



East Arkansas Planning and Development District
PO Box 1403 • 2905 King Street
Jonesboro, Arkansas 72403

Loan Request Form

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Attachment Check List

<input type="checkbox"/>	SBA, Statement of Personal History _____	Attachment
<input type="checkbox"/>	SBA, Personal Financial Statement _____	Attachment



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Business Loan Application

BACKGROUND

Today's Date		Date Business Started	Principal in Charge	
Name of Business			Phone	Cellular Phone or Pager
Street Address		Form of Business (check one)		
City		<input type="checkbox"/> For-Profit Corporation <input type="checkbox"/> Non-Profit Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Mutual or Cooperative Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Other		
State		County	Federal Tax ID (Incorporated) or Social Security Number (not incorporated)	
Zip Code		NAICS / SIC Code		
Phone Number	Fax Number			

How did you learn about EAPDD?

Description of Business

Insurance Company Under Which Business is Covered		Bank	Account Officer	
Type of Insurance	Policy Number	Bank Address		
Agent's Name	Phone Number	Phone Number	Fax Number	
Accountant's Name	Phone Number	Attorney's Name	Phone Number	

Business Owner(s)	Address	Social Security Number	Ownership Interest %
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LOAN REQUESTED

Amount Requested	# of Employees Before Loan	Projected # of Employees 1 Year After Loan
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Proposed Repayment Schedule

Proposed Source(s) of Repayment

Possible Co-lender(s) for Loan Request (provide name, address, and phone number)

USE OF LOAN PROCEEDS

Land Acquisition	\$ _____	Acquisition of Existing Business	\$ _____
New Construction / Expansion / Repair	\$ _____	Professional Fees (surveying, engineering, etc.)	\$ _____
Acquisition of Machinery & Equipment	\$ _____	All Other (provide description) _____	\$ _____
Inventory Purchase	\$ _____	_____	
Working Capital	\$ _____	_____	
TOTAL PROJECT AMOUNT			\$ _____

COLLATERAL

Total Capitalization Source (cash, land, other equity)	Address	Value	Source of Valuation

BUSINESS COMPETITIVENESS

Provide on a separate page (if necessary) a narrative description of the history of your business. Include mention of any changes in your business over time due to changes in ownership, location, sales trends, industry or economic cycles, or growth of the business.

What products and/or services does/will the business offer for sale? Who is your targeted customer base? What methods do you plan to use to market your products or services?

Who are/will be your competitors?

What would you explain about your (management's) past education and work experience if you were attempting to convince someone you could operate the business successfully?

Are there any factors that will contribute to your successful operation of the business? (For example, a competitive advantage, advance order contacts, etc.)

BUSINESS ACCOUNTS

Name		Name	
Address		Address	
Contact	Account Number	Contact	Account Number
Phone Number	Fax Number	Phone Number	Fax Number

CUSTOMER REFERENCES SUPPLIER REFERENCES

Name		Name	
Address		Address	
Contact	Relationship	Contact	Relationship
Phone Number	Fax Number	Phone Number	Fax Number

Name		Name	
Address		Address	
Contact	Relationship	Contact	Relationship
Phone Number	Fax Number	Phone Number	Fax Number

Name		Name	
Address		Address	
Contact	Relationship	Contact	Relationship
Phone Number	Fax Number	Phone Number	Fax Number

CHECKLIST

Please submit the following items with this loan application:

- Financial Statements for the last three (3) years (include balance sheets and income statements)
- Business and personal Federal Tax Returns for the last three (3) years
- Interim Financial Statements dated within ninety (90) days of application

- Personal Financial Statements of Owners, Co-Makers and Guarantors
- Business Plan (including projected balance sheet and income statements)
- Management Resumes (for each individual with at least 20 percent ownership)
- Organizational Documentation

Please send this application form and the materials described above to:

EAPDD Financial Services
PO Box 1403
Jonesboro, AR 72450
Phone (870) 932-3957
Fax (870) 932-0135

I hereby certify that the information contained in this application and related materials is true and correct. I further certify that the proceeds of any loan made as a result of this application will be used for legal business purposes only, and will not be used for personal or consumer purposes. I affirm that I do not discriminate on the basis of race, religion, sex, handicap, sexual preference or marital status. I acknowledge that (1) no business development officer has the authority to commit East Arkansas Planning and Development District (EAPDD) to any loan without prior approval by EAPDD's Board of Directors and (2) any loan commitment must be in writing and signed by an authorized representative of EAPDD. I authorize EAPDD to contact any of the above named references. I affirm that EAPDD is authorized to request credit information on the business(es), principal(s), co-lender(s) and guarantor(s) listed herein.

