

BOOST BUSINESS LOAN APPLICATION

Applicant Name:		
Name of Business:		
		Partnership:
Corporation:	LLC/LLP:	
Mailing Address:		
Street Address:		
Business Telephone:		Email:
Home Telephone:		
Cell Phone:		
Fax:		
Project Address:		
Federal Employer Identificat	tion Number:	
Loan Amount Requested: \$;	
Uses of Funds:		
Purchase of Real Esta	ate	\$
Purchase of Existing I	Business	
Furniture, Fixtures &	Equipment	
Inventory		·
Advertising & Promo	otion	
Operating Capital		
Other (specify)		
Construction Uses		
Renovation/New		
Leasehold Impro		
Infrastructure (cu	urbs, gutter, sidewalks, e	etc.)
		\$

3. Ownership	
--------------	--

4.

5.

Have any of the peo	ople listed ab n a minor mo	ease use reverse side of this pa ove ever been charged with, or tor vehicle violation? No	
(If additional space Have any of the pec	ople listed ab	ove ever been charged with, or	nge.)
(If additional space	·		nge.)
	is needed. nl	ease use reverse side of this pa	
Name			(Yes or No)
Name			(Yes or No)
Name			(Yes or No)
or corporations, pr		Corporate Title	Signing Loan Documer
For cornorations in	lease list corn	orate officers, titles and who w	vill he signing loan documen
U.S. Citizen	Yes	No	
Social Security # % of Ownership			
City, State, Zip Phone			
Home Address			
Name			
U.S. Citizen	Yes	No	
Social Security # % of Ownership			
Phone			
City, State, Zip			

Yes	No		
If yes, please explain:			
Number of Employees			
Current:	Full Time	Par	t Time
Proposed New Jobs:	Full Time	Pa	rt Time
New Jobs to be Created (. Expense Projections (Atta	·	form must be re	flected on Income
Posit	ion / Title	Hourly Wage	Hours Per Week
	·	, 3	
	TOTAL		
History of Business and D (Start-up businesses must			
This should be a one- to to owners, how it was acquir	. •	•	
events that have affected of these loan funds. Cove	·		=
need for additional emplo	yees, changes in inco	ome, expenses, c	ompetitive advanta
			-

			
(If more space is needed, please use a	dditional pages.)		
Collateral Being Offered as Security for			
(Real estate, equipment, inventory,			· ·
Preliminary Title Report will be req			
application process on any real estat Borrower is responsible for all fees ass	-		the loan. The
borrower is responsible for all rees as:	ociated with the i	tic company.	
Description of Collateral (with APN)	Market Value	Purchase Cost	Balance Owed

9.

10. Other Lenders for This Project

Type of Lender	Name of Lender	Amount	Term	Rate
Bank				
Private				
Other				
	Total	\$		

PLEASE ATTACH THE FOLLOWING DOCUMENTS TO THIS APPLICATION

 1.	All businesses must provide Resumes of Key Personnel. (Attachment "A")
 3.	Schedule of business debt. (Attachment "B")
 4.	Current personal financial statements of principals must be dated no more than 90 days prior to the application. (Attachment "C")
 5.	Three (3) years of personal tax returns for the proprietor, partners, and stockholders with 20% or more ownership in the business.
 6.	Start-up businesses must provide three (3) years of monthly income and expense projections. Existing businesses must provide two (2) years of monthly income and expense projections. Also, a detailed description of how the projections were determined is required. (Attachment "D")
 7.	All start-up businesses must provide a Business Plan.
 8.	Business tax returns for the three (3) most recent years.
 9.	Business financial statements for the applicant's three (3) most recent fiscal years, where applicable, and a current financial statement dated no more than 90 days prior to the application.
10.	Current Aging of Accounts Receivable and Accounts Pavable

 11.	Copy of Business License, if applicable.						
 12.	Copy of all Corporate Filings or Partnership Agreements (in the case of Corporations – copies of Corporate Resolution authorizing the borrowing request).						
 13.	Breakdown of proposed cost with written estimates from contractors or suppliers. Purchase agreements when applicable.						
 14.	Such non-financial information or supporting information necessary to substantiate the application, including, but not limited to: estimates, quotations, receipts, contracts, orders, invoices, leases, sales agreements, documentation from architects, engineers, contractors, suppliers, or others involved in the sale, lease, or construction of fixed assets, if any, for applicant's project including schedules of implementation						

APPLICANT'S CERTIFICATION/AUTHORIZATION

I/We certify that all information in this application and all information furnished in support of this application are true and complete to the best of my/our knowledge and belief.

