



APPLICATION FOR SMALL BUSINESS LOAN



Please return this form with the applicable credit report fees.
We cannot consider any loan request that is not accompanied by a completed application.

COMPANY INFORMATION

Date: _____
 Company Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone Number: _____ Fax Number: _____
 E-mail Address: _____ Cell Phone: _____
 Principal Contact: _____ Tax ID Number: _____
 Type of Business: _____ Date Established: _____
 Type of Entity: Corporation _____ Partnership _____ Sole Proprietorship _____ LLC _____
 Telephone Number: _____

PROJECT INFORMATION

Address of Property: _____ County: _____
 City: _____ State: _____ Zip: _____

BORROWING ENTITY

Principal(s): _____
 Title(s): _____
 Type of Entity: Corporation _____ Partnership _____ Individual Borrower _____ LLC _____
 Percentage of ownership: _____ %
 _____ %
 _____ %
 _____ %
 Total (must equal 100%) _____ %

BANK INFORMATION

Bank of Account: _____ Branch: _____
 Account Officer: _____ Telephone: _____

CREDIT ELSEWHERE

Have you applied for or been declined for credit by a bank? (Y/N) _____
 Name of Bank #1: _____ Branch Location: _____
 Loan Officer: _____ Phone Number: _____
 Reason for being declined: _____
 Name of Bank #2: _____ Branch Location: _____
 Loan Officer: _____ Phone Number: _____
 Reason for being declined: _____

CAPITAL REQUIREMENTS

Amount of capital required \$ _____

SOURCE OF FUNDS

Cash: \$ _____
 Bank: \$ _____
 Other: \$ _____
 * **TOTAL SOURCES:** \$ _____

* **SOURCES MUST EQUAL USES**

USE OF FUNDS

Working Capital: \$ _____
 Land Acquisition: \$ _____
 Land Improvements: \$ _____
 Purchase/Remodel Building: \$ _____
 New Construction: \$ _____
 Machinery & Equipment: \$ _____
 Other (Contingencies): \$ _____
 * **TOTAL USES:** \$ _____

SUPPORTING INFORMATION

Please attach the following supporting information to this application.

1. Personal Financial Statement (Example Form Attached)
2. List of collateral offered
3. Tax Returns for previous 3 years (Business & Personal)
4. Cash Flow Projections for 2 years
5. Balance Sheets - Most recent within 90 days, year end, past 3 years
6. Income Statements - within 90 days, year end, past 3 years
7. List of accounts receivable (30,60,90)
8. List of accounts payable
9. Appraisal (if applicable)
10. Articles of Incorporation/By-Laws/Resolution or partnership agreement (if applicable)
11. Board Resolutions (if applicable)
12. Purchase agreement (if applicable)
13. Short historical narrative of business-include operating history, key management persons, goals and objectives for the business, new and existing products, major activities, major customers, profitability, number of employees, and any other information you can furnish to help evaluate the loan request. All or most of this information may be in your business plan. (Example questionnaire is attached and you may submit as your narrative if you choose)

GOVERNMENT COMPLIANCE INFORMATION

- | | | |
|---|-----------|----------|
| 1. Is your business in a flood plain? | _____ Yes | _____ No |
| 2. Will the use of proceeds effect the air quality of the area? | _____ Yes | _____ No |
| If yes, explain how the air quality will be effected: _____ | | |
| 3. Will the use of proceeds effect any historical preservation properties? | _____ Yes | _____ No |
| 4. Are the majority of your employees considered low to moderate income? | _____ Yes | _____ No |
| 5. Is your business in compliance with all federal, state and local requirements? | _____ Yes | _____ No |
| 6. How many jobs will be created or saved if this loan is approved? | _____ | |

Signature

Title

Date

******ATTENTION******

Additional information may be required by the lending entity to approve applications for funding.

A borrower is eligible for RLF financing only when credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project activities to be financed. The RLF is responsible for determining that a borrower meets this requirement by (a) providing a written analysis in each loan file documenting the basis for the determination, and (b) normally obtaining support documentation in the form of bank rejection letters or other outside documentation. During the useful life of the project, the borrower will indemnify and hold harmless CRRLF from any liability, losses, damages, suits, judgments and counsel fees related to any aspect of the project.



Centralina Economic Development Commission
 525 North Tryon Street, 12th Floor
 Charlotte, NC 28202
 Phone 704-372-2416 • Fax 704-347-4710

CREDIT AUTHORIZATION

We require a personal credit report on each applicant (individual, corporation or partnership), each guarantor and each partner holding 20% or greater interest in the company. No application will be processed until the credit report has been run.

Return this form with a copy of each applicant's driver's license and a check for \$50 per applicant. Check should be payable to Centralina Economic Development Commission.

Applicant Section

Applicant's Legal Name: _____
 Home or Legal Address: _____
 City, State and Zip: _____ Phone Number: _____
 Social Security Number: _____ Date of Birth: _____
 Driver's License - State and No: _____
 Occupation or Primary Business: _____

Co-Applicant Section

Co-Applicant's Legal Name _____
 Home or Legal Address: _____
 City, State and Zip: _____ Phone Number: _____
 Social Security Number: _____ Date of Birth: _____
 Driver's License - State and No: _____
 Occupation or Primary Business: _____

I (we) authorize Centralina Economic Development Commission to contact credit reporting agencies and creditors with regard to the status of any past or outstanding debt, or such other credit information that such agencies normally hold available for credit worthiness evaluation at present or at any time in the future for the purpose of making or monitoring a loan.

