



44 BUSINESS CAPITAL

Loan Request Form

Company Name _____

Phone _____ Fax _____ E-mail Address _____

Address _____

City _____ State _____ Zip _____

Type of Business _____ Date Established _____

Type of Entity Corporation Partnership Sole Proprietorship
 Limited Liability Company/Partnership Other

Numbers of Employees Existing Expected After This Loan

Do you have accounts receivable? Yes No

Do you have working capital line of credit? Yes No

Ownership – Operating Company

List below all officers, directors, partners, owners, co-owners, and stockholders.

Name	Title	Percentage of Ownership
		%
		%
		%
		%
		100%

Ownership – Real Estate Holding Company

Name	Title	Percentage of Ownership
		%
		%
		%
		%
		100%

*NOTE: Percent total for individuals listed in the above table must total 100%. If additional space is required to list all individuals, this information can be submitted as an attachment to the application.

Affiliates

List below all business concerns in which the applicant Company or any of the individuals listed in the ownership section have any ownership. Use additional sheets if necessary.

Company Name	Owner (applicant, company, or individual)	Percentage of Ownership
		%
		%
		%
		%



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Key Contact Information

Bank Name	Phone
Address	
City	State Zip
Accountant's Name	Phone
Attorney's Name	Phone
Life Insurance Agent	Phone
Hazard Insurance Agent	Phone

Estimated Project Costs

	Your Money	Other Sources	Our Loan	Total Funds
Land acquisition	\$ _____	\$ _____	\$ _____	\$ _____
Land and building acquisition	_____	_____	_____	_____
Acquisition of machinery/equipment	_____	_____	_____	_____
Inventory purchase	_____	_____	_____	_____
Working capital (including accounts payable)	_____	_____	_____	_____
Acquisition of existing business	_____	_____	_____	_____
Payoff bank loan	_____	_____	_____	_____
Other debt	_____	_____	_____	_____
Closing costs for 44 loan (if applicable)	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Total Amount	\$ _____	\$ _____	\$ _____	\$ _____
Loan amount requested	\$ _____			

Collateral provided for loan:	Property A	Property B
Commercial Property		
Residential Property		
Other		
Other		

I certify that all of the above information is true and correct to the best of my knowledge and belief. I hereby authorize the release to 44 Business Capital of all credit history and information required for the purpose of processing and evaluation the applicant's credit transaction. The undersigned also permits 44 Business Capital to release the applicants' credit information and otherwise exchange information regarding applicant's credit transaction to various business professionals involved in the transaction, including but not limited to, commercial real estate brokers, real estate agents, accountants, attorneys, the U.S. Small Business Administration, and third party financial institutions.

Signature _____ Date _____

Title _____



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Public Record Document

Public Record - Utilizes public records to verify information provided by the applicant(s); It is therefore important to ensure that this section is completed as accurately and fully as possible

Are you or your business involved in any pending lawsuits? Yes No
• If yes, furnish details in separate exhibit

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? Yes No
• If yes, furnish details in separate exhibit

Have any of the owners been arrested or convicted of any criminal offense other than a minor traffic violation? Yes No
• If yes, furnish details in separate exhibit

Does any applicant or their spouse or any member of their 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 or ACE, any Federal Agency or the participating lender Yes No

Government Debt

Please complete (applicant or any affiliates) the chart below if you have current and previous SBA and other Government debt - Including:

1. Federal debt, Including SBA, received by the applicant including loans that have been paid in full or charged off;
2. Federal debt (including student loans and disaster loans) borrowed by any principal of the applicant;
3. Federal debt borrowed by any other business currently or previously owned by any principal of the applicant.

If there has been a loss to the government as a result of a charge off, compromise, or discharge due to bankruptcy for any of the listed debt, it must be identified below. LOSS is the outstanding principal balance of the loan that the government agency had to write off after all collection activities (including compromises) were finalized.

Name of Agency	Agency Loan #	Borrower's Name	Original Amount of Loan	Date of Application	Loan Status	Outstanding Balance	Amount of Loss to the Government



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Business Questionnaire

Business History – Summarize the history of the business:

Goals and Objectives – Please describe the service(s) or product(s) the business provides and the role the company serves in the industry:

Target Market – Describe your customers and how your products or services fill this need?

Sales and Marketing – Describe how you plan to reach your target market? (Describe your advertising plan and sales activities, etc.)



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How will this loan assist your company? Describe why you need the loan and your intent with the funding.

Discuss your industry's current structure, economic factors and trends

Seasonal Factors – Do you plan to have increasing volume month over month or will there be peaks and valleys based on the season? Explain....

Products/Services – Provide additional information about key products or services and how they are different from one another. Also provide a percentage of revenue mix.



