

APPLICATION FOR FINANCING

Application #	For Office Use Only
NOTE: Not all business and/or projects qualify for financing. For additional assistance, contact CAG at 480-474-9300	

Instructions:

1. Please print legibly or type
2. Complete all sections of the application. Please contact CAG if you need assistance. CAG will evaluate the application and determine when the application is fully completed. An application may not be considered complete upon initial submission from applicant. Add additional sheets if necessary. Only fully completed applications received before the last business day of the month will be considered at the following month's Loan Review Committee meeting.
3. Please complete the attached Race and Ethnicity Survey. This information is not required at the time of application but is requested to ensure CAG's compliance with equal credit opportunity laws. Upon loan approval race, ethnic and gender information reporting will be required of all loan recipients on an annual basis.

NOTICE OF REPORTING REQUIREMENTS:

Upon loan approval, the following reporting information will be required of the loan recipient:

1. To verify employment data, copies of payroll reports shall be submitted annually.
2. Financial statements (Balance Sheet and Profit & Loss Statement) shall be submitted annually.
3. Project progress reports shall submit annual.
4. Proof of liability insurance shall be submitted annually.
5. A representative of CAG will conduct site visits during the project period.
6. Race, ethnic and gender information reporting will be required of all loan recipients on an annual basis.

All reporting requirement will be outlined in detail in the Loan Agreement.

CAG requires all loan recipients to utilize automatic withdrawal for loan repayment.

APPLICATION FOR RLF ASSISTANCE

1. APPLICANT INFORMATION

Business:

Name of Business: _____ Tax ID Number (FEIN or SSN): _____

Address: _____

City: _____ State: _____ Zip: _____

Contact Name: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Business Structure:

- Cooperative Corporation Limited Liability Company Not-for-Profit
 Partnership S-Corporation Sole Proprietorship

New Business Existing Business/ Date Established: _____

Name of Individual Completing this Form: _____

Project Location (if different from above): _____

2. OWNERSHIP INFORMATION. Provide the following information on the owner(s) of the business.

Name/Title	Address	% Ownership	Annual Compensation

Be sure to answer the next 3 questions correctly because they are important. The fact that you may have an arrest record 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 or arrested for any criminal offense other than a minor motor 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 names under which held.)

4. Project Budget: The budget should attempt to identify all sources of funding being considered including owner equity/investment, your primary lender as well as all public funds {local loan funds, federal programs, city assistance, etc.} Please be as detailed as possible.

AMOUNT BUDGETED								
Use of Funds	Total Cost	CAG	Source B	Source C	Source D	Source E	Source F	Source G
Land Acquisition	\$	\$	\$	\$	\$	\$	\$	\$
Site Prep	\$	\$	\$	\$	\$	\$	\$	\$
Building Acquisition	\$	\$	\$	\$	\$	\$	\$	\$
Building Construction	\$	\$	\$	\$	\$	\$	\$	\$
Building Remodeling	\$	\$	\$	\$	\$	\$	\$	\$
Machinery and Equipment	\$	\$	\$	\$	\$	\$	\$	\$
Computers	\$	\$	\$	\$	\$	\$	\$	\$
Furniture and Fixtures	\$	\$	\$	\$	\$	\$	\$	\$
Working Capital	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$
TOTAL	\$	\$	\$	\$	\$	\$	\$	\$

TERMS OF PROPOSED FINANCING					
Source of Funds	Amount	Type	Rate	Term	Conditions
Source A: CAG	\$				
Source B	\$				
Source C	\$				
Source D	\$				
Source E	\$				
Source F	\$				
Source G	\$				
TOTAL	\$				

5. EXHIBITS: All exhibits must be signed and dated.

- Exhibit A: Business Plan to include:
 - Statement of Purpose.
 - Description of the Business including when your company was established and by whom and when did you get control of the business with description.
 - Description of the project proposed for financing.
 - Project timeline.
 - Marketing plan that includes an analysis of competitors, what is your marketing area and how do you market your product or service.
 - Management -include resumes of key management personnel.
 - Minimum of three references (banking, professional or trade).
- Exhibit C: Balance sheets and income statements for previous three years.
- Exhibit D: A current balance sheet (not over 90 days old).
- Exhibit E: Projected operating statements with notes of explanation for three years into the future.
- Exhibit F: The names of affiliates and/or subsidiary firms and last fiscal year-end financial statement for the listed firms.
- Exhibit G: Personal tax returns for the previous two years for owner(s) of the business with more than 20% ownership in the business
- Exhibit H: Personal financial statement of the owner(s) of the business with more than 20% ownership in the business.
- Exhibit I: Preliminary plans and specifications covering new construction, and an itemized list of machinery and equipment to be purchased.
- Exhibit J: A letter from the participating lender(s) stating the terms and conditions of the participation and the reason why it will not finance the entire project.
- Exhibit K: A list of collateral to be offered as security for the CAG loan (Note: An independent appraisal may be required.)
- Exhibit L: Supporting documentation such as credit reports, letters of intent, letters of reference, contracts, legal description, patents or pending patents, copies of leases and include monthly rental, years remaining on lease, options to renew and square footage, information on subtenant, feasibility studies, etc. (Attach as appropriate.)

6. GENERAL CERTIFICATION

Applicant: The undersigned certifies that he/she is the _____ (Title) of the applicant business applying for financing from CAG, that he/she is familiar with the records of the borrower and contents of this application, and that he/she is authorized to submit and sign the application. The information contained in this application, including all exhibits, is to the best knowledge of the undersigned, complete and accurate and presents fairly the condition of the applicant and project accurately its intended operations for the period set forth in this application.

The undersigned hereby gives permission to CAG and its subsidiaries to research the company's history, make credit checks, contact the company's financial institution, and perform other related activities for the reasonable evaluation of this application.

The purpose of the RLF is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the following eligible areas: Gila and Pinal Counties. The lender reserves the right to recall the loan if these requirements are not met. Please consult with CAG.

In accordance with federal law and U.S. Department of Agriculture policy, CAG is prohibited from discriminating on the basis of race, color, national origin, sex, religion, age, disability, or marital or family status. (Not all prohibited bases apply to all programs.)

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-w, Whitten Building, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.

CAG is an Equal Opportunity Provider.

Applications are due no later than the last business day of the month. Only fully completed applications received before the last business day of the month will be considered at the following month's Loan Review Committee meeting.

If the application is approved the undersigned agrees to pay a loan closing fee of 1.5% of the total loan amount.

Applicant (typed): _____

Signature: _____

Date: _____

7. Authorization for Credit Check

I, _____, hereby give permission to Central Arizona Governments and/or their subsidiaries to check my personal credit history.

Applicant Signature: _____ Date: _____

Applicant Name: _____

Social Security Number: _____

Current Address: _____

8. Race and Ethnicity Survey

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname.

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race: (Mark one or more)

- White
- Black or African American
- American Indian/Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander

Gender:

- Male
- Female

If you do not wish to furnish the above information, please check the box below.

- I do not wish to furnish this information.

Signature

Date