

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

## BUSINESS/BORROWER INFORMATION

Business/Borrower Name					
Mailing Address			City/State/Zip		County
Physical Address			City/State/Zip		County
Phone Number		Cell Number		Email Address / Website	
Federal Tax ID		NAICS Number		Date Established	State
Contact Person Name				Title	
Phone Number		Cell Number		Email Address	
Gross Revenue (from recent tax return)				Net Income (from recent tax return)	
Is the applicant a minority-owned or controlled business?*		Is the applicant a woman-owned or controlled business?*		Is the applicant a veteran-owned or controlled business?*	
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prefer not to respond		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prefer not to respond		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Prefer not to respond	

**\*NOTE:** Must be owned or controlled by at least 51% minority, woman, or Veteran to qualify.

## LOAN INFORMATION

Amount Requested		Term Requested		Climate Aligned Investment	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	
Public Benefit (attach additional sheet, if necessary)					
Purpose of Loan					

BUSINESS TYPE			
<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> S-Corp	<input type="checkbox"/> C-Corp
<input type="checkbox"/> LLC	<input type="checkbox"/> Co-Op / ESOP	<input type="checkbox"/> Nonprofit	<input type="checkbox"/> Other (describe)
<b>Is there any legal action currently pending or threatened against the applicant(s) or guarantor(s)?</b>		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please explain.
Employment Information (business must have less than 750 employees)			
Current FTE:	Expected jobs created in two years	Expected jobs retained as a result of SSBCI funding	
	Full Time: _____ Part Time: _____	Full Time: _____ Part Time: _____	
Does business/borrower offer health insurance or pension plans to its employees?			
<input type="checkbox"/> Health Insurance	Type: _____		
<input type="checkbox"/> Pension Plan	Type: _____		

BUSINESS PRINCIPALS / GUARANTORS			
<b>List all Partners or Stockholders and their ownership percentage*.</b> (Attach additional sheets if necessary.)			
Name & Title	Address	Phone Number	Ownership Percentage
			%
			%
			%
			%

*\*Individuals owning 20% or more of the borrower or 5% or more who receive substantial income from the borrower, are considered Principal Owners who must provide Financial Statements with this application and must provide unlimited personal guarantees of any loans.*

BUSINESS INDEBTEDNESS							
<b>Include major leases. Use an asterisk (*) to identify debts to be paid with loan proceeds.</b> (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

**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.

\_\_\_\_\_  
Borrower/Authorized Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower/Authorized Representative Printed 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.

## 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.

\_\_\_\_\_

Borrower/Authorized Representative Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Borrower/Authorized Representative Printed Name

## APPLICATION CHECKLIST

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

- Grow Maine – FAME Direct Loan Application
- Federal income tax return for the previous three years for Business/Borrower, also for Principal Owners/Guarantors (*those with 20 percent or more ownership*)
- Year-to-date financial statements, including income statement and balance sheet
- Comprehensive list of all Business Debt. (*see Business Indebtedness block on page 2 for required details*)
- Personal Financial Statement(s) of all Principal Owners (*FAME form, signed and dated*)
- Detailed description of project being financed
- Detail of the sources and uses of all financing, include itemized description of work and costs
- Exhibit C – must be signed by Company Representative and all Principal Owners / Guarantors

### The following information may also be required:

- Employment Plan (*if your business employs ten or more*)
- Environmental Questionnaire (*if purchasing property*)
- 3-year Business Plan (*monthly for first year, then yearly for years two and three*)
- Exhibit D – Self-Certification SEDI (*if applicable*)
- Copies of signed commitment letter from other financing sources, as applicable

Supplemental information such as collateral appraisals, marketing plans, resumes, site assessments, and aging of accounts receivable/payable may be 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](http://FAMEmaine.com/Business).