



BCL of Texas

Business & Community Lenders

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SBA Microloan Program Application

Pre-Qualification Information

Loan eligibility requirements

| | |
|--------------------------|--|
| <input type="checkbox"/> | Existing business over three years in operation |
| <input type="checkbox"/> | Business must show profit within the last two years (Business Tax Returns) |
| <input type="checkbox"/> | Principals of the business must have a 620 credit score of better |
| <input type="checkbox"/> | Business must have a positive net worth |
| <input type="checkbox"/> | Business must have sufficient collateral to secure note |

If all apply, please continue with loan application process.

Note: Not for profit business and business involved in real estate development or multi-level marketing programs are NOT eligible.

Company Information

Company name _____

Address _____ City _____ State _____ Zip _____

Principal in Charge _____ Phone () _____ Fax () _____

Secondary Contact Person _____ Phone () _____ Fax () _____
(In-House Comptroller or Bookkeeper)

Type of Business _____ Date Established _____

Type of Entity (check one) Proprietorship Partnership Corporation LLC

Company Ownership

Name _____ Title _____ % of Ownership _____

Name _____ Title _____ % of Ownership _____

Name _____ Title _____ % of Ownership _____

Affiliate Businesses

Name _____ Owner _____ % of Ownership _____
(Applicant company or individuals)

Name _____ Owner _____ % of Ownership _____
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Existing Business Locations

Address _____ Square feet _____ Lease Payment _____ Replaced by new facility? _____

Address _____ Square feet _____ Lease Payment _____ Replaced by new facility? _____

References

Bank Name _____ Acct. no. _____ Acct. officer _____ Phone _____

Bank Name _____ Acct. no. _____ Acct. officer _____ Phone _____

Bank Name _____ Acct. no. _____ Acct. officer _____ Phone _____

Accountant _____ Firm name _____ Phone _____

Attorney _____ Firm name _____ Phone _____

Trade reference _____ Contact Person _____ Phone _____

Trade reference _____ Contact Person _____ Phone _____

Nature of your Business

Name of your business _____

Type of products or services (include any catalogs or brochures) _____

Geographic market area _____

List key customers _____

List major competitors _____

Total Project Cost

Use of proceeds

Working Capital: \$ _____

Furniture: \$ _____

Machinery: \$ _____

Other: \$ _____

Equipment: \$ _____

Other: \$ _____

Inventory: \$ _____

Other: \$ _____

Total \$ _____

Total \$ _____

*Please note – Maximum loan amount for Microloan may not exceed \$35,000.00

Employee Questionnaire

Number of current employees _____ Retained/new employees within the next two years as a result of this loan program _____

Key employees

| Name | Title | Responsibilities | Years with company | Years in the industry |
|------|-------|------------------|--------------------|-----------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Miscellaneous Questions

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? _____

Are you or your business involved in any pending or prior lawsuits? _____ *If yes, please provide details on a separate sheet.*

Checklist

Business Information

| | |
|--------------------------|--|
| <input type="checkbox"/> | Business tax returns for the last three years |
| <input type="checkbox"/> | Current Year-to-date Business Financials |
| <input type="checkbox"/> | Assume Name Certificate if applicable |
| <input type="checkbox"/> | Articles of Incorporation and By-Laws (if corporation) |
| <input type="checkbox"/> | President of the corporation is _____ |
| <input type="checkbox"/> | Secretary of the corporation is _____ |
| <input type="checkbox"/> | Articles of Organization and Operating Agreement (if LLC) |
| <input type="checkbox"/> | Partnership Agreement (if partnership) |
| <input type="checkbox"/> | Two to three year financial projections |
| <input type="checkbox"/> | Collateral List: Business Assets, mortgage on business or |
| <input type="checkbox"/> | investment property, personal or business vehicle titles free and clear. |

Personal information (for each owner of 20% or greater)

| | |
|--------------------------|---|
| <input type="checkbox"/> | Personal tax returns for the last three years |
| <input type="checkbox"/> | Personal resume |
| <input type="checkbox"/> | Personal financial statement |

Affiliate Business information

| | |
|--------------------------|---|
| <input type="checkbox"/> | Statement of ownership of all affiliate businesses |
| <input type="checkbox"/> | Three year of tax returns on all affiliate businesses |
| <input type="checkbox"/> | Current financial statements for all affiliate businesses |

Authorization to Release Information

I/We hereby authorize the release to CEN-TEX Certified Development Corporation dba BCL of Texas of any information they may require at any time for any purpose related to my/our credit transactions with them.

I/We further authorize CEN CEN-TEX Certified Development Corporation dba BCL of Texas of to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided here within or at a later date, is valid and correct to the best of my/our knowledge.

Name of applicant(s) _____

Signature of applicant(s) _____

Date _____

Name of applicant(s) _____

Signature of applicant(s) _____

Date _____