

## ECOA Disclosure

*The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age; 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 following answers are voluntary and are requested for the purpose of determining compliance with federal civil rights law and for our own statistical monitoring. Your response to these questions will not affect consideration of your application. By providing this information, you will assist us in assuring that this program is administered in a non-discriminatory manner.

**Please sign your signature at the bottom of the page stating that you have read the information and that a copy of this form has been given to you for your records.**

Gender :            Male                      Female  
Marital Status:    Single                      Married                      Widowed                      Divorced  
Ethnicity:           African American    Asian                      Hispanic    Native American           White                      Other

*Additional Optional Borrower questions can be found on the Addendum attached hereto.*

The loan applicant herein certifies that:

- To the best of the applicant's knowledge and belief, the data presented in this application is true, complete and correct, and is provided for the purpose of obtaining or maintaining credit.
- Upon approval of the funds requested, the applicant is willing and is duly and legally authorize to enter into a legally binding loan commitment and will comply with all of the provisions and conditions of any loan agreement.
- The applicant hereby authorizes the Loan Committee, its authorized agent and representatives, to investigate the applicant's credit worthiness, credit capacity, or business affairs.
- The applicant hereby authorizes any person, business, and/or financial institution having information pertaining to the applicant's credit worthiness credit capacity, or business affairs to release the same to the Loan Review Committee, its authorized agents or representatives.
- The applicant agrees to hold harmless the Brightpoint Development Fund its officers, agents, and the Brightpoint Development Fund Board members and their respective organizations form liability as a result of actions and outcomes taken during or after the loan review process.

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
By (Applicant's signature)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
By (Co-applicant's signature)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

ECOA

## Credit Report Authorization and Release

Authorization is hereby granted to Brightpoint Development Fund to obtain a standard factual data credit report through a credit reporting agency chosen by Brightpoint Development Fund.

My signature below authorizes the release to the credit-reporting agency a copy of my credit application and authorizes the credit-reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgage, auto loans, personal loans, charge cards, credit unions, etc.). Authorization is further granted to the reporting agency to use a photo static reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information

Any reproduction of this credit report authorized and release made by reliable means (for example, photocopy or facsimile) is considered an original.

\_\_\_\_\_  
Applicant signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Birth date

\_\_\_\_\_  
Co Applicant signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Birth date

## Addendum of Additional Borrower Information

The Brightpoint Development Fund Board may find the following questions helpful in assessing the strength of the applicant.

Have you ever committed a felony?  Yes  No

If yes, please describe \_\_\_\_\_

Are you currently on probation?

**If yes, name of the probation officer (PO)** \_\_\_\_\_

**Expected length of probation period** \_\_\_\_\_

**Telephone number of your PO** \_\_\_\_\_

Are you current on child support?  Yes  No

I Do Not Have Child Support Obligations

How did you hear about the Brightpoint Development Fund? (Please Circle)

ISBDC      NIIC      Brightpoint Employee      Website      Family/Friend      SCORE      CDC      UEA

Bank \_\_\_\_\_      Community Event \_\_\_\_\_

## Background Check Authorization and Release

If the Brightpoint Development Fund board wishes to conduct a background check on the applicant, the following form should be used:

I, \_\_\_\_\_, hereby authorize Brightpoint Development Fund to investigate my background and qualifications for purposes of evaluating my loan application. I understand that Brightpoint Development Fund will utilize an outside firm or firms to assist it in checking such information, and I specifically authorize such an investigation by information services and outside entities of the company's choice. I also understand that I may withhold my permission and that in such a case, no investigation will be done, and my application will not be processed further.

\_\_\_\_\_  
Applicant signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Birth date

\_\_\_\_\_  
Co Applicant signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Birth date

**Brightpoint**  
**Background check authorization form**

I authorize Brightpoint to request and/ or order my background report, including investigative consumer reports. I understand that Brightpoint may rely on this authorization to request and/or order additional background check reports, including consumer reports for the purpose of obtaining a loan and throughout the life cycle of the loan, should I receive a loan. I agree to immediately notify Brightpoint if I should be convicted of any crime during the course of seeking a loan through Brightpoint and during the life cycle of the loan. In addition I authorize Brightpoint to request the following background checks: Criminal history, BMV (Bureau of Motor Vehicle), Sex Offender, CPS (Child Protective Services) Educational and reference checks. I understand that the information obtained by Brightpoint will be used solely for the purpose of obtaining a loan and may be used throughout the life cycle of the loan.

Full Legal Name: (Print) \_\_\_\_\_  
Nick Name: \_\_\_\_\_ Adoptive Name: \_\_\_\_\_  
All other first or last names used: \_\_\_\_\_  
Full Address: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Social Security number: \_\_\_\_\_  
Gender: M or F Race: \_\_\_\_\_  
Do you have a valid Driver's License? \_\_\_\_\_ What State? \_\_\_\_\_  
Driver's License number \_\_\_\_\_  
State in which you were born: \_\_\_\_\_  
What Country are you a Citizen? \_\_\_\_\_  
If you were not born in the USA, what Country were you born in? \_\_\_\_\_

**List the complete addresses where you have lived in the past 7 years**

**1) Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_  
**Zip Code:** \_\_\_\_\_  
**County:** \_\_\_\_\_  
**What month/year did you live here?** \_\_\_\_\_

**2) Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_  
**Zip Code:** \_\_\_\_\_  
**County:** \_\_\_\_\_  
**What month/year did you live here?** \_\_\_\_\_

**3) Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_  
**Zip Code:** \_\_\_\_\_  
**County:** \_\_\_\_\_  
**What month/year did you live here?** \_\_\_\_\_

**4) Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_  
**Zip Code:** \_\_\_\_\_  
**County:** \_\_\_\_\_  
**What month/year did you live here?** \_\_\_\_\_

**\*\*\*Signature:** \_\_\_\_\_

**\*\*\*Date:** \_\_\_\_\_