Applicant's Signature: _____
 Title: _____ Date: _____

Co-Applicant's Signature: _____
 Title: _____ Date: _____



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Business Applicant Section

Applicant's Legal Name: _____
 Home or Legal Address: _____
 City, State and Zip: _____ Phone Number: _____
 EIN Number: _____
 Social Security Number _____
 Occupation or Primary Business: _____

Affiliates Business Section

Affiliates Legal Name: _____
 Legal Address: _____
 City, State and Zip: _____ Phone Number: _____
 EIN Number _____
 Social Security Number _____
 dba Name _____
 Occupation or Primary Business _____

I (we) authorize Centralina Economic Development Commission to contact credit reporting agencies and creditors with regard to the status of any past or outstanding debt, or such other credit information that such agencies normally hold available for credit worthiness evaluation at present or at any time in the future for the purpose of making or monitoring a loan.

Applicant's Signature: _____
 Title: _____ Date: _____
 Co-Applicant's Signature: _____
 Title: _____ Date: _____

Obtaining a Data Universal Numbering System

In order to conduct business with the federal Government, most organizations are required to obtain a DUNS number. If your application indicates that you are an organization that fits this requirement, we will request that your organization obtain a DUNS number so can continue to assist you.

The DUNS number is a unique nine character identification number provided by the commercial company Dun & Bradstreet (D&B). **You may call D&B at 1-866-705-5711 to register to obtain a DUNS number. The process to request a DUNS number takes approximately 10 minutes and is free of charge. Please use the following instructions to navigate through the voice prompts:**

1. Dial 1-866-705-5711.
2. Enter "2" to register as a government loan/grant applicant and obtain a DUNS number.
3. At this point, a service representative will answer and suggest you buy the Credit Builder Service. It is not necessary to purchase the service in order to do business with the Government. If you want to do business with other vendors outside the government, this is an optional service that allows you to do business using a line of credit.
4. Provide answers to the following questions:
 - a.) **Name of Business**
 - b.) **Business Address**
 - c.) **Local phone number**
 - d.) **Name of CEO/business owner**
 - e.) **Legal structure of business, (Corporation, Partnership, Proprietorship)**
 - f.) **Year business started**
 - g.) **Primary line of business**
 - h.) **Total number of employees**

You may also register for your Duns Number at the Dun & Bradstreet web site:

<https://www.dnb.com/>. Be sure to click on the link that reads, "DUNS number only" at the right hand, bottom corner of the screen to access the free registration page. Please note that registration via the web may take up to 14 business days to complete.

PERSONAL FINANCIAL STATEMENT

As of _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name: _____ Business Phone: _____

Residence Address: _____ Residence Phone: _____

City: _____ State: _____ Zip: _____

Business Name of Applicant/Borrower: _____

ASSETS

LIABILITIES

<p>Cash on hand & in Banks: \$ _____</p> <p>Savings Accounts: \$ _____</p> <p>IRA or Other Retirement Account: \$ _____</p> <p>Accounts & Notes Receivable: \$ _____</p> <p>Life Insurance-Cash Surrender Value: \$ _____ <i>(Complete Section 8)</i></p> <p>Stocks & Bonds: \$ _____ <i>(Describe in Section 3)</i></p> <p>Real Estate: \$ _____ <i>(Describe in Section 4)</i></p> <p>Automobiles-Present Value: \$ _____</p> <p>Other Personal Property: \$ _____ <i>(Describe in Section 5)</i></p> <p>Other Assets: \$ _____</p> <p>TOTAL: \$ _____</p>	<p>Accounts Payable: \$ _____</p> <p>Loans on Life Insurance: \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Installment Accounts-Auto: \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Installment Accounts-Other: \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Notes Payable to Banks & Others: <i>(Describe in Section 2)</i> \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Mortgages on Real Estate: <i>(Describe in Section 4)</i> \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Unpaid Taxes: <i>(Describe in Section 6)</i> \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Other Liabilities: <i>(Describe in Section 7)</i> \$ _____ <i>Monthly Payments: \$ _____</i></p> <p>Total Liabilities: \$ _____</p> <p>Net Worth (Assets Less Liabilities): \$ _____</p> <p>TOTAL: \$ _____</p>
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Section 1. Source of Income

Salary: \$ _____

Net Investment Income: \$ _____

Real Estate Income: \$ _____

**Other Income (Describe Below):* \$ _____

TOTAL: \$ _____

Contingent Liabilities

As Endorser or Co-Maker: \$ _____

Legal Claims & Judgments: \$ _____

Provision for Federal Income Tax: \$ _____

Other Special Debt: \$ _____

TOTAL: \$ _____

Description of Other Income in Section 1.

**Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.*

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. each attachment must be identified as a part of this statement and signed.)

Name & Address of Shareholders	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds - (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned - (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed)

	Property A	Property B	Property C	Property D	TOTAL
Type of Property:					
Name & Address of Property:					
Date Purchased:					
Original Cost:					
Present Market Value:					
Name & Address of Mortgage Holder:					
Mortgage Account Number:					
Mortgage Balance:					
Amount of Payment per Month/Year:					
Status of Mortgage:					

Section 5. Other Personal Property and Other Assets - (Describe, and if any is pledged as security, state name & address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency)

Section 6. Unpaid Taxes - (Describe in detail, as to type, to whom payable, when due, amount due, and to what property, if any, a tax lien attaches)

Section 7. Other Liabilities - (Describe in detail)

Section 8. Life Insurance Held - (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize CEDC/Lender to make inquires as necessary to verify the accuracy of the statements made, to obtain a Personal Credit Report and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the US Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____