



## INFORMATION CHECKLIST

THE FOLLOWING INFORMATION IS REQUIRED TO PROCESS YOUR LOAN APPLICATION. SOME INFORMATION MAY NOT BE APPLICABLE TO YOUR BUSINESS. IF YOU ARE UNCERTAIN, PLEASE CONTACT THE LOAN OFFICER.

- 1. **Brief History of Your Business** – (form enclosed if desired) the nature of business, number of employees, location, and how long you have operated. If this is a loan request for a start up business and you have developed a business plan, much of this information is probably incorporated in that document. Please provide a copy if one has been prepared.
- 2. **Brief Resume of Management** – (primarily yourself) to demonstrate that you have the skills to operate this business. Include any information on special licenses or degrees obtained.
- 3. **Personal Financial Statement** – (form enclosed) one for each 20% or greater owner of the business.
- 4. **Personal Tax Returns** – three years for all persons completing the personal financial statement form, even if income and circumstances have changed substantially.
- 5. **Interim Business Financial Statement** – this should include a balance sheet and an income statement and be dated within 60 days of application.
- 6. **Year End Business Financial Statements** – three years if applicable and both balance sheet and income statements if available.
- 7. **Business Tax Returns** – if you do not operate as a sole proprietor – submit 3 years.
- 8. **Projections** – financial projections for 3 years if the business is a start up or is substantially changing its strategy.
- 9. **Debt Schedule** – (form provided) lists of all business debt including leases.
- 10. **Organizational Documents** – fictitious name statement, partnership agreement and/or articles for incorporation, whichever is appropriate for your business.
- 11. **Description of Project** – include all costs associated with project and all sources of funding. Also include any purchase agreements, cost breakdowns or vendor's estimates as applicable.
- 12. **Copy of Lease Contracts** – include a copy of all land leases.

YOU MAY BE REQUESTED TO PROVIDE ADDITIONAL INFORMATION DEPENDENT UPON YOUR PARTICULAR SITUATION



## LOAN APPLICATION

### Operating Company

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address (if not same as above): \_\_\_\_\_

Principal in Charge: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Secondary Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Date Established: \_\_\_\_\_

Type of Entity:     Proprietorship     Partnership     Corporation     LLC

If Corporation:

President: \_\_\_\_\_

Vice Pres: \_\_\_\_\_

Secretary: \_\_\_\_\_

Company Ownership:

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

**Real Estate Holding Company**

*(if applicable) – if property is held personally, please indicate name here.*

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Principal in Charge: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Secondary Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

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

Type of Entity:       Proprietorship       Partnership       Corporation       LLC

**Company Ownership:**

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

Name: \_\_\_\_\_ %Ownership: \_\_\_\_\_

**Project Information**

Street Address of Property: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Square Footage of New Building: \_\_\_\_\_ Square Footage Your Company Will Occupy: \_\_\_\_\_

*\*Please note: SBA requires your company to occupy 51% of an existing building and 60% of a new construction.*

Escrow Closing Date: \_\_\_\_\_

Realtor's Name: \_\_\_\_\_ Phone: \_\_\_\_\_

**Total Projects Costs**

**Purchase of existing Building or  
Equipment only**

Purchase Price: \$ \_\_\_\_\_

Remodel/Renovation: \$ \_\_\_\_\_

Equipment\*: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Total: \$ \_\_\_\_\_

**Construction Project**

Land Acquisition \$ \_\_\_\_\_

Construction Bid: \$ \_\_\_\_\_

Architects, Permits, Other Soft Costs: \$ \_\_\_\_\_

Equipment\*: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Total: \$ \_\_\_\_\_

*Please Note: Equipment to be financed must have useful life of 10 years or greater.*

If there are any tenants that will lease a portion of the building, please provide the following information:

Title	Square Footage	Rent Amount

**Employees**

Number of Current Employees: Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_

Estimated Number of Employees in Two Years as a Result of this Project: Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_

Key Employees:

Title	Name	Responsibilities	Years with the Company	Years in the Industry

**Miscellaneous Questions**

Have you or any of your company ever been involved in bankruptcy or insolvency proceedings?  
 Yes       No

*If yes, please provide details on separate sheet.*

Are you and your business involved in any pending or prior lawsuits?  
 Yes       No

Have you ever received an SBA loan?  
 Yes       No

If yes, please provide a copy of the SBA Loan Authorization and the following:

Original Amount: \$ \_\_\_\_\_ Date of Loan: \_\_\_\_\_

Current Balance: \$ \_\_\_\_\_ Status of Loan: \_\_\_\_\_

**IMPORTANT INFORMATION ABOUT IDENTIFICATION PROCEDURES FOR PROCESSING AN SBA 504 LOAN**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires Certified Development Companies to obtain, verify, and record information that identifies each person who applies for a 504 loan.