I/We authorize the lender to verify all information furnished in connection with the loan application. The information that may be verified includes, but is not limited to, the following: employment, pensions, mortgages, deposits, and any other income; personal or business loans; insurance; and further, obtaining a credit report.

I/We also authorize the lender to disclose any financial information on income tax returns or on my personal or business financial statements, for the purpose of obtaining a loan on my behalf. I understand the information would be made available to loan committee members and other lenders that may be involved in the funding of my loan request.

I/We also acknowledge that this is an application for public funds and, therefore, the information provided may be made available for review.

I/We acknowledge that there is a \$150.00 non-refundable application fee due at the time this application is submitted, and that there is an origination fee of 2.5% of the total loan amount due at the time of loan closing.

Name	
Signature	Date
Name	
Signature	

ATTACHMENT "A"

RESUME OF APPLICANT

This form is not red	quired if another for	mat is provided in its place.
YMENT HISTORY	(most recent first):	
Dates Employed -	From:	To:
Position/Respons	ibilities:	
Dates Employed -	From:	To:
Name of Compan	y:	
Position/Respons	ibilities:	
TION:		
	From:	To:
Dates Enrolled:		To:
		To:
Dates Enrolled: Name of School: Address:		
Dates Enrolled: Name of School:		Date Graduated:
Dates Enrolled: Name of School: Address: Degree Received:		
Dates Enrolled: Name of School: Address: Degree Received: Dates Enrolled:		Date Graduated:

ATTACHMENT "B"

BUSINESS INDEBTEDNESS: Furnish the following information on **all business** debts owed -- **vendors, credit cards, <u>payroll</u> <u>taxes, income taxes, sales tax</u>, contracts, notes, and mortgages.** (Current balances should agree with the latest balance sheet submitted.) Use reverse side or another sheet to list additional information.

To Whom Payable	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	Monthly Payment	Security	Current = C Past Due = P

AFFIDAVIT	OF	CURRENT	TAX	STAT	US
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I hereby certify that all the applicable real property taxes,	personal property taxes, Federal & State income taxes, Federal and State payrol
withholding taxes, State Sales Tax, insurance premiums, an	d any other assessment or public charges are current.
Business Owner / Applicant	Date



ATTACHMENT "C" PERSONAL FINANCIAL STATEMENT

AND THE SECOND	FERSON	AL I IIVAI	ICIAL STA	I LIVILIA I				
U.S. SMALL BUSINESS ADMINISTRATION		As of,						
Complete this form for: (1) each proprietor, or (2) each limited pay voting stock, or (4) any person or entity providing a guaranty on	artner who owns 20%	or more inte	rest and each ge	eneral partner, or (3)	each stockholde	er owning 20% or more of		
Name Business Phone	the loan.							
Residence Address Residence Phone								
City, State, & Zip Code								
Business Name of Applicant/Borrower								
ASSETS	(Omit Cer	nts)	LIABILITIE	S		(Omit Cents)		
Cash on hand & in Banks	\$,				\$		
	Ψ			ayable		Ψ		
Savings Accounts	\$			ible to Banks and (ibe in Section 2)	Others	\$		
IRA or Other Retirement Account	\$		Installment	Account (Auto)		\$		
Accounts & Notes Receivable	\$		Installment	Account (Other) yments		\$		
Life Insurance-Cash Surrender Value Only (Complete Section 8)	\$		Loan on Lif	e Insurance		\$		
Stocks and Bonds(Describe in Section 3)	\$			on Real Estate Describe in Sectior		\$		
Real Estate(Describe in Section 4)	\$		(1	es Describe in Sectior	ı 6)	\$		
Automobile-Present Value	\$			ities ibe in Section 7)		\$		
Other Personal Property(Describe in Section 5)	\$		Total Liabili	ties		\$		
Other Assets(Describe in Section 5)	\$		Net Worth .			\$		
	Total \$				Total	\$		
Section 1. Source of Income			Contingen	t Liabilities				
Salary	\$		As Endorse	er or Co-Maker		\$		
Net Investment Income	\$		Legal Claim	ns & Judgments		\$		
Real Estate Income	\$		Provision fo	or Federal Income	Гах	\$		
Other Income (Describe below)*	\$		Other Spec	ial Debt		\$		
Description of Other Income in Section 1.								
*Alimony or child support payments need not be disclosed in "Of	ther Income" unless it	is desired to	have such payr	ments counted toward	I total income.			
Section 2. Notes Payable to Banks and Others. (Use at	ttachments if necessary.	Each attachme	ent must be identifie	ed as a part of this statem	ent and signed.)			
Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly,etc.)	How Secu	red or Endorsed Type of Collateral		

