



MUNICIPAL SECURITIES APPROVAL PROGRAM ("MSAP")

APPLICATION

Finance Authority of Maine
P.O. Box 949
Augusta, Maine 04332-0949
1-800-228-3734 or (207) 623-3263
FAMEmaine.com

**FINANCE AUTHORITY OF MAINE
MUNICIPAL SECURITIES APPROVAL PROGRAM
BORROWER APPLICATION**

TO BE COMPLETED BY THE BORROWER

(Note: Non-profit borrowers should contact FAME before completing this application.)

1. BORROWER INFORMATION

Name: _____

Legal Status: Corporation _____ Partnership _____ Individual _____

Address: _____

Names and addresses of Officers and Directors of corporation or members of partnership.

President: _____

Vice President: _____

Secretary/Clerk: _____

Treasurer: _____

Directors of the corporation or members of the partnership.

Location of present operation(s) in Maine.

Years at location: _____

Exact location of proposed bond financed facility.

Officer or official empowered to act on behalf of the Borrower.

Name: _____

Address: _____

Telephone: _____

Position Title: _____

2. BUSINESS DESCRIPTION

A. Type of Business: _____

B. Describe principal products and services: _____

C. Describe market(s) serviced (geographic and customer base):

D. Provide names and address of direct and/or principal competitors within the State of Maine or a statement that there are none. (If none, state on what basis you concluded there are none). If competitor(s) within the State of Maine exist, attach hereto a draft copy of Notice of Hearing (attach separate sheet as necessary).

3. PROJECT DESCRIPTION

Verify that you have examined the allocation of loan proceeds on page 4 of the Municipal Application.

_____ Reviewed and attest as accurate (initial).

Provide a detailed description of the use of the loan proceeds (attach a separate sheet as necessary).

Is this a relocation? _____ yes _____ no

If yes, from where? _____

Reason for relocation _____

Disposition of property abandoned as a result of this financing:

Does any portion of the project include:

A. Sale of goods at retail? _____ yes _____ no

_____ What portion of the project will be devoted to retailing (in terms of physical space).

_____ Dollar value of construction costs allocated to retail component of the project.

_____ Dollar volume of sales attributable to retail sales for most recently complete fiscal year.

_____ Projected annual retail sales as percentage of all sales.

B. An office space component? _____ yes _____ no

_____ Square footage % of the project usable for office space.

_____ What portion of the project (in terms of physical space) is devoted to office space.

Please indicate if any of the percentages of dollar amount are expected to change over time while any portion of the bond is outstanding.

Note: For projects involving a retail or office component, a copy of floor plans or blueprints must be submitted. For any retail component questioned by

the Authority, the Authority will require outside accountant certification analysis of retail sales volume.

4. ECONOMIC IMPACT OF THE PROJECT

- A. The number of new direct (end user or committed tenant) full-time (at least 35 hours per week, 50 weeks per year) jobs to be created in Maine for Maine residents upon completion of the project (do not include project construction jobs or intrastate relocations) _____.

Please provide documentation supporting this number and attach firm commitments from proposed tenants if the space is not owner occupied.

- B. The number of Full and part time direct jobs retained which will be lost if the project is not completed as well as new part-time direct jobs created in Maine for Maine residents upon completion of the project (do not include project construction jobs or intrastate relocations).

Full-time retained _____

Part-time retained _____

Part-time created _____

Please provide documentation supporting these numbers.

- C. Annual payroll of jobs identified in sections 4A & 4B above: _____.

- D. The current number of full-time employees in Maine: _____.

The current number of part-time employees in Maine: _____.

- E. Export Sales

Total current dollar sales volume for products or services sold to customers outside of Maine: _____

Estimated new or increase in dollar sales volume due to completion of this project for products sold to customers outside of Maine: _____

Please describe the basis for your estimate of increased sales outside Maine.

