



## MICROLOAN APPLICATION

### I. GENERAL INFORMATION

Business Name: \_\_\_\_\_ Contact Person: \_\_\_\_\_  
 Business Address: \_\_\_\_\_ Telephone No.: \_\_\_\_\_  
 \_\_\_\_\_ County: \_\_\_\_\_  
 Type of Ownership: \_\_\_\_\_ Date Business was Established: \_\_\_\_\_ Tax ID Number: \_\_\_\_\_  
 Current No. of Employees: \_\_\_\_\_ Number of Jobs to be Created: \_\_\_\_\_ Number of Jobs to be Retained: \_\_\_\_\_  
 Product or Service Provided \_\_\_\_\_ Who Referred you to Cascades West? \_\_\_\_\_

### II. PROJECT FINANCING

<u>Uses of Funds: How will these funds be used?</u>	<u>Sources of Funds: Where will these funds come from?</u>
Land and Building _____	Cascades West Microloan _____ (Maximum 80% of total project cost)
Machinery and Equipment _____	<u>Equity Contribution (minimum 20% of total project cost)</u>
Furniture and Fixtures _____	Owner Cash Contribution _____
Inventory _____	Owner In-Kind Contribution _____
Working Capital _____	Other: _____
Other: _____	Other: _____
TOTAL PROJECT COST: _____	TOTAL PROJECT COST: _____

### III. BUSINESS OWNERS

Business Owner's Names	Title	% of Ownership	Driver's License Number	Social Security Number	*Ethnic Background	Military Service (Y or N)	Sex M/F

\* The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname.

1. Have any of the above individuals or the applicant business been involved in bankruptcy or have pending lawsuits? \_\_\_Yes \_\_\_No
2. Do any of the above individuals also have ownership in another business operation? \_\_\_Yes \_\_\_No
3. Are any of the above individuals (a) presently under indictment, on parole or probation or (b) have they ever been charged with or arrested or convicted of any criminal offense other than a vehicle violation? \_\_\_Yes \_\_\_No
4. Do any of the above owners or members of their households work for the Small Business Administration, SCORE or ACE, any Federal Agency, or the participating lender? \_\_\_Yes \_\_\_No
5. Are any of the above individuals not U.S. Citizens? \_\_\_Yes \_\_\_No
6. Are any of the above owners delinquent on student loan payments, federal debt, or child support obligations? \_\_\_Yes \_\_\_No

(If you answered yes to any of the above questions, please give details and attach an explanation to this application)

**IV. PERSONAL FINANCIAL INFORMATION**

Residence Address: \_\_\_\_\_  
 \_\_\_\_\_

Residence Phone: \_\_\_\_\_

\_\_\_\_\_ Rent \_\_\_\_\_ Own Value: \_\_\_\_\_

Assets

Checking \_\_\_\_\_  
 Savings \_\_\_\_\_  
 IRA, 401(k) or other Retirement Accts. \_\_\_\_\_  
 Real Estate \_\_\_\_\_  
 Automobiles \_\_\_\_\_  
 Personal Property \_\_\_\_\_  
 Other Assets: \_\_\_\_\_  
 TOTAL: \_\_\_\_\_

Liabilities

Credit Cards \_\_\_\_\_  
 Auto Loans \_\_\_\_\_  
 Personal Loans \_\_\_\_\_  
 Other Loans \_\_\_\_\_  
 Mortgages \_\_\_\_\_  
 Home Equity Loans \_\_\_\_\_  
 Other Liabilities: \_\_\_\_\_  
 TOTAL: \_\_\_\_\_

Sources of Income: Salary \_\_\_\_\_ Investment Income \_\_\_\_\_ Real Estate Income \_\_\_\_\_ Other Income \_\_\_\_\_

Description of Income: \_\_\_\_\_  
 (Alimony or child support payments need not be disclosed unless it is desired to have such payments counted toward total income.)

**V. BUSINESS AND CREDIT INFORMATION AGREEMENT**

This agreement is made on \_\_\_\_\_, 20\_\_\_\_, between Cascades West Financial Services, Inc. and \_\_\_\_\_  
 \_\_\_\_\_ (all corporations, partnerships, and principals must be included here), of \_\_\_\_\_, Oregon, hereinafter  
 collectively referred to as "CLIENT." Cascades West Financial Services, Inc., its members, officers, agents and attorneys are  
 hereinafter referred to collectively as "LENDER."

LENDER will seek financing for the CLIENT if it determines, in its sole discretion, that (1) CLIENT is within LENDER'S eligibility  
 criteria and the project is likely to be approved and (2) other elements of the complete project can also be financed.

LENDER is depending upon CLIENT to promptly supply accurate information and to assist in preparing the application. In addition,  
 financing is dependent upon many factors that LENDER cannot control, including economic factors and the decisions of the financial  
 institutions involved in the project. Accordingly, LENDER does not promise that CLIENT will obtain financing.

CLIENT agrees that LENDER shall not be responsible in any manner or liable to the CLIENT, or any other person, in the event that  
 financial assistance is not obtained from financing sources.

CLIENT agrees that LENDER may receive confidential business, financial and credit information about the CLIENT from financial  
 institutions, credit reporting agencies or other sources. LENDER agrees that all confidential information received will be held in  
 confidence and not divulged to persons or agencies, other than prospective lenders or guarantors, CLIENT'S accountant and attorney,  
 and other persons designated by the CLIENT and by LENDER and listed as a part of the Microloan Application Packet.

**There is a non-refundable credit report fee of \$9 per owner, payable with the Loan Application for the Microloan Program.  
 This check should be made payable to Cascades West Financial Services, Inc.**

The statements made herein are true and represent a total disclosure of all the information requested as of this date. I authorize all references contained herein, as well as any other source of information pertaining to my creditworthiness, to disclose such information to Cascades West Financial Services, Inc., or its agent. I further authorize Cascades West Financial Services, Inc., to provide information concerning my credit relationship to credit reporting agencies or other creditors.			
Name of Applicant		Name of Applicant	
Title		Title	
Signature	Date	Signature	Date

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status age (provided that 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 is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

*“Cascades West Financial Services, Inc. is an Equal Opportunity Lender, Provider, and Employer”*