SBA Form 413 (3-00) **Previous Editions Obsolete** This form was electronically produced by Elite Federal Forms, Inc.

Section 3. Stocks a	and Bonds. (Use attachments if necessary.	Each attachment r			and signed).
Number of Shares		Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
				Quotation/Exchange	Quotation/Exchange	
Section 4. Real Est	tate Owned.	(List each parcel separately	. Use attachment if r	necessary. Each attachn	nent must be identified a	s a part of this
		statement and signed.)		D D		
		Property A		Property B	P	roperty C
Type of Property						
Address						
Assessor Parcel Nu (APN)	ımber					
Date Purchased						
Original Cost						
Present Market Valu	ue					
Name & Address of Mortgag	e Holder					
Mortgage Account N	Number					
Mortgage Balance						
Amount of Payment Month/Year	t per					
Status of Mortgage						
Section 5. Other Po	ersonal Prop				and address of lien holder,	amount of lien, terms
		of pay	yment and if delinquent	, describe delinquency)		
Section 6. Unpaid	Taxes. (Desc	cribe in detail, as to type, to whom	n payable, when due	, amount, and to what p	roperty, if any, a tax lien	attaches.)
Section 7. Other Li	iahilitine (De	escribe in detail)				
Occilon 7. Other El	iabilities. (De	sonibe in detail.)				
Section 8. Life Insu	urance Held.	(Give face amount and cash sur	render value of polic	ies - name of insurance	company and beneficiar	ies)
Lauthorize SBA/Len	nder to make	inquiries as necessary to verify the	ne accuracy of the st	atements made and to	determine my creditworth	iness I certify the
above and the state	ments contai	ned in the attachments are true a	and accurate as of th	e stated date(s). These	statements are made for	the purpose of
either obtaining a lo Attorney General (R		teeing a loan. I understand FALS LLS C. 1001)	E statements may re	esult in forfeiture of bene	efits and possible prosecu	ution by the U.S.
Autoritey General (N	(CICIGIIOC 10	o.o.o. 1001 <i>j</i> .				
Signature:			Date:	Social S	Security Number:	
Signature:			Date:	Social S	Security Number:	
		average burden hours for the comple y other aspect of this information, plea				
		earance Officer, Paper Reduction Pro				

ATTACHMENT "D" INCOME AND EXPENSE PROJECTIONS

This is a worksheet designed to help determine monthly projected business income and expenses for a twelve month period. This will also help assess the feasibility of a project by determining if the projected income will cover the projected expenses, including owners draw and loan payments. This is just a worksheet, so fill it out in pencil. You will be making a lot of changes to it.

MONTHS: Fill in the month you anticipate opening your business, or start with

"Month #1".

TOTAL SALES: All income from the sale of products or services for the month.

COST OF GOODS SOLD: Direct cost of the products sold. (Example: for a restaurant, the cost

of goods sold is the food; for a clothing store, the clothing; for the manufacturing of tables, the cost of the wood, metal, varnish.)

Service businesses do not have a cost of goods sold.

