



# Mid-MO Regional Planning Commission

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## REVOLVING LOAN FUND – LOAN APPLICATION

Mid-Missouri Regional Planning Commission

206 E. Broadway / P.O. Box 140

Ashland, MO 65010

Phone: 573-657-9779 Fax: 573-657-2829

### Section 1: Applicant Information

**Principal Applicant** (*refers to proprietor, general partner, corporate office, member, etc.*)

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_ SSN: \_\_\_\_\_

Present Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

How Long at Present Address: \_\_\_\_\_ County: \_\_\_\_\_

If you have been at your current address less than 3 years, please list your previous address below:

\_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

How Long at this Address: \_\_\_\_\_ County: \_\_\_\_\_

Have you applied for credit with us before: YES  NO

If "YES", list when and under what company name: \_\_\_\_\_

If you are currently employed somewhere other than the company for which this application is being submitted, please list the name and address of this company below: \_\_\_\_\_

\_\_\_\_\_  
Company Name  
\_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Phone: \_\_\_\_\_ How long employed: \_\_\_\_\_ Position: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_ Monthly Take Home Pay: \_\_\_\_\_ How Often Paid: \_\_\_\_\_

If you have been with your present employer for less than 3 years, list your previous employer, their address, and for how long you were employed with them: \_\_\_\_\_

\_\_\_\_\_  
Employer How Long Employed  
\_\_\_\_\_  
Street address/PO Box Number City State Zip Code

Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, Child Support, and/or Separate Maintenance received under: (Mark One)

Court Order:  Written Agreement:  Oral Understanding:

Sources of Other Income: \_\_\_\_\_

Amount of Other Income Received per month: \_\_\_\_\_

**Joint Applicant/Other Party** (If applicable)

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_ SSN: \_\_\_\_\_

Present Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

How Long at Present Address: \_\_\_\_\_ County: \_\_\_\_\_

Relationship to Applicant/Business (If any): \_\_\_\_\_

Have you applied for credit with us before: YES  NO

If "YES", list when and under what company name: \_\_\_\_\_

If you are currently employed somewhere other than the company for which this application is being submitted, please list the name and address of this company below: \_\_\_\_\_  
Company Name

\_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Phone: \_\_\_\_\_ How long employed: \_\_\_\_\_ Position: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_ Monthly Take Home Pay: \_\_\_\_\_ How Often Paid: \_\_\_\_\_

Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, Child Support, and/or Separate Maintenance received under: (Mark One)

Court Order:  Written Agreement:  Oral Understanding:

Sources of Other Income: \_\_\_\_\_

Amount of Other Income Received per month: \_\_\_\_\_

*\*Attach additional sheets for additional Joint Applicants/Parties as necessary*

**Marital Status**

Complete only if applying for joint or secured credit or applicant resides in a community property state or is relying on property located in such a state. (Missouri is a community property state and all loans through Mid-Missouri Regional Planning Commission must be secured.)

*For the purpose of this application "Unmarried" includes the following: Single, Divorced, and/or Widowed.*

Applicant: Married  Separated  Unmarried

Other Party: Married  Separated  Unmarried

**Section 2: Business Information ("Borrowing Entity")**

Business Legal Name: \_\_\_\_\_

Business Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

Year Business Established: \_\_\_\_\_ Federal Tax I.D.: \_\_\_\_\_ NAICS Code: \_\_\_\_\_

Business Structure (Check One):

- Sole Proprietorship
- S Corporation
- Limited Liability Company
- General Partnership
- C Corporation
- Limited Liability Partnership
- Limited Partnership
- Not Yet Determined

**Current and Projected Employment:**

Current Employees: \_\_\_\_\_ Full-Time (include current **full-time** employees only)

Projected Year 1: \_\_\_\_\_ Full-Time

Have you or any owners of the company ever been involved in bankruptcy or insolvency proceedings? If yes, please explain on a separate sheet. YES  NO

Are you or the business involved in any pending lawsuits? If yes, please explain on a separate sheet. YES  NO

**Professional Services/References:**

**Bank:** \_\_\_\_\_ Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**Attorney:** \_\_\_\_\_ Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**Accountant:** \_\_\_\_\_ Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**Insurance CO:** \_\_\_\_\_ Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**Section 3: Management Information**

Complete for each principal with 20% or more ownership. If necessary, attach additional sheets. Identify each sheet as an exhibit to the appropriate section, sign, and date.

