



Business Indebtedness. Include major leases. Use an asterisk (*) to identify debts to be paid with loan proceeds. <i>(Attach additional sheets as necessary.)</i>							
Payable To	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	How Secured

Proposed Collateral. <i>(Attach additional sheets as necessary.)</i>					
Type	Description	Market Value	Basis for Valuation	Existing Lienholder	Outstanding Balance

Disclosure and Confidentiality Statement

Certain information in the Authority's possession must be available for public inspection after an application for financial assistance is received. This information includes the names of applicants, including principals; the amounts, types and general terms of financial assistance; description of projects and businesses benefiting from the assistance; the number of jobs and the amount of tax revenues projected in connection with a project; and the names of the financial institutions participating with the Authority.

Certain records of the Authority are designated confidential and will not be available to the public for inspection. This includes the disclosure of records which would constitute an invasion of an individual's privacy, such as personal tax returns or financial statements, assessments of creditworthiness or financial condition, records obtained by the Authority in connection with any monitoring or servicing on an existing project, and any records or information the release of which the Authority had determined could cause a business or competitive detriment to the person to whom the information belongs or pertains.

If an applicant desires certain information remain confidential, the applicant must clearly identify what information or documents it wishes to remain confidential. The applicant must also explain, in writing, the basis for such a request. Where the applicant asserts that the basis for the confidentiality request is that release of the information could cause a business or competitive disadvantage, or loss of a competitive advantage, the applicant must provide the Authority with sufficient information to independently determine the likelihood of such a detriment. Applicants may wish to consult their attorney or the Authority's legal counsel as to the scope of public disclosure and confidentiality as it relates to the Finance Authority of Maine and the business seeking assistance.

Borrower and Guarantor Certification

By signing below, I represent that I am the individual authorized to complete this application on behalf of the above borrower and I also certify that the information provided and submitted in connection with this application is true and accurate and fairly presents the business and financial status of the applicant. I further certify that I have read and understand the Finance Authority of Maine's Disclosure and Confidentiality Statement.



FINANCE AUTHORITY OF MAINE

By signing below, I/we authorize FAME to conduct appropriate business or personal credit checks.

_____	_____
Borrower/Authorized Representative Signature	Date

Borrower/Authorized Representative Printed Name & Title	

_____	_____
Guarantor Signature	Date

Guarantor Printed Name	

_____	_____
Guarantor Signature	Date

Guarantor Printed Name	

Application Package Requirements

A completed Loan Application package must include the following:

1. Detailed description of project being financed.
2. Detail of the sources and uses (include itemized description of work and costs) of all financing.
3. Business' Federal tax return for the previous two years and/or complete accountant prepared financial statements (income statement and balance sheet and notes).
4. Interim financial statements (if the most recent financial information is older than 90 days).
5. Personal Financial Statement and Federal Income Tax Returns of all owners and guarantors with 20% or more ownership.
6. One-year pro forma balance sheet, income statement and monthly cash flow statement with supporting assumptions.
7. Copies of signed commitment letter from other financing sources as applicable.
8. Completed Employment Plan, if your business employs ten or more (attached).
9. Completed Environmental Questionnaire (attached).

Supplemental information such as collateral appraisals, marketing plans, resumes, site assessments, and aging of accounts receivable/payable maybe requested by the Authority. If these materials are readily available, please include them with your application package.