GROSS PROFIT: Subtract the **Cost of Goods Sold** from the **Total Sales** to determine the

Gross Profit.

OPERATING EXPENSES: Listed here are some examples of monthly expenses. You may have

some additional or different expenses that are specific to your

business, just write them in.

TOTAL OPERATING EXPENSES: Add up all **Operating Expenses** for the month.

NET PROFIT: Subtract the **Total Operating Expenses** from the **Gross Profit**.

OWNER'S DRAW: This is the money the business owner will draw from the business for

personal living expenses. When there is another monthly source of income, owner's draw may not apply. If the business owner will be paying personal living expenses from the business sales, owners draw will need to be determined. There is no owners draw under a corporate legal structure; all wages should be shown in the wages

and payroll line items.

AVAILABLE FOR LOAN PAYMENT: Subtract Owner's Draw from Net Profit.

LOAN PAYMENT: This is the monthly payment of principal and interest based on the

amount of the loan needed. This amount can be obtained from the

Financial Consultant.

MARGIN: Subtract the Loan Payment from the Available for Loan Payment.

This is the projected amount left after all expenses have been paid. If

the Loan Payment amount is larger than the Available for Loan Payment,

you are losing money at the end of the month.

ATTACHMENT "D" INCOME AND EXPENSE PROJECTIONS WORKSHEET

MONTHS						TOTAL
Total Sales						
Less Cost of Goods Sold						
Gross Profit						
OPERATING EXPENSES						
Accounting						
Advertising						
Auto & Vehicles						
Freight/Postage						
Insurance						
Leases (Equipment)						
Office Expenses						
Rent						
Repairs & Maintenance						

		1					
Supplies							
Taxes (Sales)							
Travel and Entertainment							
Utilities/Telephone							
Wages & Payroll Taxes							
Other							
TOTAL OPERATING EXPENSES							
Net Profit							
Owner's Draw (not for corps)							
Available for Loan Payment							
Loan Payments							
MARGIN							

AUTHORIZATION AND RELEASE FOR CREDIT REPORT

Dear Requestor:

Prior to a credit report request, you must understand the following:

- 1) Access to your credit file is limited to yourself and your agents acting on your behalf.
- 2) Your consent in writing is required before a report may be provided.
- 3) You are entitled to a copy of the credit report and a copy of the FTC's "Consumer Rights Notice".

Based on the above information, I hereby authorize **Community Development Services (CDS)** to obtain my credit report for the purposes of **applying for a business loan.**

PLEASE PRINT THE BELOW INFORMATION NEATLY

<u>Applicant</u>	Spouse/Partner
Name:(Full name including Jr., Sr., etc.)	Name:(Full name including Jr., Sr., etc.)
SSN#:	SSN#:
Date of Birth:	Date of Birth:
Address:	Address:
City, State, Zip:	City, State, Zip:
Previous Address:	Previous Address:
City, State, Zip:	City, State, Zip:
Signature	Signature



Uncle Sam requires that applicants for federal funding upload debarment checks from Sam.gov in eCivis Grants Management Network.

The information from Sam.gov showing "no exclusions" and that registration is not expired is required for applicants and their contractors and subrecipients.

Recently, SAM.gov changed their website interface and this guide is to assist with viewing and saving the debarment information in the new interface.

To review Entity Registrations a login is required.

If a New User, follow the steps to creating an account and access SAM below:

Step 1: Go to www.sam.gov.

Step 2: Click on Sign In, Select the Green Accept box, and then "Create an Account".

Step 3: Complete the requested information, and then click "Submit".

Step 4: Select "Individual User Account".

Step 5: You will receive an email confirming you have created a user account in SAM.

