



## LOAN APPLICATION

**PLEASE PROVIDE COMPLETE INFORMATION ON THE APPLICATION.** You may be requested to provide additional information as part of the application process. The information you provide is kept confidential.

Date: \_\_\_\_\_

SECTION 1 – BUSINESS AND LOAN REQUEST DATA				
Business Name	Amount of Loan Request	Amount of Total Project		
Purpose of the Loan (be specific)				
Business Description (be specific)				
Business Address	Business phone number	Business fax number		
Business city, state & zip code	E-mail & website			
Have you been denied a loan or other financing for this project? <input type="checkbox"/> No <input type="checkbox"/> Yes →	If yes, by whom? Date?	Reason for denial	Amount denied \$	
Stage of business <input type="checkbox"/> Startup of new business <input type="checkbox"/> Purchase of existing business <input type="checkbox"/> Expansion of existing business _____ years in business <input type="checkbox"/> Stabilization of existing business _____ years in business	Date business established _____ Home based? Y or N	Form of business <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation ("S" or "C" Corp) <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____	Type of business <input type="checkbox"/> Retail <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Other _____	
Outstanding Business Loans				
Financial Institution Name	Date Opened	Monthly Pmt.	Collateral / Purpose	Outstanding Balance
Are you seeking funds from other sources in addition to the Community Development Resources? <input type="checkbox"/> No <input type="checkbox"/> Yes →		If you are seeking funds from more than one source, please attach sources.		
What collateral do you offer as security for this loan? Include serial or vehicle identification numbers and estimated market values. (Attach additional list if necessary)		What do you intend to use loan proceeds for? Attach list of equipment with estimated market values and lists of other costs, if necessary.		



**SECTION 2 - APPLICANT DATA**

Is this an individual or joint loan application? ___ Individual ___ Joint → If joint, each applicant must complete a separate loan application.					
Are you presently on probation or parole? ___No ___Yes → If yes, Community Development Resources cannot make a loan until applicant has completed probation or parole. Until then, we can be helpful to you with our training and technical assistance. Please discuss your questions and options with your Business Developer.					
Applicant name (last, first, middle)			County	Phone Number(s) (include area code)	
Home Address		How long?	City, state & zip code		
Own/Rent/Other (please specify)		Monthly Rent or Mortgage Payment		If owned, estimate value of home	
Previous Address		How long?	Previous City, state & zip code		
Social Security Number		Date of birth / /	Number of dependents	Ages	EIN-Employer Identification Number
Name of nearest relative not living with you			Relationship	Phone (include area code)	
Street address			City, state, zip		
Education: (Please check one) <input type="checkbox"/> High School Graduate <input type="checkbox"/> Some vocational/trade school/college <input type="checkbox"/> Vocational/trade school graduate <input type="checkbox"/> A 2-year college graduate <input type="checkbox"/> A 4-year college graduate <input type="checkbox"/> Post-graduate college					
Gender: M or F	U.S. Veteran: Y or N	Ethnicity:	Marital Status:	U.S. Citizen Y or N    If no, number of I-551 or I-94 card	

**SECTION 3 - PRESENT INCOME SOURCES**

Present net salary or commissions from the business	Per month	Are you expecting this business to provide some or all of your household income? ___Some ___All.
Present net salary from outside employer (if applicable)	Per month	Is any of the income listed likely to be reduced in the next two years? ___No ___Yes → If yes, explain on separate sheet.
Other income (describe source*)	Per month	*Alimony, child support or spousal maintenance need not be disclosed unless you want such income counted toward total income

<b>Household size</b>	<b>30% or Less</b>	<b>31% -50%</b>	<b>51%-80%</b>	<b>More than 80%</b>
1	Less than \$14,350	\$14,351 - \$23,900	\$23,901 - \$38,250	\$38,251 or more
2	Less than \$16,400	\$16,401 - \$27,300	\$27,301 - \$43,700	\$43,701 or more
3	Less than \$18,450	\$18,451 - \$30,750	\$30,751 - \$49,200	\$49,201 or more
4	Less than \$20,500	\$20,501 - \$34,150	\$34,151 - \$54,650	\$54,651 or more
5	Less than \$22,150	\$22,151 - \$36,900	\$36,901 - \$59,000	\$59,501 or more
6	Less than \$23,800	\$23,801 - \$39,600	\$39,601 - \$63,400	\$63,401 or more
7	Less than \$25,400	\$25,401 - \$42,350	\$42,351 - \$67,750	\$67,751 or more
8 or more	Less than \$27,050	\$27,051 - \$45,100	\$45,101 - \$72,150	\$72,151 or more

<b>PRESENT EMPLOYER</b>			<b>PREVIOUS EMPLOYER</b>		
Employer name			Employer name		
Street address		City, state, zip	Street address		City, state, zip
Employer phone	Your position/title	How long?	Employer phone	Your position/title	How long?