5. SPECIAL PROJECT IMPACT

A. Will this project provide or result in expanded markets for Maine natural resource products, or increase the productivity of a textile, apparel or footwear manufacturer? _____ yes _____ no

If yes, explain. _____

B. If your project involves the sale or distribution of goods, does your firm purchase 50% or more of its raw materials, supplies or inventory from other Maine firms that are unaffiliated? _____ yes _____ no

If yes, explain. _____

C. Will this project make a significant contribution to the protection of the Maine environment including land, water and air resources?
_____ yes _____ no

If yes, explain. _____

6. What specific contribution(s) will this project make toward the economic growth, control of pollution or betterment of health, welfare and safety of the residents of the State (other than responses to questions 4 & 5 above)?

7. Will this project result in any detriment to an existing business in the State of Maine? If so, explain what the detriment might be such as loss of market share, increased competition and whether the detriment is substantial.

Explain: _____

If this project is implemented, will there be sufficient demand in the market to utilize the efficient capacity of existing competitors?

Explain: _____

8. POLLUTION

A. Do any of your activities cause any pollution or nuisance such as water or air pollution, odor, noise or dust?

Explain: _____

B. What is the method of waste disposal?

C. This project must be approved by the Department of Environmental Protection. Send the application for Certification directly to the Department of Environmental Protection and attach a copy of that application to this statement (see "Attachments" page 8). **This project may also require the approval of other entities (see "Attachments" page 8).**

Disclosure: All materials contained in the application, including attachments, will be treated as public information unless the Borrower specifically request and justifies in writing to the Finance Authority of Maine that certain components of the application be treated as confidential. Any such request must specifically state the statutory criteria of 10 MRSA § 975-A.

Borrower Certification: I the undersigned certify that the information contained on this application, including attachments, is correct and accurate. I further certify that I have the authority to sign and submit this application to the Finance Authority of Maine on behalf of the applicant.

Date

Legal Entity

By:
Its:

ATTACHMENTS

Borrower must submit:

1. Application for “Assessment to the Finance Authority of Maine from the Department of Environmental Protection,” as FAME receipt of this assessment from the Department of Environmental Protection is necessary prior to approval. This application must be submitted directly to the Department of Environmental Protection with a copy to the Finance Authority of Maine. No public hearings will be scheduled without Department of Environmental Protection approval.
2. Health care facility projects must supply copies of any applicable Certificate of Approval or Need from appropriate State and Federal health care supervisory agencies.
3. Energy projects require Public Utilities Commission and Office of Energy Resources review.
4. Water supply projects require approval from the Public Utilities Commission and the Department of Human Services.
5. Current Certificate of Good Standing from Maine Secretary of State.
6. Draft copy of Notice of Hearing to any competitor(s) within the state of Maine.
7. Completed Finance Authority of Maine Employment Plan.

Borrower Application and Municipal Application cannot be considered for approval unless all attachments are received and every item on the Borrower Application and in the Municipal Application is completed.

IN THE EVENT THAT THE AUTHORITY MUST RESERVE AN ALLOCATION OF THE STATE BOND CAP FOR YOUR PROJECT, THE BORROWER MUST PROVIDE THE AUTHORITY WITH AN EXECUTED COPY OF A COMMITMENT LETTER FOR BOND PURCHASE FOR PRIVATELY PLACED BONDS OR A FIRM LETTER OF INTENT TO UNDERWRITE OR PLACE THE BONDS FOR PUBLICLY FINANCED PROJECTS.

This completed Borrower Application, including all attachments, should be mailed together with the Municipal Application to:

Finance Authority of Maine
5 Community Drive
P.O. Box 949
Augusta, Maine 04332-0949

**FINANCE AUTHORITY OF MAINE
MUNICIPAL SECURITIES APPROVAL PROGRAM**

MUNICIPAL APPLICATION

TO BE COMPLETED BY MUNICIPALITY

1. GENERAL MUNICIPALITY INFORMATION

Name of Municipality: _____

Address: _____

Zip: _____ County: _____

Name and title of municipal official responsible for project oversight:

