



# Commercial Loan Application

8 North Main Street, Dayton, Ohio 45402 - 1916, (937) 226 - 0457, FAX (937) 222 - 7035

## Applicant Company

Name of Company

Source of Referral to CityWide

Name of borrower, if different from Company

Street Address of Company

City State ZIP Code

New Street Address, if relocating

City State ZIP Code

Contact Person Title

Telephone Fax

Type of Business/Industry

Principal Product or Service

Date Established

SIC Number or NAICS Code IRS Tax ID Number

*Please answer the following questions as they apply:*

List Classifications or Certifications the Business Holds

If Franchisee, Franchiser's Name

## Principal Officers/Owners

Name

Title % Ownership

Social Security Number Annual Compensation

Name

Title % Ownership

Social Security Number Annual Compensation

Name

Title % Ownership

Social Security Number Annual Compensation

Name of bank(s) in which Business has existing accounts:

Bank Name

Contact Person Telephone

Bank Name

Contact Person Telephone

*Note: Attach additional information to application as necessary; Incomplete applications could result in a delay of processing.*

Please answer the following questions as they apply:

Do you export?

\_\_\_\_\_ If exporter, amount in export sales projected from loan.

Is the company veteran owned?

\_\_\_\_\_ If veteran, are you a Vietnam Era Veteran?

Is the company woman owned?

\_\_\_\_\_ Please list certifications, if available.

Does this project make you more competitive?

\_\_\_\_\_ If yes, please explain.

Does the company have a marketing campaign prepared upon project completion?

Would you be interested in joint marketing this project upon completion?

**Job Creation/Retention Information**

Title or Job Classifications (Including Officers)	Number of Employees* <i>Full-Time Equivalent</i>	Average Pay Per Employee <i>Including Benefits</i>	Annual Payroll
<b>Current Employment</b>			
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
		<b>Total =</b>	_____

<b>Projected Employment YEAR ONE</b>			
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
		<b>Total =</b>	_____

<b>Projected Employment YEAR TWO</b>			
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
		<b>Total =</b>	_____

<b>Projected Employment YEAR THREE</b>			
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
_____	X	=	_____
		<b>Total =</b>	_____

\*Full-Time Equivalent is defined as 35 or more hours per week

## Description of Proposed Project

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Describe Project:**

## Project Cost/Use of Funds

Land..... \$ \_\_\_\_\_

### Building

New Construction..... \$ \_\_\_\_\_

Acquisition..... \$ \_\_\_\_\_

Renovation..... \$ \_\_\_\_\_

Equipment..... \$ \_\_\_\_\_

Growth Capital..... \$ \_\_\_\_\_

Other (Explain Below)..... \$ \_\_\_\_\_

Total..... \$

## Financing Information

Name of Banking Institution or other Participating Lender \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact Person \_\_\_\_\_ Title \_\_\_\_\_

Telephone \_\_\_\_\_

Are they committed to fund project? Yes / No

If no, explain \_\_\_\_\_

## Project Financing/Source of Funds

Source of Funds	Rate	Term	Dollar Amount	%
CityWide			\$	

Banking Institution			\$	
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Other Fund Source			\$	
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Equity Contribution			\$	
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Total..... \$  100.00%

*Please Attach Supporting Cost Documents: Purchase Contracts, Cost Estimates, Equipment Lists, etc.*



## Checklist of Requested Attachments

Indicate if Attached (X) or Not Applicable (N/A)