Business Name: _____

By: _____

Title: _____

Date: _____

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided the applicant has the capacity to enter into a binding contract) or, because all or part of the applicant's income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Complaints of discrimination may be filed with the USDA, Director, Office of Civil Rights, Washington, D.C. 20250.

New Business Income Statement



Applicant/Company Name

	First Year Projections Dollar Estimates	Second Year Projections Dollar Estimate
Revenue (Sales)		
Merchandise Cost (COGS)		
GROSS PROFIT		
EXPENSES		
Officers' Salaries		
Salary Expenses: Sales People, Office and Other		
Payroll Expenses (Taxes, etc.)		
Outside Services		
Supplies (Office and Operating)		
Repairs and Maintenance		
Advertising		
Auto Expenses		
Accounting and Legal		
Rent		
Telephone		
Utilities		
Insurance		
Taxes (Real Estate, etc.)		
Interest		
Depreciation		
Postage		
Travel and Entertainment		
Other Expenses (Specify Each)		
TOTAL EXPENSES		
NET PROFIT BEFORE TAXES		
LESS: INCOME TAXES		
NET PROFIT REMAINING FOR PAYMENTS ON LOAN		

Note: Complete the assumption narrative explaining basis for figures showing revenue, expenses, and profits.

I certify that this information, to the best of my knowledge, fairly represents future potential annual earnings.

Signature _____ Title _____ Date _____

A. Revenue

B. Expenses

C. Net Profit

Management Resume

PERSONAL INFORMATION

Name (First, Middle, Last)			Social Security Number
Date of Birth	Place of Birth	Residence Phone Number	Business Phone Number
Current Address			<input type="checkbox"/> Male <input type="checkbox"/> Female
Previous Address			From/To
Spouse's Name			Spouse's Social Security Number

Disclosure Statement: The following information is requested by the federal government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below.

Race

- | | |
|---|---|
| <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Native Hawaiian or other Pacific Islander |
| <input type="checkbox"/> Asian | <input type="checkbox"/> White |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> I do not wish to furnish this information. |

Ethnicity

- | |
|---|
| <input type="checkbox"/> Hispanic or Latino |
| <input type="checkbox"/> Not Hispanic or Latino |
| <input type="checkbox"/> I do not wish to furnish this information. |

EDUCATION

Institution	Location	
Major	Degree or Certificate	Dates Attended
Institution	Location	
Major	Degree or Certificate	Dates Attended

BACKGROUND

	Y	N		Y	N
Are you employed by the U.S. Government?			Are you presently under indictment, parole, or probation? If yes, furnish details on a separate page.		
Are you a U.S. Citizen? If no, give Alien Registration Number _____			Have you ever obtained credit under any other name(s)? If yes, furnish details on a separate page.		
Have you ever been charged with, arrested for, or convicted of any criminal offense other than a misdemeanor involving a motor vehicle violation? If yes, furnish details on a separate page.			Are you presently involved in any lawsuit at this time or have you ever filed for personal bankruptcy protection? If yes, furnish details on a separate page.		

WORK EXPERIENCE

Company Name	Title	From/To
Address		Phone
Contact Person		Title
Duties		

Company Name	Title	From/To
Address		Phone
Contact Person		Title
Duties		

Company Name	Title	From/To
Address		Phone
Contact Person		Title
Duties		

Signature _____

Date _____

Credit Check Authorization

I/We the undersigned hereby authorize East Arkansas Planning & Development District to make any credit inquiries that the district may deem necessary, in connection with application for a business loan. This authorization also applies to inquiries regarding employment history, bank accounts and follow-up credit inquiries/checks that the district may deem necessary in the future, in connection with the servicing of our loan.

