



# business loan application

## borrower

Borrower Name		
Mailing Address		
City	State	Zip
Contact		
Phone	Fax	
Email		
Tax ID or SS#		
Date Established	NAICS Code	
Business Description		
Legal Status of Company		
<input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Sub S-Corp <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Professional Corp <input type="checkbox"/> General Partnership <input type="checkbox"/> Nonprofit Corp <input type="checkbox"/> Limited Liability Partner <input type="checkbox"/> Limited Liability Corp <input type="checkbox"/> Other: _____		
Ownership/Partners		
Name	Ownership %	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
Purpose of Loan Request (subject to program guidelines)		
<input type="checkbox"/> Real Estate <input type="checkbox"/> Equipment		

## company (complete if different from borrower)

Company Name		
Mailing Address		
City	State	Zip
Contact		
Phone	Fax	
Email		
Tax ID or SS#		
Date Established	NAICS Code	
Business Description		
Legal Status of Company		
<input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Sub S-Corp <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Professional Corp <input type="checkbox"/> General Partnership <input type="checkbox"/> Nonprofit Corp <input type="checkbox"/> Limited Liability Partner <input type="checkbox"/> Limited Liability Corp <input type="checkbox"/> Other: _____		
Ownership/Partners		
Name	Ownership %	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
Purpose of Loan Request (subject to program guidelines)		
<input type="checkbox"/> Real Estate <input type="checkbox"/> Equipment		

## costs

description	cost \$
Land	
Acquisition/Construction	
Rehabilitation	
Equipment (describe at right)	
Other	
Total	
Less Equity (minimum 10%)	
<b>Loan Request</b>	

equipment description	
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used
	<input type="checkbox"/> new <input type="checkbox"/> used

## staffing

description	total number	
	full time	part time
Current Employees		
Average Annual Wage of Employees		
Total New Positions to be Added		
Average Wage of New Positions		

benefits		
Medical	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Dental	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Savings/401k	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Paid Vacation	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Tuition Reimbursement	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Paid Sick Leave	<input type="checkbox"/> full time	<input type="checkbox"/> part time
Other: _____	<input type="checkbox"/> full time	<input type="checkbox"/> part time

## complete for real estate loans

Real estate applications must be accompanied by one of the following:		<input type="checkbox"/> Title Policy	<input type="checkbox"/> Warranty Deed	<input type="checkbox"/> Purchase Contract
Project Address			County	
City		State	Zip	
Acquisition Date	Square Footage of Building	Name of Construction or Interim Lender		
Do you intend to lease out any space? (If yes, applicant must provide a copy of lease.) <input type="checkbox"/> Yes <input type="checkbox"/> No		Have any of the following been ordered? <input type="checkbox"/> Phase 1 <input type="checkbox"/> Appraisal <input type="checkbox"/> Title Policy <input type="checkbox"/> Survey		
What are your plans for your existing location? (lease expiration date, sales prospects, etc.)				

## owner information

Race	Ethnicity	Gender
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Female
<input type="checkbox"/> Asian	<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Male
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Other	
<input type="checkbox"/> Native Hawaiian/Other Pacific Islander		
<input type="checkbox"/> European		

## application checklist

The following information is required with the application.

<input type="checkbox"/> Most recent three years' historical financial statements and tax returns (including balance sheets and income statements)	<input type="checkbox"/> An interim financial statement no more than 90 days old
<input type="checkbox"/> Most recent tax return from all individuals with an ownership interest of 20% or greater	<input type="checkbox"/> <b>Personal Financial Statement</b> (one is provided with the application)
<input type="checkbox"/> Business plan may be required (must include business description, products or services, business production plan, market analysis or marketing plan, organization/management plan, and financial plan)	<input type="checkbox"/> <b>Project Plan</b> (one is provided with the application)
	<input type="checkbox"/> Projected financial statements for two (2) years may be required (including balance sheets and income statements)
	<input type="checkbox"/> Name and phone number of insurance agent (complete information below)
Name of Insurance Agent	Phone Number of Insurance Agent

## other information

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever been under indictment, parole, or probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever been convicted of any criminal offense other than a minor traffic violation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever defaulted on SBA, CHFA, Federal, or State financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, any officer of your company, or your business involved in any pending lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## nondiscrimination and affirmative action

The applicant organization is an equal opportunity employer and complies fully with all federal and Colorado laws respecting discrimination and unfair employment practices. Applicant does not discriminate against any employee or applicant for employment, or against any persons purchasing applicant's products or services, on account of race, creed, color, national origin, sex, marital status, familial status, religion, ancestry, mental or physical handicap, or age. Applicant will take affirmative actions to assure that employees and applicants for employment are treated without regard to any such characteristics.

## authorization/certification

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority (CHFA) reserves the right to publicize financing under its Business Finance Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies.

I/we certify that at least 51% of the outstanding interest in the business is owned by those who are either citizens of the United States or reside in the United States after being legally admitted for permanent residence. I/we also guarantee the above and enclosed information to be true and correct. I/we also understand that intentional misrepresentation of facts may be the basis for a denial of credit.

I/we authorize you to check my/our personal and company credit information.

## important information

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you apply for an SBA 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.

**The following uses and activities shall not be conducted in or on the Project:** Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually oriented material (e.g., adult book stores, adult video stores, adult theaters, etc); non-medical massage services; a business generating greater than twenty-five percent (25%) of its revenues from the sale of alcoholic beverages not manufactured on-site or from selling alcoholic beverages for consumption off premises; a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short term loans by an entity that is not a bank, credit union, savings and loan or other banking institution; and escort services.

## signature(s)

Signature

Signature

Title

Title

Date

Date