_____ Phone: _____

2. BORROWER IDENTIFICATION

Name: _____

Address: _____

3. PROPOSED PROJECT

Describe the project: _____

4. PROJECT LOCATION

Exact address or location description: _____

5. MUNICIPAL ACTION

Date of Inducement: _____

Date of Inducement Agreement: _____

6. PROPOSED PURCHASER OF BONDS OR NOTES

Name: _____

Address: _____

_____ Zip Code: _____

Principal Amount of Issue: \$_____

Rate of Interest: _____%

Term of Issue: _____

7. COST OF PROJECT

How site was acquired: _____

8. DEMAND ON PUBLIC FACILITIES

The municipality must identify completely the impact upon public facilities that will result from this project including cost and municipality cost recovery (attach separate sheets as necessary).

9. PERMITS AND ZONING

Have all permits necessary for construction, use and occupancy been obtained?

_____yes _____no

If no, explain: _____

Does this project comply with local planning and zoning ordinances?

_____ yes _____ no

If no, explain how compliance will be assured: _____

10. ADJOINING MUNICIPAL DETRIMENT

Will this project have a detrimental impact on an adjoining municipality's facilities or services?

_____ yes _____ no (If yes, explain)

11. PUBLIC BENEFITS

What specific public benefit(s) will the municipality or state derive from this project?

A. What are the estimated annual municipal taxes to be derived from this project?

12. ENVIRONMENTAL BENEFITS

Will this project provide any substantial environmental benefits?

_____ yes _____ no (if yes, explain)

13. COST ALLOCATION

Date of Land or Building Purchase: _____

	<u>New Construction Project</u>	<u>Expansion/ Renovation Project</u>
Land	\$ _____	\$ _____
Land Improvements	\$ _____	\$ _____
Building	\$ _____	\$ _____
Fixtures	\$ _____	\$ _____

Equipment/Utilities	\$ _____	\$ _____
Architectural Fees	\$ _____	\$ _____
Engineering Fees	\$ _____	\$ _____
Legal Fees	\$ _____	\$ _____
Construction Loan Points	\$ _____	\$ _____
Construction Loan Interest	\$ _____	\$ _____
Percent Loan Points	\$ _____	\$ _____
Other Packaging Fees	\$ _____	\$ _____
Legal/Bond Counsel	\$ _____	\$ _____
Issuance	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____
	\$ _____	\$ _____
Total Cost of New Project	\$ _____	
Total Cost of Improvement		\$ _____
Total Cost *	\$ _____	

** Total Cost of New Project plus Total Cost of Improvement.*

MUNICIPAL CERTIFICATION

I certify that I am authorized to complete this application on behalf of the municipality and that the information provided is true and accurate.

Municipality

Name and Title of Authorized
Municipal Official

Official's Signature

Date

The municipality must provide as part of the application:

- A copy of the signed and dated Inducement Resolution,
- A copy of the signed and dated Inducement Agreement,
- A complete letter of commitment or financing for a private placement,
- Commitment letters or letters of intent may be supplied subsequent to filing of application but will be required prior to FAME's public hearing for the issuance of a Certificate of Approval.

BOND FINANCING

Fee Schedule



Municipal Securities Approval Program

Application Fee:	\$5,000.
Issuance Fee:	
Allocation required	0.20% (minimum \$5,000.)
Allocation not required	0.10% (minimum \$2,500.)

Revenue Obligation Securities Program

Application Fee:	\$5,000.
Issuance Fee:	
Allocation required	0.30% (minimum \$10,000.)
Allocation not required	0.20% (minimum \$10,000.)

SMART, SMART-E, and Major Business Expansion Programs

Application Fee¹:	\$5,000.
Commitment Fee ² :	
Calculated under Loan Insurance Program	
Issuance Fee:	
Allocation required	0.30%
Allocation not required	0.20%
Annual Capital Reserve Fund Premium / Loan Insurance Fee:	
Calculated under Loan Insurance Program	

¹ & ² The Application Fee may be credited towards the Commitment Fee in accordance with the Rules governing the Loan Insurance Program.

