

Burlington County



Economic Development & Regional Planning



Burlington County
Board of County Commissioners



Burlington County
Bridge Commission

BURLINGTON COUNTY ROUTE 130 DELAWARE RIVER CORRIDOR ECONOMIC DEVELOPMENT FUND REVOLVING LOAN PROGRAM

Thank you for requesting an application for a Burlington County Route 130/Delaware River Corridor loan. The Burlington County Route 130/Delaware River Corridor Economic Development Fund Revolving Loan Program is for businesses/business owners located in Burlington County, along the Route 130 Corridor.

•Please review the documentation required and complete the loan application in its entirety.

- Once completed, return the loan application along with the required documentation to:

Rob Wells, Director
Economic Development & Regional Planning, Burlington County Bridge Commission
1900 Briggs Road
Mount Laurel, New Jersey 08054

- If your loan application is approved, a non-refundable application fee will be required, including the cost of loan review by a financial consultant, based on the application fees scheduled enclosed (Refer to Exhibit C). At that time, a check will be required payable to "Burlington County Bridge Commission" and returned with a signed Commitment Letter for permanent financing.
- The Burlington County Board of County Commissioners may, at their discretion, waive the fee or a portion of the fee.
- Should you have any questions, please contact the Department of Economic Development and Regional Planning office at 609-265-5055.
- Please visit our web site at www.bcbridges.org.

Loan Package Requirements

Submit the following items for loan consideration:

1. Completed, signed, and dated loan application. (All business principals and guarantors are required to sign and date the application and complete all sections as applicable) **Attached Exhibit A**
2. Copy of a *resume* for all business owners/principals.
3. Three years of *personal financial statements* for all business principals.
4. Three years of *business financial statements* prepared by accountant, including a balance sheet and statement of income.
5. Three years of signed *business* federal and state *income tax returns*.
6. Three years of signed *personal* federal and state *income tax returns* for all business principals.
7. *Schedule of debt* for the business and business principals to include to whom payable, amount of debt, monthly payment, maturity date, and loan status (current or delinquent).
8. Pro Forma *cash-flow projections* for the term of the loan.
9. Copy of business project related cost, *if applicable*. Example: vendor estimates, vendor quotes, and/or billing invoices for equipment or other items to be purchased with loan funds, etc.
10. Copy of business franchise, *if applicable*.
11. Copy of corporation, partnership, or LLC papers filed with the State of New Jersey.
 - A. *If corporation*, provide the following:
 - a. 1) Corporate resolution authorizing submission of the application and its execution by a corporate officer or the corporation's attorney.
 - a. 2) Copy of corporate charter and a copy of corporate bylaws.
 - a. 3) Provide the name of the President, Chief Executive Officer and Secretary.
 - B. *If Partnership*, provide a copy of the partnership agreement.
 - C. *If Limited Liability Company*, provide a copy of the management agreement.
12. State of New Jersey *Business Registration Certificate* obtain from the State of New Jersey Division of Revenue at www.nj.gov/njbgs or phone 609-292-1730.
13. Copy of any/all *personal loan agreements*, as unrecorded debt, that are not reflected in a recorded document for all business owners.
14. *Collateral* – Identify what residential or commercial real estate will be used to collateralize the loan. If you have a current appraisal, provide a copy (only required under certain circumstances). At closing, additional documentation will be required (title insurance policy; survey if available; names/addresses of all persons who have an ownership interest in all or any part of the property; names/addresses of all persons who reside on the property and their interests, if any, to the applicant; signed statement if the property is under agreement of sale or if any person has an option to purchase. If commercial property will be used to collateralize the loan a copy of a phase one environmental assessment is required.
15. Completed, signed, and dated copy of Credit Check Release form. **ATTACHED Exhibit B**
16. Completed, signed and dated copy of Environmental Questionnaire. **ATTACHED Exhibit D**
Note: Additional information may be required upon request.

PROGRAM GUIDELINES

Loans Requires Bank/Lending Institution Participation

The Burlington County Route 130/Delaware River Corridor Economic Development Fund Revolving Loan Program is competitive. Loan requests that comply with all criteria, as outlined by Burlington County, will be considered a priority loan request. Applications will be reviewed by a five-member designated Loan Review Committee consisting of the Board of Commissioners Director or his/her designee; the Director of Economic Development; the County Solicitor; the County Treasurer; and one citizen-at-large appointed by the Burlington County Board of County Commissioners. A financial consultant will be engaged to assist the committee. All Loan Review Committee recommendations for granting funding will be subject to final approval by the Burlington County Board of County Commissioners.