**Owner #1**

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Ownership %: \_\_\_\_\_ SSN: \_\_\_\_\_

Source of Income		Contingent Liabilities	
Salary	\$	Endorser/Co-Maker	\$
Investment Income	\$	Legal Claims/Judgements	\$
Real Estate Income	\$	Federal Income Tax	\$
Other, explain:	\$	Other, explain:	\$

**Owner #2**

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Ownership %: \_\_\_\_\_ SSN: \_\_\_\_\_

Source of Income		Contingent Liabilities	
Salary	\$	Endorser/Co-Maker	\$
Investment Income	\$	Legal Claims/Judgements	\$
Real Estate Income	\$	Federal Income Tax	\$
Other, explain:	\$	Other, explain:	\$



**Section 6: Other Assets and Liabilities** (refers to "Borrowing Entity")

If necessary, attach additional sheets for information requested. Identify each sheet as a n exhibit to the appropriate section of application, then sign and date sheets.

**Liabilities:** Notes Payable to banks and others.

Lender Name & Address	Loan Amount	Present Balance	Monthly Payment	Term of Loan	Collateral/Guarantee

**Real Estate Owned:** ("Borrowing Entity"): List each parcel separately; attach additional sheets, if necessary.

**Parcel #1** Title in Name of: \_\_\_\_\_  
 Property Type (land, building, private home, etc.): \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 Original Loan Amount: \_\_\_\_\_ Current Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_  
 Date of Mortgage: \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 Mortgage Holder: \_\_\_\_\_  
Name Phone

Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Status of Mortgage (current or delinquent). If delinquent, explain: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Parcel #2** Title in Name of: \_\_\_\_\_  
 Property Type (land, building, private home, etc.): \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 Original Loan Amount: \_\_\_\_\_ Current Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_  
 Date of Mortgage: \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 Mortgage Holder: \_\_\_\_\_  
Name Phone

Address: \_\_\_\_\_  
Street Address/PO Box Number City State Zip Code

Status of Mortgage (current or delinquent). If delinquent, explain: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Other Personal Property:** ("Borrowing Entity") Describe property, if financed, include name and address of lien/mortgage holder, original loan amount, monthly payment, and current balance. Attach additional sheets if necessary. \_\_\_\_\_  
 \_\_\_\_\_

**Other Assets:** ("Borrowing Entity") Please describe: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Unpaid Taxes:** Describe in detail; refer to attachments if necessary: \_\_\_\_\_

**Other Liabilities:** Describe in detail; refer to attachments, if necessary: \_\_\_\_\_

## **Additional Attachments Required to Complete Application**

### **ALL APPLICANTS:**

- BUSINESS DESCRIPTION AND FINANCING PROPOSAL:** Brief history and description of the company including details of product mix, markets served, proposed new products and/or markets, etc.; *a discussion of the impact of COVID-19 on your business and your response*; a discussion of your industry, sales and markets; discussion of competition; description of key employees; a description of the financing proposal; and other matters relevant to your application.
- ORGANIZATIONAL INFORMATION:**
  - Partnerships: \_\_\_ PARTNERSHIP AGREEMENT
  - Corporations: \_\_\_ BYLAWS \_\_\_ ARTICLES OF INCORPORATION OR CERTIFICATE OF INCORPORATION
  - Limited Liability Corporations (LLC): \_\_\_ OPERATING AGREEMENT \_\_\_ ARTICLES OF ORGANIZATION
  - Limited Liability Partnerships (LLP): \_\_\_ OPERATING AGREEMENT \_\_\_ ARTICLES OF ORGANIZATION
- COMMITMENT LETTER** and Loan Agreement from participating bank stating terms and conditions of the bank's participation; must list borrower, term, interest rate, collateral, guarantors/co-makers, contingencies, etc., if applicable.
- MANAGEMENT:** Attach resumes of all key management positions.
- EQUITY STATEMENT:** State the source of the applicant's equity (savings, gift, cash) then sign and date, if applicable.
- CURRENT PERSONAL FINANCIAL STATEMENT:** Required of all individuals with 20% or greater interest.
- THREE YEARS PERSONAL FEDERAL TAX RETURNS:** Required of all individuals with 20% or greater interest.
- COPY OF DRIVER'S LICENSE:** Required of all individuals with 20% or greater interest.
- SOURCES AND USES OF FUNDS:** List of all sources and uses of financing, if applicable.
- COLLATERAL:** List of collateral offered as security for the RLF loan as well as proposed lien/mortgage position and other financing, if applicable.
- EQUIPMENT LIST:** List of all major equipment currently owned with make, model, serial numbers, etc. If purchasing equipment, list all items to be purchased, include current quotes, make, model, serial numbers, etc.
- EQUIPMENT QUOTES:** If purchasing equipment, provide quotes with make, model, serial numbers, (if available), etc.
- PURCHASE AGREEMENTS:** Attach copy of all purchase agreements, if applicable.
- REAL ESTATE (purchase or lease):** If purchasing real estate, attach signed purchase agreement, appraisal, etc. Appraisal cannot be more than sixty (60) days old and be from a reputable company. If leasing real estate, attach signed lease agreement.
- Pro-formas or projections for at least two years with the first years' projections stated as a monthly cash flow projection.
- Schedule of all debts for each owner
- Release of credit information form for each owner (Authorization Release Financial Information Form)
- Environmental Risk Assessment Questionnaire
- \$500 Refundable Loan Deposit payable to Mid-MO RPC