We intend to apply for joint credit:

Please Initial

 Applicant Co-Applicant

Applicant	Co-Applicant (if applicable)
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Last, First</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Last, First</div>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Signature</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Signature</div>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Street Address</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Street Address</div>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">City, State, ZIP</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">City, State, ZIP</div>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Social Security Number</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Social Security Number</div>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Date of Birth</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Date of Birth</div>

If your gross revenues were \$1,000,000 or less in your previous fiscal year and you are requesting business credit in this Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact **East Arkansas Planning and Development District**, Jonesboro, AR 72403, within 60 days from the date you are notified of our decision. We will send you a written statement of reason(s) for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal 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 the law concerning this credit is the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, NW, Washington, DC 20580.

Loan Request Form

Applicant Company

Real Estate Holding Company

Operating Company

Business Address

City	State	Zipcode
Phone Number	Cell	Home
		Fax

Email

Type of Business	Date Established
Tax ID #	# of Employees: Existing
	# of Employees After Loan

Ownership of Applicant Company

List below all owners,co-owners, and all stockholders who own or have owned 20 percent or more of the applicant firm within the past six months. Percentage of ownership must total 100%.

Name	Title	% of Ownership
Name	Title	% of Ownership

Affiliates

List below all business concerns in which the applicant company or any of the individuals listed in the ownership section above own 20% or more of the affiliate company(s) listed below.

Name	Title	% of Ownership
Name	Title	% of Ownership

Revenue

Land Acquisition	
New Building Construction	
Land & Building Acquisition	
Building Improvements	
Acquisitions of Machinery / Equipment	
Purchase Inventory	
Working Capital(include accounts payable)	
Acquisition of all or part of existing business	
Payoff Bank Loan	
Other Debt Payment	

Franchise Fee	
Closing Cost (Appx. 5% of Project Amount)	
Total Project Costs	
Less Own Cash / Equity to be Injected	
Total Loan Requested for Project	

Site Assessment and Environmental Disclosure Statement

DESCRIPTION OF SITE

Business Name

Address

Please provide details on when existing improvements were made to property.

Please provide a brief description of the business operations to be conducted on the property described above.

QUESTIONS

	YES	NO	UNKNOWN
<p>1. Has the former owner agreed to indemnify you or your assigns, or any subsequent owners of the property from liability resulting from a determination by the EPA or DEQ (or equivalent state agency) that hazardous substances are located on the property?</p>			
<p>2. To the best of your knowledge, has the property or any adjoining property been used for industrial purposes in the past?</p>			
<p>3. Is the property or any adjoining property used, or has it been used in the past, as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing, laboratory, junk yard or landfill, or as a waste treatment, storage disposal, processing or recycling facility?</p>			
<p>4. Are there currently, or to the best of your knowledge have there been previously, any damaged or discarded automotive or industrial batteries, or pesticides, paints or other chemicals in individual containers of greater than 5 gallons in volume or 50 gallons in the aggregate, stored on or used at the property or at the facility?</p>			
<p>5. Are there currently, or to the best of your knowledge have there been previously, any industrial drums, typically 55 gallons or sacks of chemicals, located on the property or at the facility?</p>			
<p>6. Has fill dirt been brought onto the property that originated from a contaminated site or that is of unknown origin?</p>			
<p>7. Are there currently, or to the best of your knowledge have there been previously, any pits, ponds or lagoons located on the property in connection with waste treatment or waste disposal?</p>			
<p>8. Is there currently, or to the best of your knowledge has there been previously, any stained soil on the property?</p>			
<p>9. Are there currently, or to the best to your knowledge have there been previously, any registered or unregistered storage tanks (above ground or underground) located on the property?</p>			
<p>10. Are there currently, or to the best of your knowledge have there been previously, any vent pipes, fill pipes, or access ways indicating a fill pipe protruding from the ground on the property or adjacent to any structure located on the property?</p>			
<p>11. Are there currently, or to the best of your knowledge have there been previously, any flooring, drains, or walls located within the facility that are stained by substances other than water or are emitting foul odors?</p>			

SITE ASSESSMENT AND ENVIRONMENTAL DISCLOSURE (CONTINUED)