Two types of loans offered:

1. **Acquisitions of and Improvements/Renovations to land, building, and associated infrastructure...**This loan type provides funds for projects that involve acquisition of and improvements and/or renovations to land, building, and associated infrastructure. If construction is part of the project, Burlington County will provide periodic payments through a draw system, based on the construction progress and/or invoices. Earned interest on the funds/payments is not permitted. Borrowers shall be required to provide information on the physical building/ facilities to be constructed or restored. In addition, the number, types, and salary range of jobs-to-be-created and/or retained is required.
2. **Discretionary Economic Development ...**This loan type provides funds for working capital and fixed assets excluding physical improvements to building and site.

For loan consideration, the project must meet two or more of the following criteria items:

- 1)the project will support or enhance the existing economic base of the region in which it is located, including improvements to the region's infrastructure;
- 2)the project will result in the rehabilitation or expansion of existing facilities in the region in which it is located;
- 3)the project will result in the creation or retention of jobs in the region in which it is located; and/or
- 4)the project will foster the development of business or commercial ventures promoting long-term economic growth in the region in which it is located.

ACQUISITIONS OF AND IMPROVEMENTS/RENOVATIONS TO LAND, BUILDING AND ASSOCIATED INFRASTRUCTURE

Loan Amount: Minimum loan amount = \$125,000.00
Maximum loan amount = \$2,000,000.00 (based on the amount available for lending at the time the application is submitted for loan consideration)
Up to 25% of the total project cost not to exceed \$2,000,000.000

Length of Term: Maximum term is 10 years not to exceed term of other participating lender

Collateral: Burlington County will require collateral as needed. Some examples:

- Uniform Commercial Code lien for business assets
- Personal and business property as Mortgagee
- Assignment of Insurance
- Assignment of Investment Portfolio

Interest Rate: Zero percent (0%) Interest Rate

Participation: Applicant must have a minimum of ten percent (10%) equity in the project.

Bank/Lending Institution will review the loan application and determine the project cost to be financed and the terms.

Burlington County will participate for a percentage, up-to-twenty five percent (25%), of the total project cost not to exceed \$2,000,000.00. Burlington County will consider the bank/lending institution as the preferred lender. Loan approval is subject to review by the Burlington County Loan Review Committee and the Burlington County Board of County Commissioners.

Eligibility Criteria: Within eighteen (18) months, all borrowers must create or retain jobs for low and moderate-income persons. The most recent low and moderate-income limits issued by the Federal Government will be used to certify the jobs.

As a guide, the loan requires one full-time permanent job or two part-time permanent jobs of at least twenty-five (25) hours per week created for every \$35,000.00 funded and/or one full-time permanent position or two part-time permanent positions retained for every \$10,000.00 funded.

Note: Borrowers shall be considered in default if jobs are not created within eighteen (18) months from the receipt of loan fund/project completion.

Application Fee: A percentage (%) based on the approved loan amount that is due at the signing of the Commitment Letter accepting terms for permanent financing.
Refer to application fees scheduled. **ATTACHED Exhibit C**

Applicant's out-of-pocket Expenses:

Applicants shall be responsible for costs associated with the loan application, which may include, but are not limited to the following:

- Title Search and Insurance
- Credit Reports
- Appraisals and Surveys (to determine collateral)
- Environmental Studies
- Insurance (Hazard, Liability, and Flood)

Note: At the time of loan closing, a paid-in-full one-year insurance policy will be required.

DISCRETIONARY ECONOMIC DEVELOPMENT

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PROGRAM CRITERIA

The Burlington County Route 130 /Delaware River Corridor Economic Development Fund, Revolving Loan Program criteria are a decision-making guide for the Loan Review Committee and the Burlington County Board of County Commissioners. The criteria illustrate factors to be considered by the Loan Review Committee and the Board of County Commissioners for granting loan approval. The criteria provide a method to review and rate projects and its impact on the Route 130 Corridor.

The Loan Review Committee will be guided by the Route 130 Corridor Plan in conjunction with relevant criteria including, but not limited to:

- Job Creation/Retention
 - Agree to create or retain full-time permanent jobs for low and moderate-income person or serve a low to moderate-income area
 - A. create one full-time permanent job or two part-time permanent jobs of at least twenty-five (25) hours per week for each \$35,000.00 funded
 - B. retain one full-time permanent position or two part-time permanent positions for each \$10,000.00 funded

Note: The Department of Economic Development and Regional Planning to determine low moderate-income area.