- *Application Fees are payable at the time of applications and are non-refundable.*
- *Issuance Fees are due and payable upon issuance of the securities.*
- *Fees have been established pursuant to Chapters 201 and 202 of the Rules of the Finance Authority of Maine.*

FINANCE AUTHORITY OF MAINE EMPLOYMENT PLAN

In accordance with 10 MRSA Section 979, the Finance Authority of Maine requires that all applicants with more than ten (10) employees who receive financial assistance, describe any potential employment opportunities which may assist recipients of Aid to Families with Dependent Children. The information below must be provided as part of this process. This form will be released to a representative for the State's Employment and Training programs who will then contact the company about any training or openings specified in this application.

1. APPLICANT INFORMATION

Company Name: _____
Project Address: _____
Phone: _____ Fax: _____ E-Mail: _____

If the expansion is occurring at a site other than the main office, please complete the following:

Office Address: _____
Phone: _____ Fax: _____ E-Mail: _____

Please indicate the company representative who should be contacted to follow-up on this information:

Name: _____
Title: _____
Phone: _____ Fax: _____ E-Mail: _____

2. BUSINESS DESCRIPTION. If addressed in the FAME application, please note appropriate section.

Describe the type of business: _____

Describe principal products/services: _____

3. EMPLOYMENT INFORMATION. Please note any general employment-related information from the FAME, application.

Number of current employees: _____
Percentage of current employees in various job categories.
_____ Office _____ Professional _____ Sales
_____ Managerial _____ Technical _____ Production

Number of new full-time/part-time positions created as a result of FAME assistance:

FT	PT	
_____	_____	1st year
_____	_____	2nd year
_____	_____	3rd year
_____	_____	TOTAL

Title(s) and brief job description(s) for all new positions. (Attach additional sheets, if necessary.)

4. TRAINING INFORMATION.

In what ways could a training program assist your company?

What training will your company provide?

How would wage assistance be helpful in training new employees?

What is your projected hiring schedule?

For additional details and information, please contact FAME:

Finance Authority of Maine
5 Community Drive
P.O. Box 949
Augusta, ME 04332-0949

Tel: 1-800-228-3734
(207) 623-3263
Fax: (207) 623-0095
TTY: (207) 626-2717
E-mail: info@famemaine.com
URL: www.famemaine.com

**FINANCE AUTHORITY OF MAINE
DEPARTMENT OF ENVIRONMENTAL
PROTECTION ASSESSMENT APPLICATION**

NOTICE OF PROJECT INTENT

1. Must be filed with the: **Maine Department of Environmental Protection
Attn: Kevin Nelson
17 State House Station
Augusta, Maine 04333**

2. Please indicate the appropriate section of the Statute for your application.
 - Loan Insurance Sec. 1021
 - Taxable Bonds Sec. 961
 - Tax Exempt Bonds (Revenue Obligation Securities Program) (ROSP) Sec. 1041
 - Tax Exempt (Municipal Securities Approval Program) (MSAP) Sec. 1061

APPLICANT INFORMATION

1. Borrower name: _____
Contact person: _____
Address: _____
State: _____ Zip: _____
Telephone: _____ Fax: _____

2. If the project being financed is occurring at a site other than the address listed above, please provide that address:

Borrower name: _____
Contact person: _____
Title: _____
Address: _____
State: _____ Zip: _____
Telephone: _____ Fax: _____

3. Is the applicant a Maine corporation? YES NO

4. If the applicant is a Maine corporation, please submit a copy of the Certificate of Good Standing from the Maine Secretary of State. Certificate submitted? YES NO

