

Rockingham Economic Development Corporation

Regional Revolving Loan Fund Intermediary Re-lending Loan Program (IRP Program)

Pre-Screening Application

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law is the Federal Deposit Insurance Corporation, 15 Braintree Hill Office Park, Braintree, MA 02184.

Rural Development, as a source of some funds, is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410

1. Borrower/Business Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Email: _____
2. Type of Business: _____
Date Established: _____ Federal Tax ID #: _____
DUNS #: _____
3. Financing Request:
 - a) Amount Requested from REDC: _____
 - b) Have you applied for other financing and for how much? _____
 - c) How much owner's equity will be committed to this project? _____
4. Estimated Project Costs:
 - a) Land _____
 - b) Land Improvements _____
 - c) Building _____
 - d) Machinery & Equipment _____
 - e) Professional Fees (lawyers, etc.) _____
 - f) Working Capital _____
 - g) Other (contingency construction interest, etc.) _____
 - Total _____

5. Amount Requested and Source of Funds (include terms and loan interest rates)

- a) Bank _____
- b) Regional RLF _____
- c) Agency (SBA, BFA, OSP, etc.) _____
- d) Equity _____
- e) Total _____

6. Please describe your attempts to obtain commercial credit for this project

Brief Project Description _____

7. Project timetable for completion of project: _____

8. Available collateral other than project assets: _____

_____	Value	_____	Appraisal Available	_____
_____	Value	_____	Appraisal Available	_____
_____	Value	_____	Appraisal Available	_____

9. Employment

- 1. Before project _____
- 2. After project _____

10. Application prepared by:

Name _____

Title _____ Telephone _____

11. Registered Agent: (legal representative for notification purposes in NH)

Name _____

Title _____ Telephone _____

12. The following questions pertain to the applicant, company, officers, directors or principal stockholders:

Have you ever declared bankruptcy? Yes____ No____

Have you ever been in receivership? Yes____ No____

Have you ever had any compromises with creditors? Yes____ No____

Do you have any pending litigation? Yes____ No____

Do you have any pending criminal charges? Yes____ No____

Have you ever been convicted of a felony? Yes____ No____

Do you owe any payroll or other taxes to the IRS? Yes____ No____

Are you in default on any federal/school loans? Yes____ No____

If yes, please describe below:

13. Are all principals U.S. Citizens? Yes _____ No _____

If no, please detail _____

14. Please list all officers and stockholders of the corporation with 20% or more ownership:

1. Name _____ Title _____
Address _____
City/State/Zip _____
Percent (%) Ownership _____
Social Security Number _____ Date of Birth: _____

2. Name _____ Title _____
Address _____
City/State/Zip _____
Percent (%) Ownership _____
Social Security Number _____ Date of Birth: _____

3. Name _____ Title _____
Address _____
City/State/Zip _____
Percent (%) Ownership _____
Social Security Number _____ Date of Birth: _____

4. Name _____ Title _____
Address _____
City/State/Zip _____
Percent (%) Ownership _____
Social Security Number _____ Date of Birth: _____

15. CERTIFICATION / AUTHORIZATION / SIGNATORY PAGES

1. I / we certify that all information provided is accurate and true to the best of my knowledge. I further certify that the corporation / company applying for funds is current and in good standing with any applicable payroll or other taxes due to the Internal Revenue Service.
2. I / we acknowledge that there are fees associated with applying for a loan through the Regional Loan Fund / Intermediary Re-lending Program. A Loan Origination Fee may be included at the time of offer. Legal costs are due at closing and paid by the borrower.
3. I / we authorize REDC to share information gathered on this form and provided by me to the REDC, with any or all of the REDC Revolving Loan Fund Bank participating banks.
4. I / we authorize REDC to obtain credit reports on my credit history.

Printed Name: _____

Signature: _____

Title: _____ Date: _____

Printed Name: _____

Signature: _____

Title: _____ Date: _____

Printed Name: _____

Signature: _____

Title: _____ Date: _____

IRP LOAN APPLICATIONS ONLY – Additional Information

To all loan applicants: Additional forms are required by the USDA in order to process your loan application. If your loan is approved you will be required to provide this information on an on-going basis for all of your employees. Please complete the Civil Rights and Equal Opportunity Form as well as the Assurance Agreement and return them with your completed loan application. Please contact REDC with any questions at 603-772-2655.

REDC PRE-SCREENING LOAN APPLICATION

PART II

Company: _____

Date: _____

Please provide all items marked with a ✓ as part of this loan application.

Information Needed

- Last 3 year's fiscal year end financial statements
- Last 3 year's corporate tax returns
- Current management-prepared interim financial statement (Balance Sheet and Profit & Loss) and last year's similar period interim financial statement for comparison purposes
- Last 3 year's financial statements and/or tax returns on all affiliated companies and real estate entities (if applicable)
- Projections – along with facts and assumptions supporting them
- Cash Flow Projections
- Current Accounts Receivable Agings
- Current Accounts Payable Agings
- Personal financial statement on all owners/guarantors: _____
- Personal tax returns on all owners/guarantors: _____
- Equipment List
- Business Plan
- Background on Management
- Brochures and other information as to company's products and services
- _____
- _____

REDC Pre-Screening Loan Application Addendum

Creditor	Loan Balance	Monthly Payment	PURPOSE/DESCRIPTION	Interest Rate	Loan Origination Date	Maturity Date	Collateral