



Capital for Opportunity and Change

INSTRUCTIONS

Please complete this application and provide the information requested on the application checklist. Financing needs are reviewed by CEI staff and/or Board of Directors' Investment Committee. Confirmation of the receipt of a request is made within approximately 5 business days. A loan officer will make contact within the 2 weeks thereafter.

All materials submitted to CEI in connection with your loan application shall become the property of CEI and shall be retained or destroyed in accordance with CEI's file retention policy.

APPLICATION FOR FINANCING

INFORMATION ABOUT YOU

Name: _____ Phone: _____ Email: _____
Address: _____ County: _____
City: _____ State: _____ Zip: _____ Property is: _____
Co-Applicant Name: _____ Phone: _____ Email: _____
Address: _____ County: _____
City: _____ State: _____ Zip: _____ Property is: _____
Business Counseling: _____ Name of Counselor: _____
How did you hear about CEI: _____

INFORMATION ABOUT YOUR BUSINESS

Name of Business: _____ DBA: _____
Business Description: _____
Business Address: _____ City: _____ State: _____ Zip: _____
County: _____ Website: _____ E-mail: _____
Primary Contact: _____ Title: _____ Phone: _____
Secondary Contact: _____ Title: _____ Phone: _____
Structure: _____ Date Est.: _____ IRS Employer ID # (EIN): _____ DUNS #: _____
Name(s) of any subsidiaries/affiliates: _____

PROPOSED FINANCING

Borrower Name: _____ Physical Address: _____

	CEI	Other (bank etc.) *	Owner's Contribution	Totals
Land	\$ _____	\$ _____	\$ _____	\$ _____
Buildings	\$ _____	\$ _____	\$ _____	\$ _____
Equipment	\$ _____	\$ _____	\$ _____	\$ _____
Working Capital	\$ _____	\$ _____	\$ _____	\$ _____
Other (Please Specify)	\$ _____	\$ _____	\$ _____	\$ _____
Totals	\$ _____	\$ _____	\$ _____	\$ _____

*Please identify "Other" here, source and amount: _____

BUSINESS OWNERSHIP List the names of all owners (having 20% or greater interest), officers, and/or partners. Provide percent of ownership and annual salary. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Title: _____ % of Ownership: _____

Address: _____ Annual Salary: \$ _____

Name and Title: _____ % of Ownership: _____

Address: _____ Annual Salary: \$ _____

Name and Title: _____ % of Ownership: _____

Address: _____ Annual Salary: \$ _____

SUMMARY OF COLLATERAL *(Please list for each asset)*

	Present Market Value	Outstanding Debt /Leases	Collateral Description
Land & Buildings	\$ _____	\$ _____	_____
Inventory	\$ _____	\$ _____	_____
Accounts Receivable	\$ _____	\$ _____	_____
Machinery/Equipment	\$ _____	\$ _____	_____
Furniture & Fixtures	\$ _____	\$ _____	_____
Other (Please Specify)	\$ _____	\$ _____	_____

BUSINESS EMPLOYMENT AND BENEFITS

Current Employment _____ FTE _____ PTE
 Projected 36 mos. Employment increases if financing is approved _____ FTE _____ PTE
 Minimum Starting Wage \$ _____/hr (FTE) \$ _____/hr (PTE)

Employer-sponsored employee benefits: _____

REFERENCES

Bank Name: _____ Acct. Officer: _____ Phone: _____
 Bank Name: _____ Acct. Officer: _____ Phone: _____
 Attorney: _____ Firm Name: _____ Phone: _____
 Accountant: _____ Firm Name: _____ Phone: _____
 Trade Reference: _____ Contact Person: _____ Phone: _____
 Customer reference: _____ Phone: _____

EXISTING BUSINESS LOCATIONS

Address: _____ Property is: _____
 Sq. Ft: _____ Monthly Payment: \$ _____ Replaced by new facility? _____
 Address: _____ Property is: _____
 Sq. Ft: _____ Monthly Payment: \$ _____ Replaced by new facility? _____
 Farmland Acreage: Owned : _____ Leased: _____ Added since last loan (if existing borrower): _____

If you answer yes to any of the following questions, please provide an attachment of details.

