

## 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.**

### Credit Pull Consent

When you submit an application for an Accion Opportunity Fund loan, you consent to allow Accion Opportunity Fund to conduct a 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 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.

**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.

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Loans issued by Accion Opportunity Fund will be made or arranged pursuant to California Department of Financial Protection and Innovation's Finance Lenders License #6050609, 6054328, 603J633.