

VII. General Certification:

Applicant: The undersigned certifies that he/she is the _____ (Title) of the applicant business applying for financing from KVCOG, that he/she is familiar with the records of the borrower and contents of this application, and that he/she is authorized to submit and sign the application. The information contained in this application, including all exhibits, is to the best knowledge of the undersigned, complete and accurate and presents fairly the condition of the applicant and project accurately its intended operations for the period set forth in this application.

Applicant (Printed): _____

Signature: _____

Date: _____

IX. EDA Revolving Loan Fund Certification

(Note: Applies to EDA RLF applicants only)

The purpose of the RLF is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and / or the successful operation or accomplishment of the project in the following eligible areas: Kennebec, Somerset, and Western Waldo (Burnham, Freedom, Palermo, Thorndike, Troy, & Unity) Counties. The lender reserves the right to recall the loan if these requirements are not met. Please consult with KVCOG regarding availability of eligible funds.

Applicant: _____ Date: _____

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law required that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the following information, please check the box.

I do not wish to furnish the following information.

Is the owner (please circle all that apply):

Race: White Black or African American American Indian or Alaska Native
Asian Native Hawaiian or Other Pacific Islander Other _____

Ethnicity: Hispanic or Latino YES NO

Is the owner (please circle one)

Male Female

Kennebec Valley Council of Governments

Application for Financing \$250.00 Application Fee

KVCOG is an equal opportunity lender

FOR OFFICE USE ONLY

EDA / RLF RD RD/IRP RD/IDG KVCOG Direct OTHER: _____

INSTRUCTIONS: Complete all portions of application and attach requested exhibits.

Note: Not all businesses and / or projects qualify for financing. Prior to completing this form, potential applicants need to contact KVCOG to determine eligibility.

I. Application Information:

Name of Business: _____

Street Address: _____ County: _____

City/State/Zip: _____ Telephone: _____

Date Established: _____ Tax ID Number: _____

Please Circle One: New Business Existing Business

Type of Business (Name products and services): _____

Organizational Structure (circle one):

Corporation S-Corporation Partnership Proprietorship LLC

Number of Employees: Present: _____ Projected after Loan Approval: _____

Name of Individual Completing this Form: _____

Project Location (if different from above): _____

II. Ownership Information

Please provide the following information about the owner(s) of the business.

Is the applicant at least 51% owner(s) and considered citizen(s) of the United States or reside in the United States after being legally admitted for permanent residence (circle one)? YES NO

Name / Title	Address	% Ownership	Annual Compensation

This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law. Complaints of discrimination may be filed with the USDA, Director, Office of Civil Rights, Washington, D.C. 20250.

III. Sources and Uses of Project Funds:

Uses	Sources				Total Uses
	KVCOG	Private Lender	Equity	Other	
Land Acquisition					
Land Improvement					
Building / Purchase					
Building / Renovation					
Building / Construction					
Machinery & Equipment					
Furniture & Fixtures					
Working Capital					
Other (specify)					
Total / Source					

IV. Information on Participating Private Lender(s):

Name of Lender: _____ Loan Officer: _____
 Street Address: _____
 City / State / Zip: _____ Telephone: _____

V. Other Sources of Financing (Attach additional sheets if necessary):

Name of Lender / Investor: _____
 Address: _____
 Contact Person: _____ Telephone: _____

VI. Reference (Banking & Trade):

1. Name: _____ Address: _____
 Contact Person: _____ Telephone: _____
 2. Name: _____ Address: _____
 Contact Person: _____ Telephone: _____
 3. Name: _____ Address: _____
 Contact Person: _____ Telephone: _____

VII. Exhibits (all exhibits must be signed and dated):

A complete Business Plan including the following:

- ____ 1. A brief description of the business and project being financed. Exhibit A.
- ____ 2. A three-year schedule of jobs that will be created or saved as a result of this financing. In the case of "saved" jobs, provide justification that the jobs would be lost without KVCOG's assistance. Exhibit B.
- ____ 3. Balance sheets, income statements, and federal tax returns for the previous three years. Exhibit C.
- ____ 4. A current balance sheet and operating statement (not over 90 days old). Exhibit D.
- ____ 5. A pro forma balance sheet, cash flow projection (for a minimum of 1 year), and projected operating statement with notes of explanation. Exhibit E.
- ____ 6. The names of affiliated and / or subsidiary firms. Last fiscal year-end financial statement for the listed firms. Exhibit F.
- ____ 7. Resumes of key management personnel. Exhibit G.
- ____ 8. Personal financial statement of the owner(s) of the business. Exhibit H.
- ____ 9. Preliminary plans and specifications covering new construction, and an itemized list of machinery and equipment to be purchased. Exhibit I.
- ____ 10. A letter from the participating lender(s) stating the terms and conditions of the participation and the reason why it will not finance the entire project. Exhibit J.
- ____ 11. A list of collateral to be offered as security for the KVCOG loan (Note: An independent appraisal may be required). Exhibit K.
- ____ 12. A marketing plan which includes an analysis of competitors. Exhibit L.
- ____ 13. Environmental Questionnaire (if applicable). Exhibit M.
- ____ 14. Supporting documentation such as credit reports, letters of intent, letters of reference, contracts, legal descriptions, patents or pending patents, copies of leases, feasibility studies, and the personal tax returns for the previous three years for owners and stockholders holding 20% or more of the applicants company's stock. Attach as appropriate. Exhibit N.