- Target Area (as identified and prioritized in the Route 130 Corridor Plan)
- Target Projects (as identified and prioritized in the Route 130 Corridor Plan)
- Location in Local Redevelopment Areas within the Route 130 Corridor
- Reuse of Abandoned or Vacant Facilities/Sites
- Rehabilitation or Expansion of Existing Facilities/Sites
- Targeted Businesses and Industries (priority given to goods producing and services producing, over retail)
- Training Programs for Employees
- Historic Preservation/Cultural Value
- Public Transport Availability/Accessibility
- Project's Contribution Toward Necessary Infrastructure Improvements within the Route 130 Corridor
- Payback Period (priority for prompt repayment)
- Need for Public Funding (probability of project being undertaken without the infusion of public capital is minimal or unlikely).

**BURLINGTON COUNTY
ROUTE 130/DELAWARE RIVER CORRIDOR
ECONOMIC DEVELOPMENT FUND
REVOLVING LOAN PROGRAM LOAN APPLICATION**
(Return to address indicated on page 1)

The following information is required to process your loan request. Please complete the form in its entirety and write 'NONE' or 'NOT APPLICABLE' where appropriate. If you need additional space to respond to any question, please use a separate sheet of paper and attach to form. Return completed, signed, and dated application along with all required documentation.

Brief history and description of business: _____

Brief narrative detailing the reason for the loan, use of loan funds and expected benefits from the loan: _____

Requested Loan Amount: \$ _____

Length of Term: _____

Loan Type: (check one/all that apply)

Acquisitions of and Improvements/Renovations to Land, Building and Associated Infrastructure

Discretionary Economic Development

A. Applicant Information:

Name of Principal: _____ Phone #: _____

Home Street Address: _____

City, State, and Zip Code: _____

Social Security #: _____ Driver's License No./State: _____

Education Level: _____ % of ownership: _____ Office held: _____ email: _____

Name of Spouse: _____ Social Security #: _____

Name of Principal: _____ Phone #: _____

Home Street Address: _____

City, State, and Zip Code: _____

Social Security #: _____ Driver's License No./State: _____

Education Level: _____ % of ownership: _____ Office held: _____ email: _____

Name of Spouse: _____ Social Security #: _____

B. General Information:

Name of Business: _____

Business Street Address: _____

City, State, Zip Code: _____

Website URL: _____ Federal Tax ID #: _____

Business is: Corporation _____ Partnership _____ Sole Proprietorship _____ LLC _____ Other _____

Number of Years in Business: _____ Number of Years of Experience in Business _____

Current # of Jobs: _____ Jobs to be created: _____ Jobs to be retained: _____

C. Financial Information:

Name of bank/financial institution: _____

Bank Street Address: _____

City, State, Zip Code: _____

Type of Account(s): Personal _____ Checking _____ Savings _____ Other _____

Business _____ Checking _____ Savings _____ Other _____

Name of bank/financial institution: _____

Bank Street Address: _____

City, State, Zip Code: _____

Type of Account(s): Personal _____ Checking _____ Savings _____ Other _____

Business _____ Checking _____ Savings _____ Other _____

D. List of capital projects and/or items to be financed (entire project):

Project/Items:

Cost:

Total Cost of Project:

E. Summary of financing for the entire project:

Source of Financing	Amount of Financing	Percentage of Financing
Financial Institution: Contact Person: Telephone #:		
Applicant's Equity (Minimum 10% of Project)		
Burlington County Route 130/Delaware River Corridor Revolving Loan Program (Maximum 25% of total project permitted)		
Other:		
Other:		
Total	\$	100%

F. Employment Impact (permanent jobs)

Type of Employment	Jobs to be Created	Jobs to be Retained
Professional		
Managerial		
Technical Skilled / Semiskilled		
Unskilled		
Total		

Provide a brief description of specific titles and estimated annual wages.

Jobs Description: _____

G. Classification Code

Standard Industrial Classification Code and/or North American Industry Classification System Code, if known: _____

H. Stating the probability of the project being undertaken without the assistance of public capital, describe the need for public funding.

I. Miscellaneous/Other Information:

Do you owe any outstanding Municipal Taxes? YES ___ NO ___

If yes, please identify (check the applicable taxes you owe):

Real Estate Taxes: YES ___ NO ___ Water: YES ___ NO ___ Sewer: YES ___ NO ___

Within the past 5 years, have you had/do you have any ownership interest in a business entity? YES ___ NO ___

Are you currently a party in any litigation? YES ___ NO ___

If yes, describe the litigation and your interest in it. _____

Does any person hold a judgment against you?