- A. Have you or any officers of your company ever been involved in bankruptcy or insolvency proceedings? ☐ Yes ☐ No
- B. Are you or your business involved in any pending lawsuits? ☐ Yes ☐ No
- C. Do you buy from, sell to, or use the services of any entity in which someone in your company has a financial interest of 20% or more? ☐ Yes ☐ No
- D. If you owe child support, are you \geq 60 days late on payment? ☐ Yes ☐ No

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); and because all or parts of the applicant's income is derived from any public assistance program; or because the applicant has, in good faith, exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission. If a person believes that he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

I/We understand that by signing this application I/we authorize CEI to make inquiries as needed to verify the accuracy of the information and to determine creditworthiness. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. I/We certify the information is true and accurate and is provided for the purpose of obtaining a loan. CEI will maintain the confidentiality of this information and it will not be released without authorization.

If Applicant is proprietor or general partner, sign here.

Date

Date

If Applicant is a corporation or LLC, sign here.

Corporate/Company Name

Date

Signature of President or duly authorized officer

DEMOGRAPHICS (This information is not required but is requested by CEI's funders for statistical analysis and organizational funding purposes. It will not affect your ability to receive a loan from CEI.)

Ethnicity	Education	Citizenship	Veteran Status
<input type="checkbox"/> Alaska Native	<input type="checkbox"/> Some H.S.	<input type="checkbox"/> Immigrant	<input type="checkbox"/> Vietnam Veteran
<input type="checkbox"/> American Indian	<input type="checkbox"/> H.S./GED	<input type="checkbox"/> Refugee	<input type="checkbox"/> Other Veteran
<input type="checkbox"/> Asian	<input type="checkbox"/> Vocational	<input type="checkbox"/> Naturalized Citizen	<input type="checkbox"/> Non-Veteran
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Some College	<input type="checkbox"/> U.S. Born Citizen	
<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> 2-yr. College		Gender
<input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> 4-yr. College	Disability	<input type="checkbox"/> Female
<input type="checkbox"/> White	<input type="checkbox"/> Some Grad.	<input type="checkbox"/> Yes	<input type="checkbox"/> Male
	<input type="checkbox"/> Grad. Degree	<input type="checkbox"/> No	
Hispanic Origin	Number in the Household		Marital Status
<input type="checkbox"/> Yes	____ Adults ____ Children		<input type="checkbox"/> Single
<input type="checkbox"/> No			<input type="checkbox"/> Married
<input type="checkbox"/> I do not wish to complete			

Send all information to:

CEI – Loan Administration
36 Water Street, POB 268
Wiscasset, ME 04578

(207) 882-7552; FAX: (207) 882-7308

Email: loanapplications@ceimaine.org; Web: www.ceimaine.org

CEI is an equal opportunity provider.

If no outstanding business debt, check here: ☐

SUMMARY OF BUSINESS LOANS AND LEASES

Creditor Name and Address	Original Amount	Orig. Date	Present Balance	Int. Rate	Maturity Date	Monthly Payment	Security	Status

PERSONAL FINANCIAL STATEMENT: APPLICANT

Name: _____ Home Phone: _____
 Spouse/Joint Applicant: _____ Home Phone: _____
 Home address: _____ State: _____ Zip: _____
 If less than three years, please provide prior address(es): _____

Business name of Applicant/Borrower: _____ Business Phone: _____

ASSETS		LIABILITIES + NET WORTH	
A. Cash on hand & in banks		K. Total notes payable to banks & others <i>(Describe in Section 2)</i>	
B. Savings accounts		L. Total of all credit card balances	
C. IRA/other retirement accounts		M. Total of mortgages on real estate <i>(Describe in Section 3)</i>	
D. Accounts & notes receivable		N. Unpaid taxes <i>(Describe in Section 6)</i>	
E. Real Estate <i>(Describe in Section 3)</i>		O. Other debts <i>(e.g. Child Support – Describe in Section 7)</i>	
F. Stocks and bonds <i>(Describe in Section 4)</i>		P. Total liabilities (K + O)	
G. Automobile – present value			
H. Life ins. – cash surrender value only <i>(Complete Section 8)</i>			
I. Other personal property <i>(Describe in Section 5)</i>		Q. Net worth <i>(Totals Assets – Total Liabilities)</i>	
J. Other assets <i>(Describe in Section 5)</i>			
Total ₁ (A+J)		Total ₁ (P+Q)	

₁Totals should balance

Section 1.	Source of Income	Contingent Liabilities	
Salary		As guarantor or co-signer	
Net Investment Income		Legal claims & judgments	
Real Estate Income		Provision for federal income tax	
Spousal Income		Other	
Other Income <i>(Describe below)</i>			
Description of Other Income ₂ :			

₂Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income

Section 2. Notes payable to Banks & Others <i>(Use attachments if necessary. Each must be identified as a part of this statement and signed.)</i>					
Name & Address of Noteholders	Original Balance	Current Balance	Payment Amount	Payment Frequency	Security

Section 3. Real Estate Owned (List each parcel separately, using 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			
Owner			
Property address			
Date purchased			
Original cost			
Present market value			
Mortgage holder			
Address of mortgage holder			
Mortgage Balance			
Payment amt. per mo./yr.			
Status of mortgage			

Section 4. Stocks and Bonds (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
# of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 5. Other Personal Property and Other Assets. Describe. If any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.

