

***Business Loan Application***

Date: \_\_\_\_\_ Amount Requested: \_\_\_\_\_ Date Needed: \_\_\_\_\_

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**BUSINESS INFORMATION**

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Legal Name and D/B/A: \_\_\_\_\_

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

Telephone: \_\_\_\_\_ Tax I.D. \_\_\_\_\_

DUNS Number \_\_\_\_\_

Principal Name(s): \_\_\_\_\_

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

Telephone: \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Proprietorship \_\_\_\_\_ Partnership \_\_\_\_\_ Corporation \_\_\_\_\_ LLC \_\_\_\_\_

Sub Chapter S \_\_\_\_\_ Non-Profit \_\_\_\_\_ Individual \_\_\_\_\_

**Job Creation and/or Retention Specifics**

Will your business result in: (Check all that apply)

\_\_\_\_ Job Creation      How Many \_\_\_\_\_      \_\_\_\_ Job Retention      How Many \_\_\_\_\_

**Ownership Distribution:** (stockholders, partners, owners) **Note: Attach separate sheet if additional space needed**

Name \_\_\_\_\_ Title \_\_\_\_\_ # of year's \_\_\_\_\_ % \_\_\_\_\_ SS# \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ # of year's \_\_\_\_\_ % \_\_\_\_\_ SS# \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ # of year's \_\_\_\_\_ % \_\_\_\_\_ SS# \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Year Established \_\_\_\_\_ Number of Employees \_\_\_\_\_

Years at present location: \_\_\_\_\_  Own     Lease

Accountant: \_\_\_\_\_ Telephone: \_\_\_\_\_

Insurance Agent: \_\_\_\_\_ Telephone: \_\_\_\_\_

Attorney: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Prairie Hills Resource Conservation and Development, Inc.**

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**LOAN REQUEST**

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**Amount of Loan Requested \$** \_\_\_\_\_

**Requested Term of Loan**    5yr \_\_\_\_\_    7yr \_\_\_\_\_    10yr \_\_\_\_\_    Other \_\_\_\_\_

**Specific Loan Purpose** (Check all that apply)

- (   ) Working Capital
- (   ) Finance Purchase of Inventory
- (   ) Finance Purchase of Equipment
- (   ) Finance new building or renovation
- (   ) Finance land to build on
- (   ) Other Explain: \_\_\_\_\_  
\_\_\_\_\_

**Prairie Hills RC&D may only lend up to 75% or \$250,000.00, whichever is less, of amount needed. Please list other funding sources.**

(If two or more financial/lending institutions, please attach separate sheet)

Name of Financial/Lending Institution: \_\_\_\_\_

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

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

Lending Officer/Contact: \_\_\_\_\_ Telephone: \_\_\_\_\_

Amount being requested: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

Number of years \_\_\_\_\_ Balloon (yes/no) \_\_\_\_\_ Interest Rate \_\_\_\_\_ SBA Guarantee (yes/no) \_\_\_\_\_

Co-signer (yes/no) \_\_\_\_\_ if yes please list name, address and phone

**Collateral Available\*** (Check all that apply)

- (   ) All Assets (accounts receivable, inventory, machinery and equipment)
- (   ) Specific Equipment (Please attach equipment list, including serial numbers or description of equipment, and invoices for new equip.)
- (   ) Real Estate    Property address: \_\_\_\_\_  
Current value \$ \_\_\_\_\_ Square Feet \_\_\_\_\_ Mortgage \$ \_\_\_\_\_
- (   ) Other Business Asset ( \_\_\_\_\_ )    Value \$ \_\_\_\_\_
- (   ) Personal Assets (As described in Personal Financial Statement)

**\*Collateral:** Loans are secured by collateral, which is property in which a security interest is granted to secure repayment of the loan. The loan collateral may include business assets, stocks, bonds, certificates of deposits, or personal assets. Consider (1) the value of the loan collateral must be equal to or greater than the amount of the loan, (2) expected economic life of collateral will be considered by the lender in evaluating the collateral offered for the loan, (3) formal collateral appraisals may be required, and (4) a pledge of personal assets may be required as additional collateral for the business loan requested.

**Prairie Hills Resource Conservation and Development, Inc.**

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( ) **Guarantors** \*\* (Please list)

Name: \_\_\_\_\_ SS # \_\_\_\_\_

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

Name: \_\_\_\_\_ SS # \_\_\_\_\_

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

Name: \_\_\_\_\_ SS# \_\_\_\_\_

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

\*\* **Guarantors:** For incorporated borrowers, guarantors of the owner(s) are usually required, unless secured by Bank deposits or marketable collateral. If personal assets are in joint names, a LLC, a sole proprietorship, and/or partnership, the lender may require all parties to pledge collateral.

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**MISCELLANEOUS INFORMATION**

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Are the personal and business tax liabilities current? ( ) yes ( ) no If not, settled through \_\_\_\_\_

Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements?

