

Montana Community Finance Corporation

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Company Information

Company name _____
Address _____ City _____ State _____ Zip _____
Principal in charge _____ Phone () _____ Fax () _____
Secondary contact person _____ Phone () _____ Fax () _____
(IN-HOUSE CONTROLLER OR BOOKKEEPER)
Type of business _____ Date established _____
E-mail address _____
Type of entity (check one): Proprietorship Partnership Corporation LLC Trust

Company Ownership

Name _____ Title _____ % of Ownership _____
Name _____ Title _____ % of Ownership _____
Name _____ Title _____ % of Ownership _____

Affiliate Businesses

IF APPLICABLE

Name _____ Owner _____ % of Ownership _____
(APPLICANT COMPANY OR INDIVIDUALS)
Name _____ Owner _____ % of Ownership _____
(APPLICANT COMPANY OR INDIVIDUALS)

Existing Business Locations

Address _____ Square feet _____ Lease payment _____ Replaced by new facility? _____
Address _____ Square feet _____ Lease payment _____ Replaced by new facility? _____

References

Bank name _____ Acct. no. _____ Acct. officer _____ Phone _____

Accountant _____ Firm name _____ Phone _____
Attorney _____ Firm name _____ Phone _____
Trade references _____ Contact Person _____ Phone _____

Nature of Your Business

Please submit your business plan as part of the application.

Nature of your business _____

Type of products or services (include any catalogs or brochures) _____

Geographic market area _____

List key customers _____

List major competitors _____

Project Information

Street address of project _____

City _____ State _____ Zip _____ County _____

What is the square footage of the new building? _____ What is the square footage your company will occupy?*

* Please note -- SBA requires your company to occupy 51% of an existing building and 60% of a new building.

Transaction closing date _____ Realtor's name _____ Phone _____

If known, how will the property be vested (i.e. individually, partnership, LLC, -corporation, trust) _____

Please provide appropriate document (i.e. Partnership Agreement, LLC documents, Articles of Incorporation, Trust Agreement)

Total Project Costs

Purchase existing building or equipment only

Purchase price \$ _____

Remodel \$ _____

Equipment* \$ _____

Other \$ _____

Total \$ _____

Construction Project

Land acquisition \$ _____

Construction bid \$ _____

Architects, permits, other soft costs \$ _____

Equipment* \$ _____

Other \$ _____

Total \$ _____

* Please note -- equipment to be financed must have a useful life of 10 years or greater.

If there are any tenants that will remain in the building, please provide the following information: *Also, please have your realtor provide copies of all existing leases.*

Tenant name	Square footage	Lease expiration	Rent amount

Business Debt Schedule

Indebtedness: Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.

Date _____ *

Creditor Name/address	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Security	Current or delinquent
Total present balance**				Total monthly payment				

* Should be the same date as current financial statement.

** Total must agree with balance shown on current financial statement.

Employee Questionnaire

Number of current employees _____

Estimated number of new employees within the next two years as a result of this project _____

Key employees

Name	Title	Responsibilities	Years with company	Years in the industry

Miscellaneous Questions

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? _____

Are you or your business involved in any pending or prior lawsuits? _____ *If yes, please provide details on a separate sheet.*

Have you ever received an SBA loan? _____ *If yes, please provide a copy of the SBA Loan Authorization Document and the following:*

Original Amount \$ _____ Date of the loan _____

Current Balance \$ _____ Status _____

Has the applicant business or businesses owned or controlled by an applicant or any of its associates which previously owned, operated or controlled a business defaulted on a Federal loan, causing a loss to the government (including SBA, FHA, USDA, student loans, etc.)? _____

If yes, please provide details including name of agency, loan amount, original date and amount, and amount of loss to the government.

Checklist

Business Information

<input type="checkbox"/>	Business financial statements and tax returns for the last three years
<input type="checkbox"/>	Interim financial statement dated within the last 60 days
<input type="checkbox"/>	Business debt schedule (form attached)
<input type="checkbox"/>	A list of any debt the business has plans to incur in the next 12 months (if applicable)
<input type="checkbox"/>	Three year projected annualized income statement w/narrative
<input type="checkbox"/>	For new business, provide a monthly cash flow analysis for the first 12 months of operation
<input type="checkbox"/>	For affiliated businesses, provide year end financial statements and federal income tax returns for the last two years and a current financial statement for each (if applicable).
<input type="checkbox"/>	Filed Articles of Incorporation and Bylaws (if corporation)
<input type="checkbox"/>	Filed Articles of Organization and Operating Agreement (if LLC)
<input type="checkbox"/>	Partnership Agreement (if partnership)
<input type="checkbox"/>	Business License and Fictitious Business Name Statement (if applicable)
<input type="checkbox"/>	Franchise Agreement and FTC disclosure statement (if applicable)

Personal information (for each owner of 20% or greater)

<input type="checkbox"/>	Personal tax returns for the last three years
<input type="checkbox"/>	Personal resume (form attached)
<input type="checkbox"/>	Personal financial statement (form attached)
<input type="checkbox"/>	Personal History Statement, SBA Form 912, completed as instructed on the form
<input type="checkbox"/>	Copy of driver's license of all principals/guarantors

Real estate information

<input type="checkbox"/>	Real Estate Purchase Agreement or Settlement Statement
<input type="checkbox"/>	Construction cost bid and/or equipment bids
<input type="checkbox"/>	Environmental questionnaire (form attached)

All financial statements and checklist items must be signed and dated by the applicants.

Authorization to Release Information

I/We hereby authorize the release to Montana Community Finance Corporation of any information they may require at any time for any purpose related to my/our credit transaction with them.

I/We further authorize Montana Community Finance Corporation to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided herewith or at a later date, is valid and correct to the best of my/our knowledge.

Name of applicant(s) _____

Signature of applicant(s) _____ Date _____

Name of applicant(s) _____

Signature of applicant(s) _____ Date _____