



# business loan application

## borrower

Borrower Name		
Mailing Address		
City	State	Zip
Contact		
Phone	Fax	
Email		
Tax ID or SS#		
Date Established	NAICS Code and D&B Number	
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 and D&B Number	
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"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Female		
<input type="checkbox"/> Asian	<input type="checkbox"/> European	<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Male		
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Other				

## 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

## signatures

By signing below I (a) confirm that all of the information provided in this application is true and correct and (b) acknowledge that I have read and understand the disclaimers and information on the following page.

_____ Signature	_____ Signature
_____ Title	_____ Title
_____ Date	_____ Date

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## nondiscrimination and affirmative action

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The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 80580.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 303.297.7305, CHFA 1981 Blake Street, Denver CO 80202-1272, available weekdays 8:00am to 5:00pm.

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## authorization/certification

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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.

As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Applicants should be aware that documents submitted to CHFA pursuant to this loan application may be subject to inspection by the public. If an Applicant believes that certain information included in the loan application is subject to exclusion under CORA, the Applicant should specifically delineate such information and state the specific exclusion. CHFA shall consider such statements in its response to requests for inspection under CORA. CHFA will notify the Applicant if a request is made for such information so that the Applicant may take any action it deems necessary to defend against the request. The Applicant, not CHFA, shall be the entity responsible for defending against CORA disclosures for any records.

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## important information

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**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.