(Judgment: order entered by a court requiring payment of money)

YES ___ NO ___ If yes, provide the following information:

Name and address of person holding the judgment _____

Date the judgment was entered: _____ Amount of judgment: _____

Provide a copy of any written order, judgment, resolution or agreement resulting from any concluded court or arbitration proceeding in which the applicant was a defendant or respondent.

Have you ever been involved in bankruptcy or insolvency proceedings? YES ___ NO ___

If yes, please provide details and copy of discharge. _____

J. Certification

I (we) hereby certify that the information provided in this Application is true and is given freely and with recognition that such information is being used by the Board of Commissioners of the County of Burlington, New Jersey, and its staff and agents, to make lending decisions. I (we) covenant, promise and agree that if any facts, circumstances or conditions change that would make any of the answers to the questions or information provided in or with this application to not be true if made after this date, I (we) am/are obligated to immediately report the change to the County in writing. I (we) understand that if any false information has been provided in or with this application or if I (we) fail to correct any information or facts that change while this application is pending and the County determines to reject this application as a result thereof, I (we) shall be responsible to pay the County for the costs incurred by the County in processing this application including, but not limited to, the costs of title and credit searches and accountant review. In addition, the County may declare the applicant ineligible to file any new application for a loan with the County.

If the applicant is a partnership, all partners must sign below.

Print Name	Signature of Applicant	Date
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Print Name	Signature of Applicant	Date
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Exhibit C

BURLINGTON COUNTY ROUTE 130 DELAWARE RIVER CORRIDOR ECONOMIC DEVELOPMENT FUND REVOLVING LOAN PROGRAM

APPLICATION FEES SCHEDULED

The application fee is a percentage (%) of the approved loan amount, due at the signing of the Commitment Letter accepting terms and conditions for permanent financing. The following chart outlines the approved loan amount ranges and the associated percentages (%) that apply to each range.

If the approved loan amount falls within the loan amount range, the associated percentage (%) of the approved loan amount will equal the Application Fee.

LOAN AMOUNT	PERCENTAGE (%)
Up to \$250,000.00	1.00%
\$250,001 - \$500,000	0.50%
\$500,001 - \$1,000,000	0.25%
\$1,000,000 - \$2,000,000	0.125%

As an example:

Loan amount = \$125,000.00 @ 1% application fee = \$1,250.00

Loan amount = \$350,000.00 = \$250,000.00 @ 1% application fee = \$2,500.00

= \$100,000.00 @ 0.50% application fee = \$500.00

Total Fee = \$3,000.00

ENVIRONMENTAL QUESTIONNAIRE

Applicant Name: _____

Business Property Address: _____

Present Zoning: _____

Standard Industrial Classification (SIC) Number/Code: _____

Please complete the following to the best of your ability. If you are purchasing the property, you will need to consult with the present owner(s). **Do not leave any item blank; write “NOT APPLICABLE” where appropriate.**

1. Names and dates of ownership to include present and previous owners:

NAME OF OWNER(S)	DATE OF OWNERSHIP FROM	DATE OF OWNERSHIP TO

2. Past, present, and intended use of the property:

A. Past: _____
Present: _____
Intended: _____

B. Is the property now or at any time in the past been used for automotive repair or a dry-cleaning operation? YES ___ NO ___

C. Is this site a corner lot, which was previously used as a gas station? YES ___ NO ___

3. Are there any underground storage tanks located on the property? YES ___ NO ___
If yes: How many? _____ Are they registered? YES ___ NO ___

If yes, please provide copies of the registration certificates.

Where are they located? _____

What do they contain? _____

Have they ever been tested for leakage? YES ___ NO ___

If yes, what were the results? _____

(Please provide copies of test results)

4. If applicable, what chemicals are used or were used in any manufacturing process?

5. What wastes are or were generated? _____

How were wastes disposed of? _____

6. Is Asbestos present on the property? YES ___ NO ___

If yes, where and in what form? _____

7. Has the property been tested for radon? YES ___ NO ___

If yes, what were the results? _____

(Please provide copies of test results)

Are you aware of any properties in the immediate neighborhood, which were tested for radon, and had a reading in excess of four (4) picocuries per liter

