

Business Loan Fund of Mesa County, Inc.

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 www.gjincubator.org

BUSINESS LOAN APPLICATION

(Proprietor, partners, officers, directors and all shareholders of outstanding stock – 100% of ownership must be shown).

Name		Phone # ()
		Cell #()
Residence		
Name of Business		Tax ID#
Business Street Address		Telephone #
City	County	State Zip
Date Established		
E-Mail Address:	Web Site:	Dunn & Bradstreet Number:
Structure: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation	Type: <input type="checkbox"/> Agriculture <input type="checkbox"/> Mining <input type="checkbox"/> Construction <input type="checkbox"/> Manufacturing	<input type="checkbox"/> Transportation <input type="checkbox"/> Wholesale Trade <input type="checkbox"/> Retail Trade <input type="checkbox"/> Services <input type="checkbox"/> Finance, Insurance, & Real Estate <input type="checkbox"/> Other

MANAGEMENT

Use a separate sheet if necessary.

Name	Social Security Number	Address & Telephone	% Owned	Military Service From ---- To	Race	Sex

PROJECT DESCRIPTION

JOB CREATION/RETENTION FOR FULL-TIME EQUIVALENT EMPLOYEES (FTE)

How many FTE's are currently employed by your business? _____
 How many new FTE jobs will be created? _____
 How many FTE jobs will be retained? _____
 How many of the FTE jobs created will be filled by low/moderate income persons? _____
 How many of the FTE jobs retained will be filled by low/moderate income persons? _____

Mesa County's classification for low/moderate income persons:
 (determined by family income at the time of hiring)

<u>Household Size:</u>	<u>Moderate Income Limit:</u>
1 person	\$36,550
2 persons	\$41,750
3 persons	\$46,950
4 persons	\$52,150
5 persons	\$56,350
6 persons	\$60,500
7 persons	\$64,700
8 persons	\$68,850

(revised 12/22/11)

BUSINESS CREDIT REFERENCES

(include name, address, telephone, contact person, # of years associated, & credit high)

Banks
Trades
Credit Cards

LOAN FEES

Origination Fee and Application Fee Assessed at Closing 2.0% + \$65.00

I authorize Lender to make inquires as necessary to verify the accuracy of the statements made and to determine my credit worthiness. I certify the above information and 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.

Signed: _____ Date: _____

By: _____

Signed: _____ Date: _____

By: _____

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

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

Section 5. Other Personal Property & Other Assets.

(Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency).

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

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Section 7. Other Liabilities. (Describe in detail).

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

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I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made 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 U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:	Date:	Social Security Number:

COST OF LIVING BUDGET

Regular Monthly Payments

House payments (principal, interest, taxes, insurance) or rent	\$ _____
Car Payments (including insurance)	\$ _____
Appliance, TV payments	\$ _____
Home improvement loan payments	\$ _____
Personal loan, credit card payments	\$ _____
Health plan payments	\$ _____
Life Insurance premiums	\$ _____
Other Insurance premiums	\$ _____
TOTAL	\$ _____

Household Operating Expenses

Telephone	\$ _____
Gas & Electricity	\$ _____
Water	\$ _____
Other household expenses, repairs, maintenance	\$ _____
TOTAL	\$ _____

Personal Expense

Clothing, cleaning, laundry	\$ _____
Prescription medication	\$ _____
Physicians, dentists	\$ _____
Education	\$ _____
Dues	\$ _____
Gifts & contributions	\$ _____
Travel	\$ _____
Newspapers, magazines, books	\$ _____
Auto upkeep & gas	\$ _____
Spending money & allowances	\$ _____
Miscellaneous	\$ _____
TOTAL	\$ _____

Food Expense

Food – at home	\$ _____
Food – away from home	\$ _____
TOTAL	\$ _____

Tax Expense

Federal and State Income taxes	\$ _____
Other taxes not included above	\$ _____
TOTAL	\$ _____

BUDGET SUMMARY

Monthly Total Income (Gross)	\$ _____
Less Monthly Expenses:	
Regular monthly payments	\$ _____
Household operating expense	\$ _____
Personal Expense	\$ _____
Food Expense	\$ _____
Tax Expense	\$ _____
Monthly Total Expenses	\$ _____
Excess/Deficiency of Income over Expenses	\$ _____

PERSONAL FINANCIAL STATEMENT

I (we) understand that the following questions are addressed to me (us) and I (we) have answered them as appropriate.

Yes No

- ___ ___ 1. Are you named as beneficiary of a trust, will, or estate?
- ___ ___ 2. Are any of the assets listed herein held under a trust agreement of any type, held in an estate, or any other name or capacity? Please detail in "Additional Remarks" below.
- ___ ___ 3. Are any of the assets listed herein on deposit, located, or otherwise held outside the United States of America?
- ___ ___ 4. Do any of your assets secure any debts that have not been reported on the following schedules?
- ___ ___ 5. Are any of the assets listed herein located in the community property states of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, or Washington?
- ___ ___ 6. Are any of your real estate properties used by you in your business?
- ___ ___ 7. Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors?
- ___ ___ 8. Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditors?
- ___ ___ 9. Are you, or any corporation or partnerships in which you are a major owner or general partner, a party to any suit or legal action, or are there any unsatisfied judgments against you?
- ___ ___ 10. Personal income tax returns have been filed through 20___. Are any income tax returns, whether personal or that of any corporation or major partnership that you are a major owner of or a general partner, currently being audited or contested?
- ___ ___ 11. Are you an officer, director, or principal shareholder of a financial institution?
- ___ ___ 12. Are you a U.S. Citizen?

I (we) have explained fully under "Additional Remarks" on this page (or an attachment) my (our) "Yes" answers to the foregoing questions.

Additional Remarks

Signed: _____

Date: _____

Signed: _____

Date: _____