- |  |   |
|--|---|
| <p><input type="checkbox"/> 1. <b>Business or Expansion Plan</b><br/>A history and description of the business; the goods and services produced; and a review of management.</p> <hr/> <p><input type="checkbox"/> 2. <b>Financials</b><br/>Three years of historical financial statements for the operating business and any affiliate businesses, including balance sheets and income statements.</p> <hr/> <p><input type="checkbox"/> 3. <b>Interim Financials</b><br/>Year-To-Date financial statements dated within the last 60 days of this application for the operating company and affiliate businesses, including balance sheets and income statements.</p> <hr/> <p><input type="checkbox"/> 4. <b>Aging</b><br/>Aging of accounts receivable and accounts payable within the last 60 days.</p> <hr/> <p><input type="checkbox"/> 5. <b>Proformas Statements</b><br/>Projected financial statements for three years after the loan including balance sheets, income statements, 12-month cash flow, and any assumptions supporting the projected revenues and expenses.</p> <hr/> <p><input type="checkbox"/> 6. <b>Tax Returns</b><br/>Three years' tax returns for the operating business.</p> <hr/> <p><input type="checkbox"/> 7. <b>IRS Form 4506-T</b><br/>Tax return transcript request authorization form.</p> <hr/> <p><input type="checkbox"/> 8. <b>Schedule of Debts</b><br/>Debt obligations including: original debt and amount, monthly payment, interest rate, present balance owed, maturity date, to whom payable, and collateral securing the loan for each short and long term-note outstanding.</p> <hr/> <p><input type="checkbox"/> 9. <b>Previous Government Financing</b><br/>Schedule of any previous government financing received by the operating business, or any of the principal owners or affiliate businesses.</p> <hr/> <p><input type="checkbox"/> 10. <b>Subsidiary or Affiliate Businesses</b><br/>List of any affiliated (through ownership or management control) or subsidiary businesses, as well as financials for the last two-years plus a year-to-date financial statement.</p> <hr/> <p><input type="checkbox"/> 11. <b>Articles of Incorporation or Organization</b><br/>Legal documents describing the incorporation or organization; include, if LLC, Operating Agreement.</p> <hr/> <p><input type="checkbox"/> 12. <b>Corporate Borrowing Resolution</b><br/>Corporate resolution from the Board of Directors authorizing the business to borrow funds (if available).</p> <hr/> <p><input type="checkbox"/> 13. <b>Bank Commitment Letter</b><br/>Commitment letters from banking institution and/or other participating lenders.</p> | <p><input type="checkbox"/> 14. <b>Resumes of Officers</b><br/>Description of experience of officers involved in the day-to-day management or owners with 20% or more control.</p> <hr/> <p><input type="checkbox"/> 15. <b>Personal History Statement</b><br/>For SBA 504 application only; to be completed by each officer or owners with 20% or more control of the operating business.</p> <hr/> <p><input type="checkbox"/> 16. <b>Personal Financial Statement</b><br/>List of assets and liabilities of all owners 20% or more control of the business and any other personal guarantors.</p> <hr/> <p><input type="checkbox"/> 17. <b>Life Insurance</b><br/>Key person life insurance requirements are determined on a case-by-case basis.</p> <hr/> <p><input type="checkbox"/> 18. <b>Franchise Agreements</b><br/>Copy of the franchise agreement with franchisor and franchise disclosure statement, as required by the Federal Trade Commission.</p> <hr/> <p><input type="checkbox"/> 19. <b>Appraisal</b><br/>Valuation of real estate when completed, if applicable.</p> <hr/> <p><input type="checkbox"/> 20. <b>Environmental Reports</b><br/>Environmental review and analysis on real estate, if applicable.</p> <hr/> <p><input type="checkbox"/> 21. <b>Lawsuits</b><br/>Is the operating business, owners, or any affiliates involved in any pending lawsuits? If yes, please provide details.</p> <hr/> <p><input type="checkbox"/> 22. <b>Bankruptcies</b><br/>Has the operating business, owners, or any of the affiliates ever been involved in bankruptcy? If yes, please provide details.</p> <hr/> <p><input type="checkbox"/> 23. <b>Tax Liens</b><br/>Has the operating business, owners, or any of the affiliates have any existing tax liens? If yes, please provide details.</p> <hr/> <p><input type="checkbox"/> 24. <b>Cost Documents</b><br/>Copies of key cost documents including, real estate purchase agreement; contractor estimates; and vendor quotes on equipment.</p> <hr/> <p><input type="checkbox"/> 25. <b>Leases</b><br/>Copy of the existing or proposed lease agreement that includes square footage and lease terms, if applicable.</p> <hr/> <p><input type="checkbox"/> 26. <b>Demonstrated Equity</b><br/>Please identify source of equity contribution and attach necessary documentation to demonstrate the source.</p> |
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## Additional Provisions

- FEES** - A \$250 non-refundable application fee is required on all loan requests. This application fee must be paid before your request can be presented for loan review. CityWide requires a loan origination fee on all approved loans, in addition to any out-of-pocket expenses incurred with making the loan. Fees and out-of-pocket expenses must be paid at time of closing. A loan commitment deposit may also be required at the time of financing approval; the deposit will be credited toward closing costs.
- FINANCIAL CONDITION** - The financial condition of the applicant on the date of any disbursement shall in no way be materially adverse in comparison with the Applicant's financial condition as indicated in the current statements provided to CityWide.
- CREDIT REPORTING AGENCIES** - With the following signature, permission is hereby given to CityWide to make inquiries to credit reporting agencies for the purpose of this credit request.
- PUBLIC RELATIONS** - Permission is hereby given to place a financing sign on the property and to release publicity articles concerning the financing of the project; following closing.
- FINANCIAL AND TRADE SECRET INFORMATION** - Information collected from applicants will be treated as confidential. CityWide partners with the U.S. Small Business Administration and Department of Commerce, both subject to the Freedom of Information Act; exemption (b) (4) protects persons by prohibiting the disclosure of trade secrets and commercial or financial information. Specific and information about this application will only be shared with parties as consented by the applicant or as required by local or federal regulation.
- SPECIAL REQUIREMENTS** - All borrowers are required to comply with all federal equal opportunity laws; City of Dayton businesses must comply with section 35.14 of the City of Dayton's Revised Code of General Ordinances with regard to equal employment opportunity.
- NOTICE OF NO WORK OR PURCHASES TO BE MADE PRIOR TO LOAN CLOSING** - No construction work or purchase of equipment, to be paid with the proceeds from the loan from CityWide, shall have been made prior to the closing of the loan. Funds expected prior to loan closing may not be eligible for project financing. Some exceptions may apply.

Amount Paid	Date Received	For CityWide Office Use Only
Application Fee		Ck # _____
Closing Deposit		Ck # _____
Origination Fee		Ck # _____

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date