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Key Customers and Key Vendors – List customers/vendors that make up a significant portion of your revenue (i.e. greater than 20%).

Customers	Vendors

Major Competitors, e.g., who are your competitors? What are their strengths and weaknesses compared to yours?

Describe your company's competitive advantage, e.g., how is your company different from your competitors and how is it better equipped to gain market share?

Website of the business _____

Applicant's Signature _____

Date: _____

Name and Title: _____



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Authorization(s) in connection with Application of Credit

The undersigned certifies that all statements in this application and each document required to be submitted in connection herewith, including Federal Income Tax Returns are true, correct and complete. The undersigned authorizes 44 Business Capital to rely on such statements, make such inquiries and gather such information as it deems necessary to verify any information provided to 44 Business Capital on this application or any such required document, including inquiries to the IRS, business credit reporting and credit bureau agencies, and further authorizes 44 Business Capital, its holding company and affiliates to exchange this application, the information contained in or submitted with this application and all banking relationship information with each other and with business credit reporting or credit bureau agencies and creditors of the undersigned. The undersigned further agrees to notify 44 Business Capital promptly of any material change in such information.

Commercial use: The undersigned certifies that any property and or proceeds from the proposed loan request will be used by the applicant for business or commercial purposes only and not for any personal, family or household purpose, and that the proposed request would constitute a business or commercial loan, which is exempted from the disclosure requirements of (Regulation 2) Truth in Lending of the Board of Governors of the Federal Reserve System. The applicant agrees to indemnify and hold harmless from any and all claims, loss of damage resulting or caused by this request, being subject to any provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act) and Regulation 2 of the Board of Governors of the Federal Reserve System. The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request.

Your signature below acts not only under your authority and capacity within the entity you represent in making this business credit application; but also is an effective waiver and consent to 44 Business Capital to verify any information it deems necessary on you as an individual to include, but not limited to, your individual credit bureau information.

Signatures

1. Name _____
Address: _____
Date of Birth: _____ Social Security Number: _____
Signature: _____

2. Name _____
Address: _____
Date of Birth: _____ Social Security Number: _____
Signature: _____

3. Name _____
Address: _____
Date of Birth: _____ Social Security Number: _____
Signature: _____

4. Name _____
Address: _____
Date of Birth: _____ Social Security Number: _____
Signature: _____



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Management Resume

Please fill in all spaces. If an item is not applicable, please indicate. You may include additional relevant information on a separate exhibit.

Personal Information

Name		SSN	
Date of Birth	Place of Birth		
Home Phone	Business Phone		
Present Address:			
Street	City	State	Zip
From:	To:		
Previous Address:			
Street	City	State	Zip
From:	To:		
Spouse's Name		SSN	
Are you a U.S. Citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, give Alien Registration Number

Education

College/Technical Training Name and Location	Dates Attended (From – To)	Major	Degree/Certificate

Military Service Background

N/A Active Duty Veteran Branch of Service _____ Dates of Service _____

Work Experience

List chronologically beginning with present employment

1. Company Name/Location		
From	To	Title
Duties		
2. Company Name/Location		
From	To	Title
Duties		
3. Company Name/Location		
From	To	Title
Duties		

Signature _____ Date _____

Title _____

Business Debt Schedule

Company Name _____

Date: _____

*This schedule should list loans, contracts and notes payable, **not** accounts payable or accrued liabilities. It should correspond to your interim balance sheet. If no debt, fill out the top portion and write "NONE" in the section below and sign it at the bottom.*

Creditor Name & Address	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Balloon Y/N	Collateral/Security	Current Status? (Current or Past Due)	Refi? Y/N
Totals:			\$0		\$0					

Applicant Signature _____ Date _____
 Name and Title _____



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Source of Capital Injection

Company Name _____

Source of Funds: How was the injection obtained – and by whom?	Amount	Further Detail on Source of Funds
1. Savings amassed over _____ years from personal income	\$	
2. Sale of Investments*	\$	
3. Obtained by additional mortgage on personal residence*	\$	
4. Sale of assets*	\$	
5. Business assets (already obtained) being transferred to business*	\$	
6. Gift/Loan from family member**	\$	
7. Gift/Loan (from other source)**	\$	
8. Inheritance**	\$	
9. Other	\$	

* Verification of sale or transfer of assets are subject to documented verification by 44 Business Capital, including copies of closing statements, notes, canceled checks, asset appraisals or other items as deemed necessary.

** All loaned, gifted or inherited funds are subject to acknowledgment by lender/donor/estate and verification by 44 Business Capital, at its sole discretion.

If any of the above has already taken place, resulting in cash on hand, please also provide the following information.

Name on Account: _____

Bank Name: _____

Account Number: _____

Signature _____

Title _____

Date _____