

**NOBLE COUNTY
RBEG MICROLOAN
CDBG REVOLVING LOAN FUND
APPLICATION**

Please answer the following questions as completely as possible. If a question does not apply to your situation, mark it N/A. Failure to complete the application will cause a delay in the processing of your application.

PART 1. TELL US ABOUT YOURSELF

Name _____ SS # _____

Co/Joint Applicant Name _____ SS # _____

Address _____
Street City State Zip

Phone Number _____

Number in Family _____ Monthly Household Income _____

Current Place of Employment _____

Employer's Address _____

Employer's Telephone Number _____

Nearest Relative _____ Phone Number _____

Personal References: Please list three

1. _____ Phone Number _____

2. _____ Phone Number _____

3. _____ Phone Number _____

If paying child support, are you over 60 days delinquent? Yes _____ No _____

Have you ever been convicted of a felony? Yes _____ No _____ If yes, explain.

PART 2. TELL US ABOUT YOUR BUSINESS

Name of Business _____ Phone _____

Address of Business _____
Street City State ZIP

IRS Employer Identification Number (EIN) _____

Type of Business: Service _____, Retail _____, Wholesale _____, Manufacturing _____,
Agricultural _____, Other _____

Business Status: Startup (New or under 12 months) _____ Over 12 months _____

Business structure: Sole Proprietorship _____, Partnership _____, Limited Liability
Co. _____, S Corporation _____, C Corporation _____

Current Number of Employees _____ Additional Jobs to be Created by this
Project _____

Current Gross Annual Sales _____

Business owned by: Female _____, Male _____, Jointly _____

Veteran Status: Non-veteran _____, Vietnam Era _____, Other Veteran _____

Ethnic Background: _____

Name of Bank Where You Have an Account _____

Have you ever owned or been involved in a small business before? Explain

Credit References:

Name Address Account #

Name Address Account #

Name Address Account #

PART 3. LOAN REQUEST AND COLLATERAL

| <u>Loan Uses</u> | <u>Collateral (Market Value)</u> |
|------------------------------|----------------------------------|
| Purchase Equipment _____ | New Equipment _____ |
| Repair Equipment _____ | New Inventory _____ |
| Leasehold Improvements _____ | New Furn/Fixtures _____ |
| Furniture/Fixtures _____ | New Supplies _____ |
| Purchase of Inventory _____ | Existing Equip. _____ |
| Purchase of Supplies _____ | Existing Inventory _____ |
| Insurance Premiums _____ | Existing Furniture _____ |
| Fees/Licenses _____ | Existing Supplies _____ |
| Working Capital _____ | Land _____ |
| Rent _____ | Building _____ |
| Advertising _____ | Vehicles (no liens) _____ |
| Deposits/fees _____ | Other _____ |
| Salaries _____ | |
| Other _____ | |
| Total _____ | Total _____ |

PART 4. TELL US ABOUT THE PROJECT’S FINANCING SOURCES

List all sources of financing for your project.

Important: For all **CDBG/RLF** applicants, the RLF *cannot* fund 100% of your project’s cost. The most we can fund is 95%. Applicants are required to put 5% cash down toward the project. Attach documentation that you have set-aside 5% cash down toward your project.

| | |
|--------------------------|-------|
| CDBG RLF/ RBEG Microloan | _____ |
| Private Lender | _____ |
| Cash Equity | _____ |
| Other (Explain) | _____ |
| Total Financing | _____ |

PART 5. YOUR BUSINESS PLAN

Please attach a copy of your business plan.

PART 6. OTHER REQUIREMENTS OF THE PROGRAMS

A. Projects utilizing Revolving Loan Funds for construction of a building which will be accessible to the public **must** have access for handicapped persons.

B. Projects utilizing Revolving Loan Funds will be must have an environmental assessment. Any project presenting a potential hazard to the environment will result in the business having to adjust its project to meet local, state, and federal environmental guidelines.

C. Projects utilizing the CDBG RLF for construction must adhere to Davis-Bacon Prevailing Wages. RBEG Microloans are not subject to these restrictions.

D. Businesses utilizing these loan funds shall agree not to discriminate against any person considered for employment on the basis of race, sex, religion, national origin, and age. The applicant must keep records of all interviews for employment which will be monitored by Noble County.

Failure to comply with these requirements will lead to revocation of the loan from the recipient and require immediate repayment of any loan funds used by the recipient up to that time.

PART 7. REQUIRED ATTACHMENTS

The following attachments are required for your loan application to be considered

- _____ Personal Financial Statement
- _____ Three Year Pro-Forma
- _____ Historical Financials (if existing business)
- _____ Marketing Plan
- _____ Proof of income eligibility

PART 8. CERTIFICATIONS AND SIGNATURE

I/We certify that all information in the application and the Exhibits is true and complete to the best of my/our knowledge and is submitted to the Loan Review Committee in order that the Loan Review Committee may decide whether to grant a loan or to participate with a lending institution in a loan for the proposed project.

I/We give the assurance that I/we will comply with Sections 112 and 113 of Volume 13 of the Code of Federal Regulations. These code sections prohibit discrimination on the

grounds of race, color, sex, religion, marital status, handicap, age, or national origin by recipients of federal financial assistance and require appropriate reports and access to books and records. These requirements are applicable to anyone who buys or takes control of the business. I/We realize that if I/we do not comply with these non-discrimination requirements the Loan Committee can call, terminate, or accelerate repayment of the loan.

Authority to collect personal information: This information is provided pursuant to Public Law 93-579 (Privacy Act of 1974). Effect of non-disclosure: Omission of an item means that your application might not receive full consideration.

I/We authorize disclosure of all information submitted in connection with this application to the Loan Review Committee and their consultants. I/We understand that all information may be subject to public review subject to Public Disclosure Law.

As a consideration for any management and technical assistance that may be provided, I/we waive all claims against the Loan Review Committee, the Noble County Commissioners, OSU Extension, GMN Tri-County CAC, the Small Business Development Center, and any other project consultants.

Signature

Date

Corporate Seal (if applicable)