if applicable, or other information from one or more consumer reporting agencies under the Fair Credit Reporting Act. Your consent indicates your agreement that Accion Opportunity Fund may use your credit reports to make credit decisions, or at various times during the term of your loan in connection with the servicing, monitoring, collection or enforcement of the loan. In the event you are approved for and issued a loan, your consent indicates your understanding that Accion Opportunity Fund may report credit data on your loan to credit reporting agencies. Accion Opportunity Fund agrees that any information furnished will be accurate. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial, and we will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement, if applicable.

I consent to the conditions above, which allow Accion Opportunity Fund to conduct a "hard pull" of my credit in order to proceed with the processing of my credit application for an Accion Opportunity Fund loan.

Referral Consent

In some situations, depending on the type of loan for which you apply, after we review your application, we may not be able to offer you a loan, but our third party partners may be able to present you with other loan offers. If you consent, we will share your personal information with a third-party partner so that they can determine if you apply for a loan issued by them.

I authorize the sharing of any information provided to Accion Opportunity Fund with third parties for the express purpose of determining if I qualify for a loan with a third party, if Accion Opportunity Fund is unable to offer a loan.

The federal Equal Credit Opportunity Act prohibits creditors for 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 Trade Commission, Washington, DC 20580 administers Accion Opportunity Fund Community Development's compliance with the Equal Credit Opportunity Act.

*By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply. You may contact us at any time to opt out.

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Applicant Signature: _____ **Date:** _____