	YES	NO	UNKNOWN
12. If the system is served by a private well or non-public water system, have contaminants been identified in the well or system that exceed guidelines applicable to the water system or has the well been designated as contaminated by any government environmental/ health agency?			
13. Do you have knowledge or environmental liens or governmental notification relating to recurrent violations with respect to the property or any facility located on the property?			
14. Have you ever been informed of the past or current existence of hazardous substances or petroleum products or environmental violations with respect to the property or any facility located on the property?			
15. Do you have any knowledge of any environmental site assessment of the property or facility that indicated the presence of hazardous substances or petroleum products on, or contamination of, the property or recommended further assessment of the property?			
16. Do you know of any past, threatened, or pending lawsuits or administrative proceedings concerning a release or treated release of any hazardous substance or petroleum products involving the property by any owner or occupant of the property?			
17. Does the property discharge wastewater on or adjacent to the property other than storm water into a sanitary sewer system?			
18. To the best of your knowledge, have any hazardous substances or petroleum products, unidentified waste materials, tires, automotive or industrial batteries or any other or any other waste material been dumped above ground, buried, and/or burned on the property?			
19. Is there a transformer, capacitor, or any hydraulic equipment for which there are any records indicating the presence of PCBs (polychlorinated byhenyls)?			
20. Do you own or occupy any real property including, but not limited to the property, which contained or now contains either asbestos, PCBs, or other hazardous substances which were used in construction of or are presently stored on the property?			
21. Do you intend to use the property to generate, manufacture, refine, transport, treat, store, handle, or dispose of hazardous substances?			

The information provided herein is true and correct to the best of my knowledge.

Signature

Date

EAPDD's response and recommendation to the issues covered by this disclosure statement.



PRIVACY & DISCLOSURE POLICY

This privacy policy outlines East Arkansas Planning & Development District's (EAPDD) practices regarding personally identifiable financial information for consumers and those consumers who become our customers. EAPDD recognizes the importance consumers place on privacy and the security of their personal information. Our goal is to protect this information in every way that we interact with you, whether it is over the telephone, in person, or otherwise.

We have developed this policy to help you to understand the steps we take to protect your sensitive information. We feel it is important for you to be informed as to the policies, procedures and security measures we have in place to safeguard your personal and confidential information. Furthermore, we want you to feel assured that we will take reasonable steps to safeguard sensitive information that has been entrusted to us.

Information That We Collect

At EAPDD, we collect nonpublic personal information about customers and potential customers from several sources:

- Information we receive from you on applications, e-mails, faxes or other forms;
- Information from your transactions with us or other lenders;
- Information we receive from a consumer reporting agency;
- Information that is generated when you contact us electronically.

Nonpublic personal information does not include that which is available from governmental records, widely distributed media, or government-mandated disclosures.

Cookies

When you log on to our web site, we do not send you a cookie or collect or maintain any personally identifiable information about you. Visitors to our website remain anonymous. We do not collect unique identifying information about you unless you voluntarily and knowingly provide us that information. If you provide us with information, it is only used internally and in furtherance of the purpose for which it was provided. We do collect general information about your visit, such as when you accessed our site, which pages you accessed in our website, and what Internet provider you used when you accessed our site. In the future, to assist us in marketing our services, we may also collect information on the pages you visit.

Information That We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as required or permitted by law. By law, EAPDD may disclose certain personally identifiable information without allowing consumers the right to opt out of EAPDD sharing agreements in the following circumstances:

- to disclose information necessary to administer the processing of an application or preliminary funding and/or financing request, facilitate the repayment of a borrower's debt or the collection of same, or enforce EAPDD's legal or contractual rights or the rights of any other person or entity who is engaged in the application process or any financial transaction which may occur;
- to disclose information to EAPDD attorneys, accountants, auditors, other participating lenders, Loan Review Committee members, members of the EAPDD Board of Directors, and those federal or state agencies from which funding and/or financing is received;
- to comply with federal, state, or local laws, rules, and other applicable legal requirements.

We do not disclose or sell to any third-party information that we collect or that is provided to us from visitors to our website. We do not send advertisements or email to someone who has visited our website.

Security

EAPDD has developed strict policies and procedures to safeguard your personal information. We restrict employee access to your nonpublic personal information to a "need to know" basis. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We also take appropriate disciplinary measures to enforce employee privacy responsibilities.