

A completed loan application package must include all attachments listed on page six before it can be reviewed.

APPLICANT INFORMATION

Borrower Name

Street Address

Mailing Address

City/State/Zip

County

Phone Number

Fax Number

E-mail Address

LOAN INFORMATION

Amount Requested

Term Requested

Number of Jobs Created

Number of Jobs Retained

Public Benefit

BUSINESS INFORMATION

Business Name

Federal Tax ID Number

Federal DUNS

NAICS Number

Date Established

State

Mailing Address

City/State/Zip

County

US Congressional District

Phone Number

Fax Number

E-mail Address

Contact Person Name

Title

Phone Number

Fax Number

E-mail Address

Business Type

Proprietorship

Partnership

S-Corp

C-Corp

LLC

LLP

Other (describe)

Is there any legal action currently pending or threatened against the applicant(s) or guarantor(s)?

No

Yes

If yes, please explain.

Borrower Name

Business Principals: List all Partners or Stockholders and their ownership percentage*. (Attach additional sheets if necessary.)			
Name & Title	Address	Phone Number	Ownership Percentage
			%
			%
			%

**Individuals owning 20% or more of the borrower or owns 5% or more of the borrower and receives substantial income from the borrower, must provide unlimited personal guarantees.*

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

Proposed Collateral: (Attach additional sheets if necessary.)					
Type	Description	Market Value	Basis for Valuation	Existing Lien holder	Outstanding Balance

Borrower Name

APPLICANT SIGNATURE and CERTIFICATION

By signing below, I represent that I am the individual authorized to complete this application on behalf of the above borrower. I also certify that the information provided and submitted in connection with the application is true and accurate and fairly presents the business and financial status of the applicant. I authorize FAME to conduct appropriate business or personal credit checks.

Applicant Signature

Date

Applicant Name & Title

Guarantor Signature

Date

Guarantor Name

Guarantor Signature

Date

Guarantor Name

BUSINESS DISCLOSURE

The community that this business is located in has a population of less than 25,000.	<input type="checkbox"/> Yes <input type="checkbox"/> No
The borrower certifies that it is unable to finance the proposal as structured through other sources and that there is a need for this financing package.	<input type="checkbox"/> Yes <input type="checkbox"/> No
The undersigned certifies that it maintains no relationship with any other intermediary.	<input type="checkbox"/> Yes <input type="checkbox"/> No
If another intermediary is involved with this recipient, the total funds to be received do not exceed the \$150,000/\$250,000 maximum aggregate for the Intermediary Relending Program.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Intermediary Relending Program

This business has a minimum U.S. ownership of 51% and the following is the list of owners for this business showing the percent of ownership and U.S. status.

Owner	Ownership Percentage	U.S. Citizen
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No

Applicant Signature

Date

Applicant Name & Title

FOR FAME USE ONLY:

This is to certify that the application has been reviewed and that the borrower is eligible, the loan is for an eligible purpose and the loan complies with all applicable statutes and regulations:

	Eligibility		Uses
<input type="checkbox"/>	Private Organization	<input type="checkbox"/>	Establishment of New Business
<input type="checkbox"/>	Public Organization	<input type="checkbox"/>	Expansion of Existing Business
<input type="checkbox"/>	Individuals	<input type="checkbox"/>	Creation of Employment Opportunities
		<input type="checkbox"/>	Saving of Existing Jobs
		<input type="checkbox"/>	Community Development Projects

FAME Signature

Date

FAME Name and Title

Borrower Name

DEBT COLLECTION CERTIFICATION

Pursuant to the Debt Collection Improvement Act of 1996, the undersigned applicant hereby certifies the following:
Neither the applicant or any stockholder or partner owning 20% or more in the applicant are delinquent on any Federal indebtedness.

Applicant Signature _____ Date _____

Applicant Name and Title _____

RACIAL and ETHNIC DISCLOSURE

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

I do not wish to furnish this information.

Race	Ethnicity	Gender	Other
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> Hispanic/Latino	<input type="checkbox"/> Female-owned Organization	<input type="checkbox"/> Veteran
<input type="checkbox"/> Asian	<input type="checkbox"/> Non-Hispanic/Latino	<input type="checkbox"/> Male-Owned Organization	<input type="checkbox"/> Disabled
<input type="checkbox"/> Black/African American		<input type="checkbox"/> Public Body	
<input type="checkbox"/> Hawaiian/Pacific Islander			
<input type="checkbox"/> White			

Borrower Name

FAME DISCLOSURE and CONFIDENTIALITY STATEMENT

Certain information in the Finance Authority of Maine's (FAME'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 at FAME 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, financial statements, assessments of creditworthiness or financial condition, records obtained by FAME in connection with any monitoring or servicing of an existing project, or the release of any records or information which FAME has determined could cause competitive detriment to a business or individual to whom the information belongs and/or pertains.

If an applicant wants certain information to remain confidential, the applicant must clearly identify what information or documents are 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 competitive disadvantage, or loss of a competitive advantage, the applicant must provide FAME with sufficient information to independently determine the likelihood of such a detriment. Applicants may wish to consult an attorney or FAME's legal counsel regarding the scope of public disclosure and confidentiality as it relates to FAME and the business seeking assistance.

FAME does not discriminate in the administration of any of its programs or in its employment practices on the basis of race, color, national origin, age, gender, religion, physical or mental disability, political affiliation, marital status or sexual orientation. FAME is an equal opportunity employer, provider and lender.

APPLICANT SIGNATURE and CERTIFICATION

By signing below, I certify that I have read and understand the Finance Authority of Maine's (FAME's) Disclosure and Confidentiality Statement.

Applicant Signature

Date

Applicant Name and Title

APPLICATION CHECKLIST

A completed loan application package must include the following before it can be reviewed:

- Intermediary Relending Program (IRP) Application
- Detailed description of project being financed
- Detail of the sources and uses of all financing, include itemized description of work and costs
- Federal income tax return for the previous three years for business/borrower, also for principal owners/guarantors (those with 20 percent or more ownership)
- Accountant prepared financial statements, including income statement and balance sheet with notes
- Copies of signed commitment letter from other financing sources, as applicable
- A projected monthly cash flow statement for one year with explanation of underlying assumptions
- Current business debt service schedule listing of all debts and creditors (monthly payments, interest rates, terms)
- Completed schedule of mortgages and security interests (collateral securing outstanding debts)
- Personal Financial Statement(s) of principal owners
- Certification Regarding Debarment (USDA Form AD-1048)
- Request for Environmental Information (USDA Form RD 1940-20)

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.

A complete program description, including terms and conditions, is available online at FAMEmaine.com/Business.