

# Orange County Small Business Loan Application

## Loan Request

Amount of Loan Requested \$	What will you use the loan for (include cost breakdown)?
What collateral do you have available to secure this loan?	

## Business Information

Legal Name of Business		DBA Name (if different from Legal Name)			
Street Address (physical address, not a PO)		City/County	State	Zip	
Mailing Address (if different from Street address)		City/County	State	Zip	
Annual Sales \$	Federal Tax ID Number		Business Phone Number		
Date Established	Current Owner Since		Number of Employees		
Business is:	Terms of Lease	Business Location			
Owned	_____ Years	Mall	Shopping Strip	Office Building	Commercial
Leased	_____ Months	Home	Other (identify)	_____	
Type of Organization			Industry Category		
Sole Proprietorship	C Corporation	S Corporation	Manufacturing	Retail	Agricultural
General Partnership	LLC	Other _____	Wholesale	Service	Other _____
Briefly describe the product sold or service offered by your business:					
Who are your major customers (at least two names):					

## Principal/Owner/Guarantor Information

Please complete for each principal/owner/guarantor with more than 10% ownership (Attach a separate sheet if necessary)

*\*Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this obligation*

Name(s): Mr. Ms. Joint	
Home Address	
% of Ownership in Business:	Gross Income: *\$
Monthly Housing Payments: \$	Personal Net Worth Excluding Business Value: \$

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Home Address	
% of Ownership in Business:	Gross Income: *\$
Monthly Housing Payments: \$	Personal Net Worth Excluding Business Value: \$

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% of Ownership in Business:	Gross Income: *\$
Monthly Housing Payments: \$	Personal Net Worth Excluding Business Value: \$

## Business Financial Information

Who is your primary bank?	Insurance Provider?
Accounting firm?	Attorney?
Approximate balance in your business checking account?	
\$	
Approximate balance in other checking accounts	Approximate balance in your savings account
\$	\$

Please list all business debt and corresponding payment information:						
Creditor	Account Balance	Payment Amount	Payment Frequency	Interest Rate	Maturity Date	Collateral

Is the business or any principal/owner an endorser, guarantor, or co-maker for obligation(s) not listed above?	Yes	No
Is the business or any principal/owner a party to any threatened or pending claim or lawsuit?	Yes	No
Are there any delinquent FICA or sales taxes?	Yes	No
Has the business or any principal/owner ever declared bankruptcy?	Yes	No

*Please attach explanation for any questions answered "Yes"*

## Certification and Authorization

The signer(s) certifies that he/she is authorized to execute the application for the business named above, and that the information in this application and any other documents submitted in connection with the application is complete, true, and correct. The signer(s) authorizes the Orange County Small Business Loan Pool to verify the information and to obtain personal, consumer and/or business credit reports. The signer(s) further agrees to provide additional information upon request and to notify the OCSBLP promptly of any material change in the information provided in this application

Business Name	Date	Additional Guarantor Signature	Date
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By	Title	Additional Guarantor Signature	Date
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In addition to the completed application, please submit the following information:

**If your company has been in business for at least 18 months, please submit:**

- Personal Financial Statement for any person owning 10% or more of the business.
- Business and Personal Tax Returns for the past two years.
- Business Financial Statements, including monthly cash flow, current year's profit and loss, current balance sheet, and profit and loss projection for the next two years (monthly for the next year and quarterly for the following year).
- Business Plan, including employment data (projected need for employees, skill requirements, compensation and benefits).
- Current personal credit report, including credit score.

**If your company has been in existence less than 18 months, please submit:**

- Personal Financial Statement for any person owning 10% or more of the business.
- Personal Tax Returns for the past two years (business tax return if available).
- Business Financial Statements. If currently operating, please submit financial statements, including monthly cash flow, profit and loss, and recent balance sheet for the operational period. If your company is not yet in operation, see financial submittals required in Business Plan, below.
- Business Plan, including employment data (projected need for employees, skill requirements, compensation and benefits). If your company has yet to begin operations, or has been operating for less than a year, your business plan must include the employment data (projected need for employees, skill requirements, compensation and benefits), management resumes, sources of start-up capital, and projected financial statements for at least two years.
- Current personal credit report, including credit score.

*NOTE: Loan terms and amounts, and documents, including but not limited to financial statements, business plans, customer and supplier lists, description of inventory or assets, contractual obligations and existing liabilities, submitted during the application process, shall be treated as confidential information.*

***Additional information may be requested by the Loan Committee.***

**Please mail or email completed application to:**

Orange County Small Business Loan Program, P.O. Box 1177, Hillsborough, NC 27278 or yscarlett@orangecountync.gov