**SECTION 4 - PERSONAL FINANCIAL STATEMENT—PLEASE OMIT CENTS WHEN PREPARING THIS FORM**

**Note: If assets and liabilities are individually owned, circle "I" in the amount columns.  
If you and another person jointly own assets or liabilities, please circle "J" in the amount columns.**

ASSETS OWNED		LIABILITIES OWED	
Description	Estimated Market Value	Description	Outstanding Balance
Cash, checking (bank name, account #)	I      J	Mortgage on homestead	I      J
Cash, savings (bank name, account #)	I      J	Mortgage on other real estate	I      J
IRA or other retirement account (describe)	I      J	Installment loans accounts	I      J
Auto #1 (make, model, year)	I      J	Revolving credit accounts	I      J
Auto #2 (make, model, year)	I      J	Loans co-signed for others	I      J
Life insurance: Cash value: \$	I      J	Taxes owed	I      J
Real estate (homestead address)	I      J	Other liabilities	I      J
Real estate (other address)	I      J	Loans on insurance, retirement accounts or bank accounts	I      J
Stocks, bonds, investments (describe)	I      J		
Personal assets (list on separate sheet)	I      J		
Other (list on separate sheet)	I      J		
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
		<b>PERSONAL NET WORTH</b> (Total assets minus total liabilities)	

**SECTION 5 - LOANS, REVOLVING CREDIT AND OTHER OBLIGATIONS**

Financial Institution or Charge Card Company Name	Date Opened	Monthly Payment	Collateral	Outstanding Balance
Mortgage Homestead				
Mortgage Other				
Auto Loan 1				
Auto Loan 2				
Loans Other				
Loans Other				
Credit Cards				
Credit Cards				



Taxes				
Alimony, Child Support or Spousal Maintenance				
Other				
Other				
<b>TOTAL MONTHLY PAYMENT</b>			<b>TOTAL LIABILITIES</b>	
Are you a co-maker, endorser or guarantor on any loan or contract?	No Yes→	If yes, to whom owed?		Amount
Are there any unsatisfied judgments against you?	No Yes→	If yes, in what city and state?		Amount
Have you declared bankruptcy in the last ten years?	No Yes→	City and state		Mo/Yr

**Environmental Assessment Checklist**

<b>Impact Categories</b>	<b>1 No Impact Anticipated</b>	<b>2 Potentially Beneficial</b>	<b>3 Potentially Adverse/ Requires Documentation Only</b>	<b>4 Potentially Adverse/ Requires More Study</b>	<b>5 Needs Mitigation</b>	<b>6 Requires Project Modification</b>	<b>7 Source or Documentation (Note date of contact or page reference) Additional material may be attached)</b>
<i>Natural Features</i>							
Water Resources							
Surface Water							
Floodplains							
Wetlands							
Coastal Zone							
Unique Natural Features and Agricultural Lands							
Vegetation and Wildlife							



**SECTION 6 - APPLICANT CERTIFICATION AND SIGNATURE**

I authorize Community Development Resources to make inquiries as necessary to verify the accuracy of the statements made in this application and to determine my credit worthiness. I certify the above information and the statements contained in the attachments are true and accurate as of the stated date. 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. I understand Community Development Resources will retain this application whether or not it is approved for loan. If this loan application is approved and a loan is disbursed, I authorize Community Development Resources to answer inquiries regarding their credit experience with me.

I have attached additional information \_\_\_No \_\_\_Yes→ Please include your name on each attached page.

Applicant signature

Date

**Community Development Resources is an EQUAL CREDIT OPPORTUNITY LENDER and will not discriminate in providing services to individuals on the basis of race, color, religion, sex, national origin, age, marital status, family status, or physical or mental disability.**

***Fees charged by CDR:***

As a disclosure to you, CDR wants you to be aware of the fees charged in getting a loan. Fees are subject to change with loan type.

- 1% loan processing fee  
or
- \$100 Microloan annual administrative fee
- \$200 loan closing fee
- Real Estate closing –any fees charged by the title company.

*For office use only*

<i>Fund</i>	<i>ID #</i>	<i>Loan #</i>	<i>NAICS #</i>	<i>Census Tract</i>	<i>Distressed Area</i>



## SECTION 7 – ATTACHMENTS

Attachments to your **signed** loan application may include, but are not limited to, the following:

### Required attachments

- Business Plan (To include History of Business & Annual Projections)
- \$20 Application Fee
- Copy of Photo I.D., Social Security card and if not a U.S. citizen, copy of I-551 or I-94 card
- Cash Flow Projections for 24 months
- List of Assumptions for Cash Flow Projections
- Two years personal tax returns. Most Recent Paycheck Stub(s) and any Income sources (For Example: Child Support/Alimony, Public Assistance, Pension/Annuities, etc...)
- Existing business: Business tax returns **AND** financials (balance sheet and income statement) for the last 3 years.

### These attachments may also be required

- Collateral documents (list of collateral you wish to use for this loan)
- Real Estate Appraisal (less than 24 mo old, if real estate will be used for collateral)
- Explanation of any judgments, collections, liens or bankruptcies
- Resumes of business owners
- Market studies
- Photographs/sketches of work
- Leases
- Bids or contracts for equipment, outside services
- Letters of intent from potential customers
- Current marketing materials such as brochures, business cards, stationery, promotional pieces
- Insurance quotes
- Remodeling quotes
- Articles of Incorporation
- Conflict resolution plan
- Purchase agreement
- Insurance quotes
- Certificate of Assumed Name
- Copies of licenses and/or permits
- List of current business assets
- Dun & Bradstreet D-U-N-S® Number
- If request is greater than \$50,000- denial or participation documentation from a bank
- \_\_\_\_\_



### Instructions on Obtaining a Dun & Bradstreet D-U-N-S® Number

Log onto: [www.dnb.com](http://www.dnb.com). On the left hand column under **D&B Resources**, click on **Get a D&B D-U-N-S® Number**. It will direct you to a new page. Fill in the required information to see if your business has established a D-U-N-S number. If your business has not, proceed to the right hand column, second box under **Get a D&B D-U-N-S® Number** and click **Get Started**. Fill in the required information and click **Submit**. You will receive a D-U-N-S number within 30 business days.