

Small Business Loan Application

Today's Date



Fresno Economic Opportunities Commission

Applicant:

Last Name First Name M.I. SSN#

Address City State Zip

Gender DOB Ethnicity Marital Status

Immigration Status General Household Income Household Size: Adults Children

Co-Applicant:

Last Name First Name M.I. SSN#

Address City State Zip

Gender DOB Ethnicity Marital Status

Immigration Status General Household Income Household Size: Adults Children

Loan Information

Applicant (You may apply for credit in your name alone, regardless of your marital status)

Entity Type: Sole Proprietorship Corporation Limited Liability Company Limited Partnership General Partnership S-Corporation
 Limited Liability Partnership

Business Name Loan Amount Requested

Business Status Date Established Employer/Tax ID No.

Company Address Suite No.

City State Zip

Phone Fax Website

Primary Contact Cell Number Email

Secondary Contact Cell Number Email

Company Ownership (List All Owners, Principals and Officers)	Title	% Of Ownership
TOTAL (Must Total 100%):		

Have you been turned down for credit elsewhere? YES NO If "YES," provide the name(s) of the bank(s) and approximate date(s) of the denial(s) in the space below:

Name of Financial Institution	Date of Credit Denial	Name of Loan Officer

Personal Financial Statement

ASSETS	Amount	LIABILITIES	Amount
Cash on hand & in Banks		Accounts Payable	
Saving Accounts		Notes Payable to Banks and Others (Describe in Section 2)	
IRA or Other Retirement Account		Installment Account (Auto)	
Accounts & Notes Receivable		Installment Account (Other)	
Life Insurance-Cash Surrender Value Only (Complete Section 8)		Loan on Life Insurance	
Stocks and Bonds (Describe in Section 3)		Mortgages on Real Estate (Describe in Section 4)	
Real Estate (Describe in Section 4)		Unpaid Taxes (Describe in Section 6)	
Automobile-Present Value		Other Liabilities (Describe in Section 7)	
Other Personal Property (Describe in Section 5)			
Other Assets (Describe in Section 5)			
Total Assets		Total Liabilities	
		Net Worth (Difference between Total Assets and Total Liabilities)	

Section 1. Source of Income		Contingent Liabilities	
Salary		As Endoenser or Co-Maker	
Net Investment Income		Legal Claims & Judgments	
Real Estate Income		Provision for Federal Income Tax	
Other Income (Describe Below)*		Other Special Debt	

Description of Other Income in Section 1.

*Alimony or child support payments need to be disclosed in "Other Income" unless it is desired to have such payments counted towards total

Section 2. Notes Payable to Banks and Others		(Use attachments if necessary. Each attachment must be identified as part of this statement and signed)			
Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc)	How Secured or Endorsed Type of Collateral

Personal Financial Statement (continued)

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	How Secured or Endorsed Type of Collateral

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as part of this statement and signed.)

	Property A	Property B	Property C
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Mortgage Payment Per Month			
Rental Income Per Month			

Section 5. Other Personal Property and Other Assets.

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Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

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Section 7. Other Liabilities. (Describe in detail.)

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Section 8. Life Insurance Held. (Describe in detail.)

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I authorize the SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I/we certify the above and the statements contained in the attachment are true and accurate as of the stated dates(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I/we understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S Attorney General (Reference 18 U.S.C 1001). I/we authorize Fresno Community Development Financial Institution to disclose the status of the proposed financing transaction and the credit information concerning the business applicant and/or the owner(s)/guarantor(s) to referral sources, loan participate or other lenders concerning or related to the proposed transaction.

Authorized Signature _____ Date _____

Authorized Signature _____ Date _____

Business Profile (continued)

Future Plans (What are your future objectives?)

Market Analysis and Strategy (Explain your promotional pricing and distribution strategies)

Major Accomplishments (How your business differs from the competition, and your competitive advantages)

Management Profile

Work Experience (or attach resume)

Company Name/ Location	<input type="text"/>	From	<input type="text"/>	To	<input type="text"/>
Duties	<input type="text"/>	Title	<input type="text"/>		
Company Name/ Location	<input type="text"/>	From	<input type="text"/>	To	<input type="text"/>
Duties	<input type="text"/>	Title	<input type="text"/>		
Company Name/ Location	<input type="text"/>	From	<input type="text"/>	To	<input type="text"/>
Duties	<input type="text"/>	Title	<input type="text"/>		
Company Name/ Location	<input type="text"/>	From	<input type="text"/>	To	<input type="text"/>
Duties	<input type="text"/>	Title	<input type="text"/>		

Personal History

Are you presently on parole, or probation? If yes, indicate date parole or probation is to expire. Yes No

Have you ever been charged with and or arrested for any criminal offense other than a minor motor vehicle? Include offenses which have been dismissed, discharged, or not prosecuted. (All arrests and charges must be disclosed and explained on an attached sheet.) Yes No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? Yes No

Did you serve in the military? Yes No

Projections (continued)

Cash Flow for 12 Months

		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Revenue (REV)/Income														
Expenses	Pre-Startup EST	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Advertising														
Car, delivery & Travel														
Accounting & Legal														
Rent														
Telephone														
Utilities														
Insurance														
Taxes (Real Estate, etc.)														
Other Specify <input type="text"/>														
Other Specify <input type="text"/>														
Other Specify <input type="text"/>														
Other Specify <input type="text"/>														
Total Expenses (TE)														
Net Income (REV minus TE)														