

**Application to E.C.I.A. Business Growth, Inc.
For
E.D.A. Revolving Loan Fund Financing**

The Applicant must submit and agree to the following:

1. A letter requesting the funds and detailing the exact uses of the loan proceeds.
2. A history and description of the business (Exhibit I).
3. The name, address and telephone number of each principal and other requested data. (II)
4. Balance Sheets and Profit & Loss Statements for the previous three years (Exhibit III)
5. Corporate Tax Returns for the last two (2) years. Please sign and date (Exhibit IV)
6. A current Balance Sheet and Profit & Loss Statement not over 60 days old (Exhibit V)
7. Resumes of principals (Exhibit VI).
8. Current personal financial statement of each principal and the most recent personal tax return (signed) (Exhibit VII)
9. A Pro Forma Balance Sheet and a two-year Projected Profit & Loss Statement (Exhibit VIII)
10. Complete a Personal History form relating to pending criminal charges or past criminal convictions (other than simple misdemeanors) of any officer, director or owner of the company (Exhibit IX).
11. Complete a Schedule of Existing Debt Form (Exhibit X)
12. Make a presentation before the Board of E.C.I.A. Business Growth, Inc., whereby the Board may be in public or executive session; and at said Board presentation, agree to leave the meeting while the Board discusses this loan application.
13. A \$500.00 check for the application fee (to be deducted from the 1.5% funding fee at time of loan closing).

It is hereby certified that all the above listed financial and related business data supplied to E.C.I.A. Business Growth, Inc., is accurate and true. It is understood that all information supplied to E.C.I.A. Business Growth, Inc., by the applicant will be kept strictly confidential and only shared with participating private/public lenders. It is further understood that E.C.I.A. Business Growth, Inc. will order a Credit History Review (personal and/or corporate) and that by signing this application, the borrower consents to said review. It is also understood that additional information may be requested in order to evaluate this application and that E.C.I.A. Business Growth, Inc., is hereby authorized to obtain verification of any information contained in the application.

The purpose of the RLF is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the following eligible areas: Cedar, Clinton, Delaware, Dubuque and Jackson counties. The lender reserves the right to recall the loan if these requirements are not met.

Name of Business Concern (type in name)

By _____
Signature Title (type in title)

Date _____

*****IMPORTANT NOTICE*****

In order to meet the requirements of the Federal Register Vol 62 No. 210, Revision to the Standards for the Classification of Federal Data on Race and Ethnicity, all application forms for Rural Development financed programs must include below the signature and date block the following disclosure statement:

“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.

Ethnicity:

Hispanic or Latino _____

Not Hispanic or Latino _____

Race: (Mark one or more)

White _____ Black or African American _____

American Indian/Alaska Native _____ Asian _____

Native Hawaiian or Other Pacific Islander _____

Gender: Male _____ Female _____

_____ Information provided by lender.