

Micro Loan Program Application Addendum

(to be completed along with First Financial Bank Business Banking Application)

How much money do you need to borrow?

(micro loan program limited to $10,000 per business)

How much of your own money are you putting into the transaction?

How will you use the borrowed money?

**Real Estate Operations Various**

Leasehold imprv\_\_\_\_ Equipment $\_\_\_\_\_\_\_ Buy a business $\_\_\_\_\_\_

Construction $\_\_\_\_\_ Furn/Fixtures $\_\_\_\_\_ Façade imprv $\_\_\_\_\_\_\_

Renovation $\_\_\_\_\_\_ Inventory $\_\_\_\_\_\_\_ R&D $\_\_\_\_\_\_\_

TOTAL $\_\_\_\_\_\_\_\_\_ Accts Rec.$\_\_\_\_\_\_ Professional fees $\_\_\_\_\_\_

 TOTAL $\_\_\_\_\_\_\_ Start-up costs (Itemize details below) $\_\_\_\_\_

 Total $\_\_\_\_\_\_\_\_

General Comments:

**Management:**

If you are starting this business from the ground up, have you worked in this type of business in the past? \_\_\_\_\_\_ yes \_\_\_no \_\_N/A

If yes, how long? \_\_ years \_\_ months

Do you have management experience/training in this type of business? \_\_yes \_\_no

If this is an existing business, has it been profitable in the past? \_\_ yes \_\_ no \_\_N/A

Is it profitable now? \_\_ yes \_\_ no

Are current financial statements available (within 90 days of this application)? \_\_yes \_\_ no

Are year-end historical statements for **2** years available? \_\_ yes \_\_ no \_\_N/A

**Personal Financial Information**

**Assets Liabilities**

**Cash \_     \_\_\_\_\_\_\_\_\_\_\_ Credit Cards \_     \_\_\_\_\_\_**

**Securities \_     \_\_\_\_\_\_\_\_\_\_\_\_\_ Auto Loans \_     \_\_\_\_\_\_\_**

**Real Estate \_     \_\_\_\_\_\_\_\_\_\_\_\_ Other \_     \_\_\_\_\_\_\_\_\_\_\_**

**Other \_     \_\_\_\_\_\_\_\_\_\_\_\_\_**

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**Small Business Loan Center Application**

**Important** Application Information: Federal Law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the

information. The information you provide is protected by our privacy policy and federal law.

Each shareholder, partner or member owning 25 percent or more interest in the Business Applicant must sign a personal guaranty. A minimum of 1 guarantor is required regardless of percent ownership. Additional guaranties may be required.

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| --- |
| **BUSINESS INFORMATION** |
| BUSINESS APPLICANT’S NAME (*Exact Legal Name*) | DBA (*If Applicable*) |
| BUSINESS STREET ADDRESS (*Can not be a PO Box*) | CITY | STATE | ZIP CODE |
| MAILING ADDRESS (*If Different From Above)* | CITY | STATE | ZIP CODE |
| TAX PAYER ID NUMBER | BUSINESS PHONE | BUSINESS FAX | CELL PHONE (*Optional*) |
| BUSINESS TYPE**[ ]** SOLE PROPRIETORSHIP [ ]  C-CORPORATION [ ]  S-CORPORATION [ ]  LIMITED LIABILITY COMPANY [ ]  PARTNERSHIP [ ]  OTHER |
| DESCIPTION OF BUSINESS OR SERVICE (*Be Specific*) | DATE BUSINESS STARTED | YEARS CURRENT OWNERSHIP | YEARS OWNERS HAVE BEEN IN THIS LINE OF BUSINESS  | # OF EMPLOYEES |
| GROSS ANNUAL SALES IN YOUR PREVIOUS FISCAL YEAR$ | BUSINESS YEAR END DATE | BUSINESS CHECKING & SAVINGS TOTAL BALANCE$ |
| **OWNER(S) INFORMATION** |
| ***List all Owners/Guarantors with at least 25% ownership interest in the company. If there are more than two owners, complete additional application.*** |
| AUTHORIZED OFFICER (*First, MI, Last)* | SOCIAL SECURITY #**-****-** | DATE OF BIRTH | TITLE | % OWNERSHIP | YEARS AS OWNER |
| HOME PHONE | ADDRESS | CITY | STATE | ZIP |
| MONTHLY MORTGAGE / RENT PAYMENT$ | GROSS PERSONAL ANNUAL INCOME AS REPORTED ON LAST TAX RETURN$ | NET WORTH (*Excluding the Business*)$ | CASH & MARKETABLE SECURITIES$ |
| AUTHORIZED OFFICER (*First, MI, Last)* | SOCIAL SECURITY #**-  -** | DATE OF BIRTH | TITLE | % OWNERSHIP | YEARS AS OWNER |
| HOME PHONE | ADDRESS | CITY | STATE | ZIP |
| MONTHLY MORTGAGE / RENT PAYMENT$ | GROSS PERSONAL ANNUAL INCOME AS REPORTED ON LAST TAX RETURN$ | NET WORTH (*Excluding the Business*)$ | CASH & MARKETABLE SECURITIES$ |
| **LOAN REQUEST** |
| PURPOSE OF LOAN | LOAN TYPE | AMOUNT REQUESTED$ | TERM REQUESTED |
| COLLATERAL AVAILABLE |
| **FINANCIAL INFORMATION** |