5. If the applicant is not a Maine corporation, please identify the state of incorporation: _____

6. If the applicant is not a Maine corporation, is it registered with the Secretary of State? YES NO

7. If the applicant is commonly known by a name other than its legal name, please provide that name:

ENVIRONMENTAL INFORMATION

1. Will the project under consideration produce an industrial liquid effluent? YES NO

2. Will the project under consideration produce an industrial air emission? YES NO

3. Will the project under consideration involve the storage of more than 500 barrels of petroleum products and/or the handling and transfer of oil products in areas adjacent to tidal waters or the estuaries of tributaries? YES NO
4. Will the project under consideration exceed 20 acres, or, if adding to the site conditions in existence since 1970, will such an addition cause the cumulative size of the project site to exceed 20 acres? YES NO
5. Will the project under consideration involve the construction of a new structure(s) occupying a ground area in excess of 60,000 square feet, or, if adding to an existing structure, which has been constructed since 1970, will the addition cause the cumulative ground area of the structures to exceed 60,000 square feet? YES NO
6. Will the project under consideration involve the excavation of natural resources of: 1) three acres (this includes the cumulative area of all excavation since 1970) or, 2) 1,000 cubic yards per year? YES NO
7. Will the project under consideration result in the generation, treatment, storage, or disposal or any hazardous waste as defined in Chapter 850 of the regulations of the Maine Department of Environmental Protection? YES NO

NOTE: If you answered YES to any of the questions in the Environmental Information, the project developers should contact the Maine Department of Environmental Protection as soon as possible to discuss the proposed project.

PROJECT DESCRIPTION

Please describe in general terms the project in question. Please use additional space as necessary.

CERTIFICATION

I certify that I am authorized to submit this application and I am familiar with the information contained in it and to the best of my knowledge and belief such information is true, complete and accurate.

Applicant (please print): _____	Phone: _____
Applicant Signature: _____	Fax: _____
Title (print): _____	Date: _____
Business Address: _____	

FOR ADDITIONAL DETAILS AND INFORMATION, PLEASE CONTACT FAME:

Finance Authority of Maine
 5 Community Drive
 P.O. Box 949
 Augusta, ME 04332-0949

Tel: 1-800-228-3734
 (207) 623-3263
 Fax: (207) 623-0095
 TTY: (207) 626-2717

E-mail: info@famemaine.com

URL: www.famemaine.com

FINANCE AUTHORITY OF MAINE ENVIRONMENTAL QUESTIONNAIRE

1. Name of Applicant: _____

2. List all locations of the applicant's business: _____

(State whether the applicant is the owner or lessee of any premises referred to above.)

3. Describe briefly the nature of the applicant's business: _____

4. List all real estate owned by the applicant or by any guarantors of the loan, including any real estate which may have been referred to above and all real estate which is to secure this loan. Please state location and describe whether residential, commercial or industrial and describe improvements. If any such real estate is commercial or industrial, describe the nature of any activities occurring at those premises, whether such activities are conducted by the applicant or any guarantor as owner of the real estate or by a tenant and indicate for how long such activity has been taking place. If known, describe prior uses or activities at any such locations:

Regarding each piece of property, indicate date of transfer to current owner and state whether property was or may have been included in a property description with any other properties at any time after July 1, 1987.

5. Please indicate if the applicant's business or any of the activities, past or present, at any of the properties referred to in 2 and 4 above, whether conducted by the applicant or any guarantor as owner or lessee of the real estate or by any other lessee, ever included any of the following: gas stations, car washes, auto, truck, bus or boat maintenance or repairs, auto dealers, auto body shops, chemical manufacturing, metal plating, electronic component manufacturing, machine shops, dry cleaning, tanning, coal, gas or tar plants, railroad yards, electrical substations, sand or gravel pits, pigfarms, landfills or junkyards:

6. Identify all environmental or land use licenses, permits, approvals, authorizations, certifications, notices or filings which are required by any governmental agency for the applicant's business. Indicate those now held or delivered, date of issuance or filing and date of expiration or date of application (for those not yet held). If issued or filed, attach copies.

7. Do the applicant's business operations involve the generation, treatment, storage or disposal of any hazardous wastes or substances as defined in Chapter 850 of the Regulations of the Maine Department of Environmental Protection, the Resource Conservation and Recovery Act, 42 U.S.C. §6901 et seq. ("RCRA") or the Comprehensive Environment Response, Compensation and Liability Act, 42 U.S.C. §9601 et seq. ("CERCLA"), or under any regulations implementing RCRA or CERCLA?