### **EXISTING BUSINESS OR BUYOUTS:**

- AGING:** Accounts Receivable and Accounts Payable
- BALANCE SHEETS, PROFIT AND LOSS STATEMENTS:** Historical: Past 3 fiscal years & Projections: 2 years
- CURRENT BALANCE SHEET, PROFIT AND LOSS STATEMENT:** No older than 90 days
- DEBT SCHEDULE:** List all current debts (lender name, address, origination date, loan amount, present balance, interest rate, monthly payment, collateral pledged, and maturity date of loan)
- SUBSIDIARIES & AFFILIATES:** List affiliates or subsidiary firms, if applicable; provide last fiscal year-end financial statements
- THREE YEARS BUSINESS FEDERAL TAX RETURNS:** Complete with schedules and attachments

### **NEW BUSINESSES:**

- BUSINESS PLAN with 3 YEARS CASH FLOW ANALYSIS:** Year 1 – Monthly cash flow analysis; Year 2 – Annual cash flow analysis. Required for start-ups only.

## Agreements and Certifications

	YES	NO
Has the company, any officer, subsidiary, or affiliate of your company been involved in any bankruptcy or insolvency proceedings in the last 36 months? <i>If yes, please provide the details as a separate exhibit.</i>		
Has the company, any officer, subsidiary, or affiliate of your company been involved in any lawsuits in the last 36 months? <i>If yes, please provide the details as a separate exhibit.</i>		
Does the company, any officer, subsidiary, or affiliate have any outstanding tax liens?		
Does the company, owner(s), or member of Management Team have a controlling interest in other businesses? <i>If yes, please provide their names and relationship with your company along with a current balance sheet and income statement for each as a separate exhibit.</i>		
Does your company buy from, sell to, or use the services on any concern in owner(s), shareholder(s), or member(s) of the management team have a significant financial interest? <i>If yes, please provide the details as a separate exhibit</i>		
Are any of the individuals listed under 'Management' on parole or probation? <i>If yes, please provide the details as a separate exhibit.</i>		
Have any of the individuals listed under 'Management' been convicted of a crime? <i>If yes, please provide the details as a separate exhibit.</i>		
Has the company applied for and/or received other federal funding for the same purpose as the purpose stated in this application? <i>If yes, please provide the details as a separate exhibit.</i>		

**By Signing Below, the Applicant:**

- Certifies to the best of its knowledge and belief, the information being submitted to the Mid-MO RPC RLF and its agent is true and correct;
- Certifies that the applicant is in compliance with all laws, regulations, ordinances and orders of public authorities applicable to it;
- Certifies that the applicant has disclosed any current default under the terms and conditions of any grant or loan agreements, leases, or financing arrangements with its other creditors;
- Certifies that Mid-MO RPC is authorized to obtain a credit check on any principal or business associated with this application for the purposes of determining credit worthiness;
- Agrees to reimburse Mid-MO RPC for any reasonable expenses made in connection to this loan request, including, but not limited to title work, legal fees, appraisals, recoding/filing fees, etc.;
- Certifies that the applicant has disclosed and will continue to disclose any occurrence or event that could have an adverse material impact on the project. Adverse material impact includes but is not limited to lawsuits, criminal or civil actions, bankruptcy proceedings, regulatory intervention or inadequate capital to complete the project; and
- Certifies that the applicant has not applied for and/or received other federal funding for the same purpose as the purpose stated in this application. The undersigned also certifies that no RLF loan proceeds will be used to fund expenses for which the undersigned has received other federal funding. If duplicate funding is determined, Mid-MO RPC can demand immediate repayment of the portion of the RLF loan allocable to those expenses and may take any other action against the undersigned permitted by the loan documents, the EDA RLF plan, and applicable law.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

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