Login:

Go to: www.sam.gov

Select Sign In – located at the far top right of the screen:



Select the green accept box:



You must accept the U.S. Government System terms to sign into this website

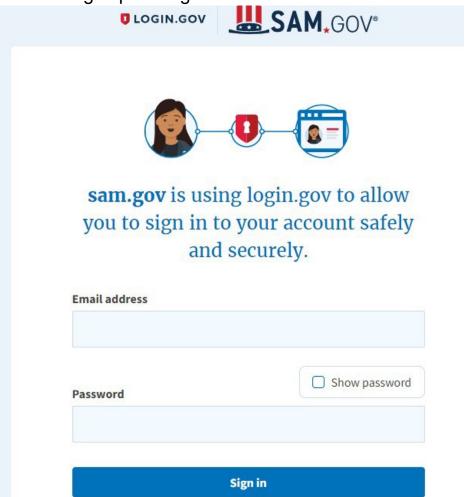
This is a U.S. General Services Administration Federal Government computer system that is "FOR OFFICIAL USE ONLY."

This System is subject to monitoring.

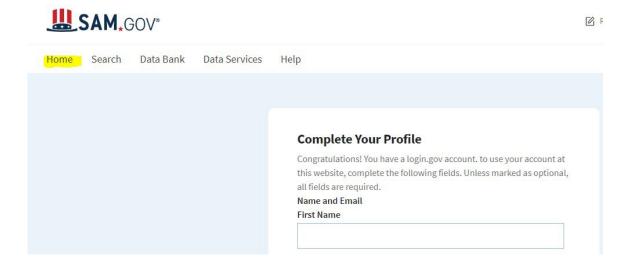
Individuals found performing unauthorized activities are subject to disciplinary action including criminal prosecution.



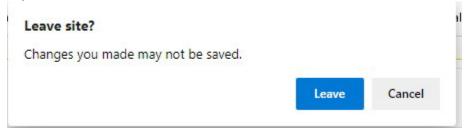
The accept button brings up the login screen:



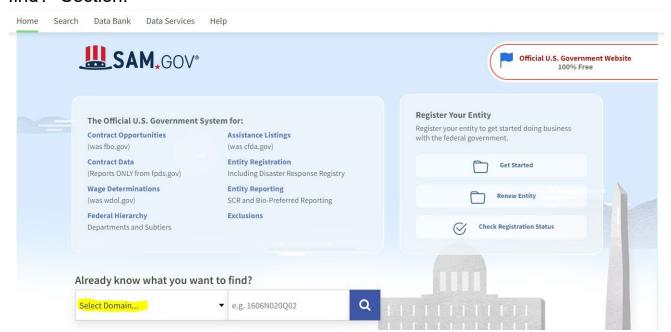
Once logged in, you may get a screen as shown below to Complete Your Profile. This was already done when you created the account and is unnecessary. Just select Home as highlighted below:



This will pop up a box as shown below, choose Leave:



The Home page is shown below. Go to the Select Domain arrow down (highlighted below), which is located under the "Already know what you want to find?" Section:



Select Entity Information from the arrow down key:



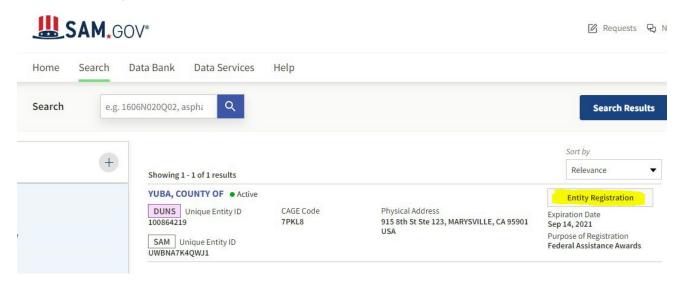
You can search using the entity's name or DUNS number. It is recommended to use the DUNS Number:



Then select the search box with the eyeglass.

Below is what is shown if there are "no exclusions". Note the highlighted box that states, "Entity Registration". If it states this, then there are no exclusions.

The example below is what you will copy, save as a pdf and upload to the eCivis Grants Management software as a debarment.



If there are exclusions, it will have the word "Exclusion" in the box, where Entity Registration was in the first example:



If a search comes up with no results or no matches found, then the entity is not registered with Sam.gov and needs to register using the link below:

https://sam.gov/content/entity-registration

Instructions for registering can be located at the link as follows:

https://www.fsd.gov/gsafsd_sp?id=kb_article&sys_id=11bfc64d1b1cb 8909ac5ddb6bc4bcb62

