

APPLICATION FOR SMALL BUSINESS LOAN

COMPANY INFORMATION

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____ Fax Number: _____

Principal Contact: _____ Tax ID Number: _____

Type of Business: _____ Date Established: _____

Type of Entity: Corporation _____ Partnership _____ Sole Proprietorship _____ LLC _____

Referred to ECDC By: _____

PROJECT INFORMATION

Address of Property: _____ County: _____

City: _____ State: _____ Zip: _____

BORROWING ENTITY

Name of Borrower: _____

Type of Entity: (check one) Corporation _____ Partnership _____ Individual Borrower _____ LLC _____

Company President: _____ Company Secretary: _____

Partners/Members Names: _____ Percentage of ownership: _____ %

_____ %

_____ %

_____ %

Total (must equal 100%) _____ %

Bank of Account: _____ Branch: _____

Account Officer: _____ Telephone: _____

USE OF PROCEEDS

Land Acquisition	\$ _____	Source of equity injection:
Land Improvements	\$ _____	Cash: \$ _____
Purchase/Remodel Building	\$ _____	Land: \$ _____
New Construction	\$ _____	Other: \$ _____
Machinery & Equipment	\$ _____	
Other (Contingencies)	\$ _____	
TOTAL	\$ _____	

HISTORY AND NATURE OF YOUR BUSINESS

When was your company established and by whom?

When did you gain control of the business?

What products or services do you sell? (Enclose any catalogs or brochures)

What is your geographic market area?

How do you market your product or service? (i.e., type of advertising, direct mail, salesmen, etc.)

What is the size in square feet of your current facility?

When does your present lease expire?

EXPECTED BENEFITS FROM THE LOAN

What will be the size in square feet of your new or enlarged facility?

How will this new or remodeled facility specifically help your business? (Increase sales, add new products/services, improve efficiency, etc.)

If you are moving to a new location, how will this effect your business?

EMPLOYEE QUESTIONNAIRE

Number of Existing Employees _____

The number of new employees anticipated as a result of this project within the next two years:

Number of New Employees	Job Type
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Salary total for all employees combined: _____

BUILDING SIZE AND OCCUPANTS

What is the square footage of this building? _____

Are there any existing tenants that will remain in the building? Yes _____ No _____

Do you intend to lease out any space? Yes _____ No _____

If you answered yes to either question, complete the information below:

Tenant	Square Footage	Lease Expires
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PLEASE ANSWER THE FOLLOWING QUESTIONS, AND PROVIDE THE APPROPRIATE INFORMATION IF APPLICABLE

Do you have any co-signers and/or guarantors for this loan? If so, submit their names, addresses, and personal financial statements. If not applicable, initial here _____

If your business is a franchise, include a copy of the Franchise Agreement and the Franchiser's FTC Disclosure Statement. If not applicable, initial here _____

A schedule of any previous government financing by any principals or affiliates (including SBA).

Name of Agency _____ Original Amount _____

Date of Request _____ Approved _____ Declined _____

Outstanding Balance _____ Status _____

If not applicable, initial here _____

Do you buy from, sell to, or use the service of any concern in which someone in your company has a significant financial interest? If so, provide details. If not applicable, initial here _____

Does your business, it's owners, or majority stockholders own or have a controlling interest in other businesses. If yes, provide their names and their relationship with your company along with a current balance sheet and income statement for each. If not applicable, initial here _____

Do you, your spouse, any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, or ACE, any Federal Agency, or the participating lender? If so, provide the name and address of ther person and the office where employed. If not applicable, initial here _____

Have you or any officers of your company ever been involved in bankruptcy or insolvency proceedings? If so, provide details. If not applicable, initial here _____

Are you or your business involved in any pending lawsuits? If yes, provide details. If not applicable, initial here _____

Are you buying machinery or equipment with your loan money? If so, you must include a list of the equipment and cost as quoted by the seller and his name and address. (Attach invoices if available). If not applicable, initial here _____

Description	Make	Model	Seller	Quantity	Cost

EXISTING BUSINESS DEBT SCHEDULE

Date _____

Creditor Name & Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
TOTALS								

BANK REFERENCES

Bank	Account Number	Account Officer	Phone
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TRADE REFERENCES

Company	Contact Person	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PERSONAL HISTORY STATEMENT

THE FOLLOWING FORMS MUST BE ENTIRELY COMPLETE, BY EACH PRINCIPAL, BEFORE APPLICATION WILL BE PROCESSED

Name _____
First Middle Maiden Last

Date of Birth _____ Place of Birth _____

Social Security # _____ If you are not a U.S. Citizen - Alien Registration Number _____

Home Address _____
Street City State Zip

How Long _____ Home Phone _____ Business Phone _____

Immediate Past Address _____
Street City State Zip

How Long _____

Marital Status _____ Number of Children _____

Spouse's Name _____
First Middle Maiden Last Social Security Number/ Alien Registration Number

Race _____

Are you employed by the U.S. Government? _____

If so, give name of agency and position _____

MILITARY SERVICE BACKGROUND

Branch _____ From _____ To _____

Rank at Discharge _____ Honorable? _____

Job Description _____

BE SURE TO ANSWER THE NEXT 3 QUESTIONS CORRECTLY BECAUSE THEY ARE IMPORTANT.
 THE FACT THAT YOU HAVE AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU,
 BUT AN INCORRECT ANSWER WILL PROBABLY CAUSE YOUR APPLICATION TO BE TURNED DOWN.

Are you presently under indictment, on parole or probation? Yes ___ No ___

Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? Yes ___ No ___

Have you ever been convicted of any criminal offense other than a minor vehicle violation? Yes ___ No ___

If yes to any of the above, furnish details in a separate exhibit. List name(s) under which held.

EDUCATION

College or Technical Training Name and Location	Date Attended From To	Major	Degree or Certificate
1 _____ Comments _____	_____	_____	_____
2 _____ Comments _____	_____	_____	_____
3 _____ Comments _____	_____	_____	_____
4 _____ Comments _____	_____	_____	_____

WORK EXPERIENCE

List chronologically, beginning with present employment.

1	Name of Company _____	Percentage of Business Owned _____
	Full Address _____	
	From _____ To _____ Title _____	
	Duties _____	
2	Name of Company _____	
	Full Address _____	
	From _____ To _____ Title _____	
	Duties _____	
3	Name of Company _____	
	Full Address _____	
	From _____ To _____ Title _____	
	Duties _____	
4	Name of Company _____	
	Full Address _____	
	From _____ To _____ Title _____	
	Duties _____	
5	Name of Company _____	
	Full Address _____	
	From _____ To _____ Title _____	
	Duties _____	

CERTIFICATION

I, _____, certify that the information presented in this application and all attachments is true and complete to the best of my knowledge.

I also understand that the information submitted to NCBusinessLoans.com will not be returned whether my application is approved or declined.

I authorize you to check with financial institutions and other companies or organizations necessary to establish character and credit standing.

If you have any questions, please contact our office at (252) 527-3399.

(Signature)

(Date)

(Signature)

(Date)