( ) yes ( ) no

If yes, what is the contingent liability? \_\_\_\_\_

Has the business or principal owner ever declared bankruptcy? ( ) yes ( ) no

If yes, provide details on a separate sheet.

Is the business or an owner a defendant in any lawsuit? ( ) yes ( ) no

If yes, provide details on a separate sheet.

Are any of the business assets encumbered by liens or attachments of any type? ( ) yes ( ) no

What \_\_\_\_\_ By Whom \_\_\_\_\_ Amount \$ \_\_\_\_\_

What \_\_\_\_\_ By Whom \_\_\_\_\_ Amount \$ \_\_\_\_\_

What \_\_\_\_\_ By Whom \_\_\_\_\_ Amount \$ \_\_\_\_\_

**CREDIT BUREAU REPORTING SERVICES:**

Web page and number for credit reporting companies:

**Trans Union Corporation: 1-800-916-8800 [www.tuc.com](http://www.tuc.com)**

**Experian: 1-888-experian [www.experian.com](http://www.experian.com)**

**Equifax: 1-800-685-1111 [www.equifax.com](http://www.equifax.com)**

DUNS Number: Call toll free 1-866-705-5711 or

Website: [www.dnb.com/US/duns\\_update/index.html](http://www.dnb.com/US/duns_update/index.html) (click on "Get a D-U-N-S number"). Obtaining a DUNS number is free.

**Prairie Hills Resource Conservation and Development, Inc.**

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**CERTIFICATION**

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The undersigned certifies that, all information contained in this loan application and in the accompanying statements and documents is true, accurate and complete. The undersigned agrees to notify the Lender immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the Lender for the costs, if any, of surveys, title examinations, appraisals, or other due diligence examinations, performed with the consent of the applicant. The undersigned authorizes the Lender and its affiliates to contact bank and trade creditors or anyone it deems necessary in the completion of its investigation of your loan request without further notice, including, but not limited to, Dunn & Bradstreet reports or information from a credit reporting agency or agencies. I [we] certify that financing from our own or commercial credit resources cannot be obtained at reasonable rates and/or terms.

Business Name (print): \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Title: \_\_\_\_\_

Guarantor(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Guarantor(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname.

\_\_\_\_\_ I do not wish to furnish this information

Ethnicity:

\_\_\_\_\_ Hispanic or Latino

\_\_\_\_\_ Not Hispanic or Latino

Race: (Mark one or more)

\_\_\_\_\_ White

\_\_\_\_\_ Black or African American

\_\_\_\_\_ American Indian/Alaska Native

\_\_\_\_\_ Asian

\_\_\_\_\_ Native Hawaiian or Other Pacific Islander

Gender:

\_\_\_\_\_ Male

\_\_\_\_\_ Female

Prairie Hills RC&D is an equal opportunity provider and employer. We do not discriminate in admission, access to, treatment or employment in programs or activities on the basis of a handicap in violation of section 504 of the Rehabilitation Act.

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## Prairie Hills Resource Conservation and Development, Inc.

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### BUSINESS LOAN APPLICATION CHECKLIST

**Please be sure all of the following documentation has been included in order for your business loan application to be processed.**

- Business Loan Application (complete)
- Business financial statements (P&L, Balance Sheet) for last three fiscal years. Preferably audited and prepared by CPA, include YTD internal statements. **(For existing businesses only)**
- Business Federal Tax Returns for past three fiscal years.
- Information and explanation of any tax liens, judgments, litigation, or other legal or civil actions both current and in the past three years.
- Personal Financial Statement for each (> 25%) shareholder/owner/partner
- Most Recent Federal Tax Returns for each principal owner
- Organizational Papers (Articles, Partnership agreements, D/B/A papers, etc.)
- Credit Report for each (>25%) shareholder/owner/partner
- A Business Plan describing the company and its principals, detailed information on goods or services to be financed, and 24 months of income and expense projections with two additional years.
- Copies of all business licenses
- Current Accounts Receivable aging for the last 12 months (preferably monthly) for existing businesses.
- Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Please note the following items may necessary at time of loan closing:**

- Authorization for ACH Debits (You may do this through your own bank in which a copy will be needed or fill out our ACH form which is attached)
- A Life Insurance Policy for the amount of funds borrowed with Prairie Hills RC&D listed as the beneficiary.
- Additional Insurance on mortgages, equipment etc. listing Prairie Hills RC&D as Loss Payee

**Prairie Hills Resource Conservation and Development, Inc.**

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**SOURCES AND USE OF FUNDS**  
LIST THE SOURCE OF FUNDS AND HOW IT WILL BE USED

	Owner Equity	+ Bank	+ Prairie Hills	+	+	= TOTAL
Rate (%)						
Term (years)						
Land						
Building						
Machinery/Equipment						
Inventory						
Working Capital						
Other (identify)						
TOTAL						