(pCi/L)? YES ___ NO ___

8. Are you aware of any contamination by polychlorinated biphenyls (PCB's)?

YES ___ NO ___

9. How far away is the nearest:

Waste disposal site/landfill _____

Superfund site _____

Gas station _____

Industry-zoned land _____

10. Is the property located adjacent to railroad tracks or underground pipelines?

YES ___ NO ___

If yes, please explain: _____

11. Is the site close in proximity to oil or gas production? YES ___ NO ___

12. Are you aware of any evidence of spills or soil or groundwater contamination on the property? YES ___ NO ___

If yes, please explain: _____

13. Are any environmental permits required for the present or intended use of property, or were any required in the past? YES ___ NO ___

If yes, please explain: _____

14. Are you aware of any conditions or is the property presently cited for any violations of local, state or federal environmental or public health laws? YES ___ NO ___

If yes, please explain: _____

15. Is the property currently the subject of environmental or public health litigation or administrative action from private citizens or public officials or agencies?

YES ___ NO ___

If yes, please explain: _____

16. Has Phase 1 Environmental Audit ever been performed? YES ___ NO ___

If yes, please explain: _____

Applicant acknowledges that Burlington County will rely on the information furnished in connection with its due diligence process to determine the level of environmental risk, whether studies and testing by an environmental engineering firm are required, and whether the loan will be approved. ***Applicant certifies that the information provided is true and accurate to the best of Applicant's knowledge and belief. After inquiry and investigation.***

Applicant's Name (print)

Signature of Applicant

Date

Individual Financial Statement

Lender: _____

Applicant Name: _____

Applicant SSN/TIN: _____

Address: _____

Applicant is applying for this loan: Individually _____ Jointly _____

(Check appropriate box)

If you are applying for individual credit in your own name and are relying on your own income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections

If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit: _____
Name of Applicant Name of Co-Applicant

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person on the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

STATEMENT OF FINANCIAL CONDITION OF _____ AS OF _____.

ASSETS		AMOUNT	LIABILITIES		AMOUNT
CASH	SCHEDULE A In This Institution		Notes & Loans Payable <i>(Other than real estate)</i>	SCHEDULE G Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (other)	
STOCKS & BONDS	SCHEDULE B Marketable Securities		Insurance Loans	SCHEDULE C	
	Other				
TAXES	Tax Refund Due		TAXES	Taxes Owed	
INSURANCE	SCHEDULE C Cash Value		ACCOUNTS AND BILLS PAYABLE	SCHEDULE H Bank Cards	
ACCOUNTS & NOTES RECEIVABLE	SCHEDULE D			Open & Revolving Accounts	
				Notes & Loans Payable (other)	
REAL ESTATE	SCHEDULE E Residence(s)		REAL ESTATE NOTES & CONTRACTS PAYABLE	SCHEDULE E Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other			Other	
OTHER ASSETS	SCHEDULE F		OTHER LIABILITIES	SCHEDULE I	
	TOTAL ASSETS	\$		TOTAL LIABILITIES	\$
RECAP OF INCOME AND EXPENSES *See notice below before completing Other Income.			NET WORTH (DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)		\$

ANNUAL INCOME FOR YEAR		ANNUAL EXPENSES FOR YEAR		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes / Contracts	
Dividends or interest		Federal & State Income Tax		As Guarantor on Notes / Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts / Notes		Other Liabilities (Describe)*	
Other Income (Describe)*		Estimated Living Expenses			
		Other Expenses			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	TOTAL CONTINGENT LIABILITIES	\$
ANNUAL INCOME FOR YEAR TOTAL (DIFFERENCE BETWEEN TOTAL INCOME & TOTAL EXPENSES)			\$		

*ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENT INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION

SCHEDULE A			CASH LOCATION AND STATUS OF BANK ACCOUNTS						
CKNG	CD	SVNG	Bank & Branch Where Carried	Balance	Interest Rate	Date CD Matures	Is this Account Pledged for a Loan? (Y / N)	Balance of Loan	Maturity Date of Loan
TOTAL CASH BALANCE(S)				\$	TOTAL LOAN BALANCE(S)			\$	

SCHEDULE B		STOCKS & BONDS (Include Interests in Any Closely Held Business)					
Description	Number of Shares	Registered in Name of	Source of Valuation	Date of Valuation	Price per Share	Total Value	Purchased on Margin or Pledged (Y / N – Amount of shares)
TOTAL VALUE						\$	