Section 6. Unpaid Taxes. Describe type, to whom payable, when due, amount, & to what property, if any, a tax lien attaches.

Section 7. Other Liabilities.

Section 8. Life Insurance Held. Give face amt & cash surrender value of policies, name of insurance co. & beneficiaries

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. I certify the statements contained herein and 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 that falsifying statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001).

Signature	Today's Date	Soc. Sec. #	DOB
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Signature	Today's Date	Soc. Sec. #	DOB
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PERSONAL FINANCIAL STATEMENT: CO-APPLICANT

☐ N/A - no co-applicant

Name: _____ Home Phone: _____

Spouse/Joint Applicant: _____ Home Phone: _____

Home address: _____ State: _____ Zip: _____

If less than three years, please provide prior address(es): _____

Business name of Applicant/Borrower: _____ Business Phone: _____

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J. Other assets <i>(Describe in Section 5)</i>			
Total₁ (A+J)		Total₁ (P+Q)	

₁Totals should balance

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STANDARD APPLICATION CHECKLIST

Please check that the following information has been provided, whether in the business plan or as a separate attachment.

For housing projects, a standard application checklist *and* a housing loan application must be completed.

- ☐ A history of your company and description of your business, including the products and/or services offered. List of key management, title, brief bio, and years within the business.
- ☐ A paragraph describing the amount of financing you seek, the specific uses of the money, and its expected benefits.
- ☐ A marketing plan and a description of your market(s), including geographic reach and key customers.
- ☐ An analysis of present and future competition in the market.
- ☐ Financial information:
 - a. Current Balance Sheet
 - b. Year-to-date Profit and Loss Statement
 - c. Business Tax Returns for the past three years
 - d. Cash flow projections by month for a minimum of one year
 - e. Aging of accounts receivables and accounts payable
- ☐ If your business has any subsidiaries or affiliates, please provide their names and the relationship to your company, along with a current balance sheet and income statement for each.
- ☐ If you currently hold or will hold a lease for any of your listed business locations, please provide a copy of the lease agreement(s) here.
- ☐ If you are buying machinery or equipment with the money from this financing, include a list of the equipment and its cost.
- ☐ A personal financial statement (accompanying form can be found on the application page of CEI's website), and the previous three years' personal tax returns for each stockholder, partner, or officer with 20% or greater ownership.
- ☐ If you have any cosigners and/or guarantors for this financing application, please submit their personal financial statements using the aforementioned form, and the previous three years' personal tax returns.
- ☐ If your business is a:
 - Partnership:** please provide a copy of the partnership agreement.
 - Limited Liability Company:** please provide a copy of the operating agreement, and the articles of organization.
 - Corporation:** please provide a copy of the articles of incorporation, and corporate by laws.
- ☐ If you are buying a business, please include a purchase and sale agreement.

For Construction Loans Only:

- ☐ Evidence of site control.
- ☐ Brief narrative outlining the applicant's plan for design and construction. Identify designers and contractors they intend to use, and provide copies of any contracts or proposals.
- ☐ Evidence of borrower's experience, if the intent is to self-manage the construction

Failure to include an item may result in a delay in processing your application.

HOUSING LOAN APPLICATION CHECKLIST

For Housing Projects *only*. Please check that the following information has been provided, either in the business plan or as a separate attachment. This checklist need not be completed for standard loan applications.

- ☐ Specific project address
- ☐ Tax map showing project parcel and any related parking
- ☐ Current local zoning designation
- ☐ Photo of project, if existing building
- ☐ Age of building, if existing
- ☐ Current rents, if existing, and if occupied, a breakout between residential and commercial rents
- ☐ Last 2 years of operating expenses, if existing
- ☐ Proposed pro forma rents and expenses
- ☐ Historic building:
 - ☐ Yes ☐ No
- ☐ Current real estate ownership structure
- ☐ Proposed real estate ownership structure

For Construction Loans Only:

- ☐ Evidence of site control.
- ☐ Brief narrative outlining the applicant's plan for design and construction. Identify designers and contractors they intend to use, and provide copies of any contracts or proposals.
- ☐ Evidence of borrower's experience, if the intent is to self-manage the construction

Failure to include an item may result in a delay in processing your application.