[ ]  CORPORATE TAX RETURNS OR FYE STATEMENTS FOR LAST TWO YEARS AND INTERIM, IF AVAILABLE SUBMITTED WITH THIS APPLICATION.

[ ]  CURRENT PERSONAL FINANCIAL STATEMENT AND MOST RECENT PERSONAL TAX RETURN SUBMITTED WITH THIS APPLICATION.

**BUSINESS DEPOSIT ACCOUNTS**

|  |  |  |  |
| --- | --- | --- | --- |
| FINANCIAL INSTITUTION | TYPE OF ACCOUNT | CURRENT BALANCE | AVERAGE BALANCE |
|  |  | $ | $ |
|  |  | $ | $ |
|  |  | $ | $ |

**PERSONAL DEPOSIT ACCOUNTS**

|  |  |  |  |
| --- | --- | --- | --- |
| FINANCIAL INSTITUTION | TYPE OF ACCOUNT | CURRENT BALANCE | AVERAGE BALANCE |
|  |  | $ | $ |
|  |  | $ | $ |
|  |  | $ | $ |

**BUSINESS DEBTS (List all business debts including accounts and trade payables)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| TO WHOM PAYABLE? | TYPE OF ACCOUNT (*Revolving, Term, etc.*) | BALANCE OWING | PAYMENT | PAY OFF WITH PROCEEDS? |
|  |  | $ | $ PER  | **[ ]** YES |
|  |  | $ | $ PER  | **[ ]**  YES |
|  |  | $ | $ PER  | **[ ]** YES |
| **RELATED BUSINESS ISSUES** |
|  |

HAS THE APPLICANT OR ANY GUARANTOR OR CO-APPLICANT EVER DECLARED BANKRUPTCY? [ ]  YES [ ]  NO

IS THE BUSINESS APPLICANT OR ANY GUARANTOR OR CO-APPLICANT A PARTY TO ANY CLAIM OR LAWSUIT? [ ]  YES [ ]  NO

ARE THERE ANY STATE OR FEDERAL TAX LIENS FILED AGAINST THE BUSINESS APPLICANT OR ANY GUARANTOR OR CO-APPLICANT? [ ]  YES [ ]  NO

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| **EQUAL CREDIT OPPORTUNITY NOTICE** |
| Were your gross revenues $1,000,000 or less in your previous year?[ ]  YES[ ]  NOIf you answered “yes” and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: First Financial Bank Business Banking 225 Pictoria Drive Cincinnati, OH 45246 (888) 815-3530within 60 days from the date you are notified of Creditor’s decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you. | NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income derives from any public 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 concerning the creditor is: Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 (888) 851-1920 (8 a.m. to 6 p.m. CST) |

[ ]  **NOTICE – Applicant Only** [ ]  **NOTICE – JOINT CREDIT with Co-Applicant(s)**

**We intend to apply for joint credit. (initials) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *(If applicable, complete the Statement of Intent form.)***

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor’s credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

By signing below, the undersigned affirms that all representations made heretofore stated in this application are true and correct .

By \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ By \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Signature Date Signature Date

By \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ By \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Signature Date Signature Date