



CEN·CAL  
Business Finance Group

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5094 N. Fruit Avenue, Suite 103, Fresno, CA 93711

**Loan Application**

**Company Information**

Company Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Principal in charge \_\_\_\_\_ Work Phone ( ) \_\_\_\_\_ Work Fax ( ) \_\_\_\_\_

Company Website \_\_\_\_\_ Email \_\_\_\_\_

Type of Business \_\_\_\_\_ Date Established \_\_\_\_\_

Type of Entity (check one): Proprietorship  Partnership  LLC  Corporation(number of years) \_\_\_\_\_

**References**

Bank Name \_\_\_\_\_ Account Officer \_\_\_\_\_ Phone \_\_\_\_\_

Accountant \_\_\_\_\_ Firm Name \_\_\_\_\_ Phone \_\_\_\_\_

Attorney \_\_\_\_\_ Firm Name \_\_\_\_\_ Phone \_\_\_\_\_

**Company Ownership**

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

**Affiliate Business:** List any other business owned by any principal with 20% or more ownership in operating company

Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

**Existing Business Locations**

Business Address \_\_\_\_\_ Own  Lease  Replaced by new facility? Yes  No

Business Address \_\_\_\_\_ Own  Lease  Replaced by new facility? Yes  No

Business Address \_\_\_\_\_ Own  Lease  Replaced by new facility? Yes  No

Business Address \_\_\_\_\_ Own  Lease  Replaced by new facility? Yes  No

**Checklist:** Please provide the following documents and information

**Business Information**

Federal Tax Returns for the last 3 years
Interim financial statements dated within the last 60 days
Business debt schedule (form attached)
Projections (Attached if applicable)
Other _____

**Legal entity documents (as applicable)**

Sole Proprietorship- Fictitious Business Name Statement(filing and proof of publication with county records stamp)
Corporation- Articles of Incorporation, Corporate Bylaws and Stock Certificates
Partnerships (General, Limited or Limited Liability)- partnership Agreement (with all exhibits) and State Registration, if any
Limited Liability Company- Articles of Organization Form(LLC-1) and Operating Agreement
Trust- Trust Agreement with all exhibits

**Personal Information (for each individual with 205 or greater ownership)**

Personal Tax returns for the last three years
Personal financial statement (form attached)
Personal resume (form attached)

**Real Estate Information**

Real Estate Purchase Agreement and Escrow Instructions OR Escrow Closing Settlement Sheet and Grant Deed
Construction cost budget and/or equipment bids
Existing environment studies

**New project Information**

Street Address of project \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

What is the square footage of the new building? \_\_\_\_\_ What is the square footage your company will occupy? \_\_\_\_\_

Please note- we require your company to occupy 51% of an existing building or 60% of a new building.

Escrow closing date \_\_\_\_\_ Realtor's Name \_\_\_\_\_ Phone \_\_\_\_\_

How will the property vest (i.e. individually, husband and wife, partnership, LLC, corporation, trust...)? \_\_\_\_\_

If there are any tenants that will remain in the building, please provide the following information: Please have realtor provide copies of all existing leases.

Tenant Name	Square Footage	Lease Expiration	Rent Amount

**Total Project Costs**

Enter Dollar Amounts

Enter Dollar Amounts

Real Estate (land and building).....\$ \_\_\_\_\_ Acquisition of existing business.....\$ \_\_\_\_\_  
 New construction/expansion/repair..... \$ \_\_\_\_\_ Payoff SBA loan.....\$ \_\_\_\_\_  
 Acquisition and/or repair of machinery and equipment.. \$ \_\_\_\_\_ Payoff bank loan (non SBA associated).....\$ \_\_\_\_\_  
 Inventory Purchase.....\$ \_\_\_\_\_ Other debt payment (non SBA associated) \$ \_\_\_\_\_  
 Working capital (including loan fees).....\$ \_\_\_\_\_ TOTAL PROJECT.....\$ \_\_\_\_\_

**Operating Company Profile:** Use separate attachments to answer questions if necessary.

Company Name \_\_\_\_\_

Describe the type of business you are in and how/why you became involved \_\_\_\_\_

\_\_\_\_\_

Types of products or services offered ( include any catalogs or brochures) \_\_\_\_\_

\_\_\_\_\_

Geographic market area served \_\_\_\_\_

\_\_\_\_\_

What is your outlook concerning the business activity in which you are engaged? \_\_\_\_\_

\_\_\_\_\_

How will this loan benefit your company? \_\_\_\_\_

\_\_\_\_\_

Will this loan create new employment opportunities? Yes  No  If yes, state how: \_\_\_\_\_

**Customer Profile**

What primary markets use your products? \_\_\_\_\_

List key customers \_\_\_\_\_

List major competitors \_\_\_\_\_

List major suppliers \_\_\_\_\_

Future plans (What is your growth strategy? Rapid growth, moderate, or maintain market position? What are the impediments that may impact your success?) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Major past accomplishments, how your business differs from the competition and your competitive advantage: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Marketing analysis and strategy (explain your promotional, pricing, and distribution strategies.) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Previous SBA or other federal government debt**

Name of Agency \_\_\_\_\_ Original amount of loan \_\_\_\_\_

Date of request \_\_\_\_\_ Approved or Declined \_\_\_\_\_ Current Balance \_\_\_\_\_ Status  current  past due

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Have you or any officer of your company ever been involved in bankruptcy or insolvency proceeding? If yes please provide details. Yes  No

Are you or your business involved in any pending lawsuits? If yes please provide details.....Yes  No

Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, ACE, any Federal Agency, or the participating lender? If yes, please provide the name and address of the person and the office where employed.....Yes  No

Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest?.....Yes  No

Does your business presently engage in export trade?.....Yes  No

Do you have plans to begin exporting as a result of this loan?.....Yes  No

Would you like information on exporting?.....Yes  No

I/We declare that the information provided in this application is true and correct. I hereby authorize the release of any and all credit report and other information required in the processing of my loan application and as required in the servicing and/or during the term of my loan. I further authorize Business Finance Group Inc. to release such information to any entity as required in the processing of my loan application.

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.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_