YES NO

If yes, identify by chemical and trade name the type(s) of waste(s) and provide an estimate of quantity. _____

If yes, describe the process which uses or results in the substances or wastes, the methods of storage of any such substances or wastes, and the methods of disposal of any such wastes:

8. Have any activities at any of the locations referred to in 4 above, by current or prior owners, ever resulted in the generation of hazardous wastes at any time? YES NO

If yes, has the facility been closed in accordance with all applicable laws and received certification of such? YES NO

Explain: _____

9. Are any hazardous substances or wastes transported to or from any of the applicant's business locations? YES NO

If yes, identify by chemical and trade names the type(s) of waste(s) and identify the location(s) to which any such wastes are transported: _____

10. Has an environmental site audit, history, review or assessment ever been performed at any of the locations listed in 4 above? YES NO

If yes, state at which location(s), when, the result(s) and attach a copy if available.

11. Are there or were there ever any above or underground oil or chemical storage tanks on any of the premises listed in 4 above? YES NO

If yes, indicate the number of tanks at each location, the age of each tank, the location of the tanks on site, the storage capacity of each tank, the contents of any such tanks, the DEP registration number of each tank or owner, whether the tanks are or will be abandoned, and whether and when any such tanks were ever removed or replaced:

If yes, indicate whether any tank has been precision tested or had a statistical analysis of product inventory done within the past year. If so, provide a copy of the results.

12. Have any of the locations referred to in 4 above ever been used as a junkyard, as a dump for any materials or as a disposal site for any hazardous wastes or substances?
 YES NO

If yes, describe the nature and dates of any such use, the generator, if known, of any wastes, and the owner or operator of the site at the time of such use or disposal: _____

13. Do any of the locations referred to in 4 above contain any wastewater treatment lagoons or lagoons for the storage or treatment of any hazardous wastes? YES NO

If yes, describe age, capacity and nature of lagoons, and whether or not actively in use:

If inactive, indicate when abandoned and whether the lagoons have been closed in accordance with applicable law and received certification of such: _____

14. Has there ever been a release or threat of release of oil or any hazardous wastes at any of the locations referred to in 4 above? YES NO

If yes, identify location(s), applicable dates and explain, stating whether the release was cleaned up and when: _____

State whether any such releases were reported to any agency of State or federal government and if so, when and to whom reported: _____

15. Do any of the locations referred to in 4 above contain any asbestos? YES NO

If yes, state at which location(s): _____

16. Is any location, referral to in 4 above located on or adjacent to any wetland (fresh water or coastal)? YES NO

If yes, identify the location(s): _____

17. Are there likely to be any emissions of any "air pollution" or "hazardous air pollutant" (as defined in Title 38 Section 582(3) M.R.S.A. of 1964 as amended, and in Section 582(7-G) of said Title, respectively, and any and all Regulations and Standards adopted pursuant to Chapter 4 of Title 38 M.R.S.A. of 1964, as amended) into the atmosphere at any of the locations listed in 4 above? YES NO

If yes, state at which location(s) and explain: _____

18. Has the applicant or any guarantor ever been subject to any governmental enforcement or compliance action or proceeding related to any property referred to in 4 above or to any licenses, permits, approval, authorization, certifications, notices or filings referred to in 5 above or to any environmental or land use laws or regulations? YES NO

If yes, explain: _____

19. Is the applicant or any guarantor aware of any environmental problems or potential environmental problems at any of the locations referred to in 4 above or at any other locations ever owned or used in a manner by the applicant or any guarantor, whether or not such problems have been identified by any federal, State or local authorities? YES NO

If yes, explain: _____

List all real estate ever owned or used by the applicant or any guarantor of the loan which is or may be the subject of environmental problems. _____

20. Has any application by this applicant or any guarantor for any environmental license, permit, approval, authorization or certification ever been denied or not renewed?

YES NO If yes, explain: _____

The undersigned hereby certifies he/she has exercised due diligence and made all appropriate inquiries in completing the questionnaire and that the foregoing information is true and correct to the best of his/her/its knowledge.

Printed Name: _____

Signature: _____

Title: _____

Date: _____