What this means for you: When you apply for a 504 loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Authorization to Release Information**

I/We hereby authorize any financial corporations, insurance companies, investors, credit bureaus, employers, banks, etc., to release any and/or all information on my/our records and/or accounts to Cal Coastal Rural Development Corporation at its request.

I/We hereby authorize any information to be released by my/our original or photocopied signature.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided here within or at a later date, is valid and correct to the best of my/our knowledge.

By: \_\_\_\_\_ Date: \_\_\_\_\_ 20\_\_\_\_\_

By: \_\_\_\_\_ Date: \_\_\_\_\_ 20\_\_\_\_\_

By: \_\_\_\_\_ Date: \_\_\_\_\_ 20\_\_\_\_\_

*Note: A signed hard-copy of this document will need to be provided before final loan can be processed.*



### PERSONAL HISTORY AND RESUME FORM

Name of Applicant Company: \_\_\_\_\_

Your Name (first, mid, maiden, last): \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ Race: \_\_\_\_\_

Home Address (street, city, state, zip): \_\_\_\_\_

At Current Address From: \_\_\_\_\_ to present. Social Security No.: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Previous Address (street, city, state, zip): \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ Race: \_\_\_\_\_

Nearest Relative's Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Are you employed by the US Government?  Yes  No

If yes, give name of agency and position: \_\_\_\_\_

Are you currently under indictment, on parole or probation?  Yes  No

If yes, indicate date parole or probation is to expire: \_\_\_\_\_

Have you ever been charged with and/or arrested for any criminal offense other than a minor motor vehicle violation? Include offences which have been dismissed, discharged, or not prosecuted (all arrests and charges must be disclosed and explained on an attached sheet).

Yes  No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation; including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation?

Yes  No

**Military Service Background**

Branch: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Rank at Discharge: \_\_\_\_\_ Honorable?  Yes  No

Note: You will need to provide a copy of an unexpired government-issued photo ID such as a driver's license or passport photo page before application is complete.

**Work Experience**

List chronologically, beginning with present employment

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Full Address: \_\_\_\_\_  
Street City State Zip

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Duties: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Full Address: \_\_\_\_\_  
Street City State Zip

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Duties: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Full Address: \_\_\_\_\_  
Street City State Zip

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Duties: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Full Address: \_\_\_\_\_  
Street City State Zip

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Duties: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Full Address: \_\_\_\_\_  
Street City State Zip

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Duties: \_\_\_\_\_

**Education**

Name of School: \_\_\_\_\_

Attended From: \_\_\_\_\_ To: \_\_\_\_\_

Major: \_\_\_\_\_ Degree: \_\_\_\_\_

Comments: \_\_\_\_\_

**Education – continued**

Name of School: \_\_\_\_\_

Attended From: \_\_\_\_\_ To: \_\_\_\_\_

Major: \_\_\_\_\_ Degree: \_\_\_\_\_

Comments: \_\_\_\_\_

Name of School: \_\_\_\_\_

Attended From: \_\_\_\_\_ To: \_\_\_\_\_

Major: \_\_\_\_\_ Degree: \_\_\_\_\_

Comments: \_\_\_\_\_

Name of School: \_\_\_\_\_

Attended From: \_\_\_\_\_ To: \_\_\_\_\_

Major: \_\_\_\_\_ Degree: \_\_\_\_\_

Comments: \_\_\_\_\_

Submitted by: \_\_\_\_\_ Date: \_\_\_\_\_



**CAL COASTAL**  
RURAL DEVELOPMENT CORPORATION

## **HISTORY AND NATURE OF BUSINESS**

Company Name:

When and by whom was your company established?

When did you get control of the business?

Please describe nature of your business and primary products and services?

What is the geographic market served by your business?

List key customers:

List major competitors:

Please provide a narrative history of the business including any benefits that will result from obtaining a loan through Cal Coastal?

Submitted by: \_\_\_\_\_

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



**CAL COASTAL**  
RURAL DEVELOPMENT CORPORATION

## DEBT SCHEDULE

As of\*: \_\_\_\_\_ For (Company Name): \_\_\_\_\_

Payable to (institution and account #)	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	Monthly Payment	Security	Current or Past Due
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____
Instit/ Acct# _____	_____	_____	_____	_____	_____	_____	_____	_____

Submitted by: \_\_\_\_\_ Date: \_\_\_\_\_

\*NOTE: Dates and amounts should match information shown on current Financial Statement (Balance Sheet)