SCHEDULE F		OTHER ASSETS & PERSONAL PROPERTY				
Automobiles		Value	Recreation Vehicles & Boats	Value	Personal Property	Value
Yr:	Miles:		Yr:	Ft:		
Make:	Model:		Make:		Furniture:	
Yr:	Mi:		Yr:	Ft:		
Make:	Model:		Make:		Jewelry:	
Yr:	Mi:		Yr:	Ft:		
Make:	Model:		Make:		Equipment:	
Yr:	Mi:		Other:		Other:	
Make:	Model:					
Yr:	Mi:					
Make:	Model:					
SUBTOTAL		\$	SUBTOTAL	\$	SUBTOTAL	\$
					TOTAL	\$

SCHEDULE G		NOTES & LOANS PAYABLE TO BANKS AND OTHERS				
Payable To	Address	Collateral	Persons Liabile	Maturity Date	How Payable	Balance Due
					\$ per	
					\$ per	
					\$ per	
					\$ per	
					\$ per	
					\$ per	
					\$ per	
					TOTAL	\$

SCHEDULE H	ACCOUNTS & BILLS PAYABLE (Including Bank Cards)			
Payable To	Account Number	Persons Liable	How Payable	Balance Due
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
TOTAL			\$ per	\$

SCHEDULE I	OTHER LIABILITIES			
Payable To	Collateral	Persons Liable	How Payable	Balance Due
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
TOTAL			\$ per	\$

SCHEDULE J	NOTES, CONTRACTS, ACCOUNTS PAYABLE				
	(Include Mortgages on Property Listed in Schedule E)				
Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due
TOTAL	\$	\$	\$	\$	\$

If applicant resides in a community property state, please complete the following concerning marital status.

Applicant is: Married ___ Separated ___ Unmarried (Includes single, divorced, widowed) ___

Co-Applicant, if any, is: Married ___ Separated ___ Unmarried (Includes single, divorced, widowed) ___

A P P L I C A N T	Applicant's Full Name		Addresses			
	Social Security Number		Driver's License No.	Primary Phone	Business Phone	
	Date of Birth (MM/DD/YYYY)		Name of Employer	Occupation	No. of years	Salary
	Amount of alimony, child support, and separate maintenance payment income Note: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
	\$ _____					
	Name and address of payor of any alimony, child support, or separate maintenance payment income disclosed above as a source of repayment _____					
	Alimony, child support, separate maintenance received under: Court Order _____ Written Agreement _____ Oral _____					
	Income (salary, pension, social security, dividends, interest, etc.)					
	Source: _____ \$ _____ Per Month					
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____					
	Number of Dependents (not listed as applicants) _____ Ages: _____					
	Have you established a trust? Yes _____ No _____ Revocable _____ Irrevocable _____					
	Have you made a will? Yes _____ No _____ Have you guaranteed or endorsed the notes of any other person? Yes _____ No _____					
Do you have any other contingent liabilities? Yes _____ No _____ If yes, explain: _____						
Name(s) of Trustee(s): _____						
Name of personal representative: _____						
Are there any outstanding judgements against you? Yes _____ No _____						
Have you been declared bankrupt within the last 7 years? Yes _____ No _____						
Names of References			Addresses			

C O - A P P L I C A N T	Co-Applicant's Full Name		Addresses		
	Social Security Number	Driver's License No.	Primary Phone		Business Phone
	Date of Birth (MM/DD/YYYY)	Name of Employer	Occupation	No. of years	Salary
	Amount of alimony, child support, and separate maintenance payment income Note: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____				
	Name and address of payor of any alimony, child support, or separate maintenance payment income disclosed above as a source of repayment _____ Alimony, child support, separate maintenance received under: Court Order _____ Written Agreement _____ Oral _____				
	Income (salary, pension, social security, dividends, interest, etc.) Source: _____ \$ _____ Per Month				
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____				
	Number of Dependents (not listed as applicants) _____ Ages: _____ Have you established a trust? Yes _____ No _____ Revocable _____ Irrevocable _____ Have you made a will? Yes _____ No _____ Have you guaranteed or endorsed the notes of any other person? Yes _____ No _____ Do you have any other contingent liabilities? Yes _____ No _____ If yes, explain: _____ Name(s) of Trustee(s): _____ Name of personal representative: _____ Are there any outstanding judgements against you? Yes _____ No _____ Have you been declared bankrupt within the last 7 years? Yes _____ No _____				
	Names of References			Addresses	

APPLICANT'S SIGNATURE(S)

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant's Signature

Date

Co-Applicant's / Joint Credit Signature

Date

CONSENT. The Lender may be relying on; 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer, or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer credit report on me for the purpose to evaluate the loan application.

Signature

Social Security No.

Date