## PIKE COUNTY

## LOAN ADMINISTRATION

### BOARD

#### PRELIMINARY APPLICATION

FOR

REVOLVING LOAN FUNDS



SERVING THE COMMUNITIES

OF

PIKE COUNTY AND CITY OF PETERSBURG

# PRELIMINARY LOAN APPLICATION FOR REVOLVING LOAN FUNDS

PIKE COUNTY LOAN ADMINISTRATION BOARD P.O. BOX 162 PETERSBURG, IN 47567-0162

### Eligible Businesses

User, for-profit businesses located within Pike County.

Businesses unable to obtain sufficient conventional financing.

# Goals and Objectives

The primary goal of the Pike County/City of Petersburg Revolving Loan Fund (RLF) is to increase local job opportunities and expand the tax base. This primary goal will be sought through a number of objectives (strategies) which are listed below.

- 1. To create long term permanent, private sector jobs with sufficient income for the unemployed and under employed.
  - 2. To create gap financing and encourage other capital attraction to assist conventional financing.
  - 3. To provide incentive loans for industrial attraction, expansion and retention; for commercial expansion; for small business development being start-up or retention.
  - 4. To provide incentive loans in the redevelopment of blighted land, buildings, and/or related facilities; for the modernization and use of new technologies, growth industries, and/or high-tech. firms.
  - 5. To provide incentive loans to assist in the development of businesses owned and operated by minorities, women and members of other economically disadvantaged groups.

### Financing Policies

The effectiveness of this RLF project as a development tool is dependent on the lending policies and financing techniques. These may include, but are not limited to:

- 1. Modifying the repayment terms, such as deferral of initial principal or interest payments.
- 2. Taking greater risks than conventional financing are prepared to take, when substantial economic development benefits may be obtained.
- 3. Providing below market interest rates. Terms will vary depending on the use of the loan proceeds.

#### Fees

Application fees are assessed on the acceptance of a loan application. No fee for preliminary loan application.

# UPON COMPLETION AND APPROVAL OF PRELIMINARY LOAN APPLICATION THE FOLLOWING INFORMATION REQUIRED FOR EDA TITLE IX REVOLVING LOAN FUNDS THROUGH THE PIKE COUNTY LOAN ADMINISTRATION BOARD

- 1. Financial statements for past three (3) years.
- Two (2) year financial projections. (including at least balance sheets, profit and loss statements and debt structuring)
- 3. Statement of Uses of Loan Proceeds.
- 4. Bank Commitment Letters for balance of financing.
- 5. Information about company's products and services.
- 6. Legal opinion concerning site control of project property.
- 7. Summary company history.
- 8. Resumes of principals in company.
- 9. Site plan of project site including existing buildings, proposed demolition (if any), proposed new construction, parking, railroad sidings, etc.
- Narrative description of existing facility including approximate age of various building episodes, current state of repair, type of construction, etc.
- 11. Letter from chief executive officer of company which specifies the total investment to be made, the number of long-term permanent jobs to be created during a specified time period, and the significance of the public sector low-interest loan funds to the investment.
- Name, addresses, telephone numbers and contact person for each funding source.
- 13. Statement of environmental impacts, if any, associated with the project.

#### STANDARDS FOR THE RLF

- 1. <u>LEVERAGING RATIO:</u> The RLF would seek to leverage RLF funds with at least two private sector dollars (\$2.00) to one RLF dollar (\$1.00).
- 2. <u>JOB/COST RATIO</u>: The average cost per job created or retained by RLF loans would be \$10,000.00 or less.
- 3. Businesses which receive RLF loans will be required to give priority interviews to long-term unemployed and dislocated workers. It will be a goal of the RLF to fill 33% of the jobs created with qualified dislocated and long-term unemployed workers.
- 4. The type of jobs to be created/saved are semi-skilled industrial and commercial jobs in the manufacturing sector and skilled and semi-skilled jobs in the service sector. These jobs are suited to the target population of Pike County and the City of Petersburg.

### PRELIMINARY LOAN APPLICATION FOR REVOLVING LOAN FUNDS

FOR BOARD	USE	ONLY	
FILED			
REVIEWED			
APPROVED			
REJECTED			

#### PIKE COUNTY LOAN ADMINISTRATION BOARD

P.O. BOX 162 PETERSBURG, IN 47567-0162

DATE	HOME PHONE NUMBER
NAME	
HOME ADDRESS	
NAME OF BUSINESS	
BUSINESS ADDRESS	
TYPE OF BUSINESS	BUSINESS PHONE NO
DATE BUSINESS ESTABLISHED	EXPERIENCE
NAME OF BANK AND ADDRESS	
	BANK PHONE NO
PRESENTLY NO. OF FULL TIME EMPLOYEES	NO. OF PART-TIME EMPLOYEES
JOB CREATION NO. OF FULL TIME EMPLOYEES	NO. OF PART-TIME EMPLOYEES
OVERALL PROJECT COST	
APPROXIMATE DOLLAR AMOUNT NEEDE	<u>"D</u>
USE OF FUNDS AND PERCENTAGES (1)OPERATING % (2)R	EAL ESTATE % (3)EQUIPMENT %
OTHER/EXPLAIN	
EQUITY	COLLATERAL

# PRELIMINARY LOAN APPLICATION FOR REVOLVING LOAN FUNDS

#### PIKE COUNTY LOAN ADMINISTRATION BOARD

P.O. BOX 162

PETERSBURG, IN 47567-0162

BRIEF NARRATIVE OF PROJECT INCLUDING PROJECT ITEM COSTS AND PROPOSED SOURCES OF FINANCING AND SECURITY FOR LOAN. BRIEF HISTORY OF BUSINESS PRODUCTS OR SERVICES PROVIDED.

PAGE 2 OF 2

# County Revolving Loan Fund Loan Application

Application Date:			CCRLF	/LRC Review D	Date:
Name of Business					
Business Address	N			10.00	
City, State, Zip				Phone:	
Contact Person				<b>-</b>	
Type of Enterprise: ( Manufacturing Other (explain) Date Established:	(check all	that apply) Industrial Sole Proprietorship	Service	ership	Retail Corporation
Name of Owner					
Percentage Owned					
Home Address					
City State, Zip	120773				
Home Phone					
Working Partner					
PROFESSIONAL SE	-				
NI CD I					
A . I . I					
Name of Accountant					
	10-				
Name of Attorney					
199				Dhane.	
PROJECT SUMMARY				rnone.	
RLF Financing \$		BANK \$	FOU	TY\$	
TOTAL PROJECT FINA	ANCING \$			· · · · · · · · · · · · · · · · · · ·	
SOURCE (Proposed)	OF FUND	S:		<del>-</del> 0	
Financing Amount: Loan Term (Year) Loan Interest Rate Annual Debt Service Type of Collateral Security Position Type of Guarantee Other Notations	-	RLF Financing	Bank Financing	Equity	TOTAL
JSE OF FUNDS: Land Acquisition Acquisition of Building mprove/Renovate Build Purchase Equipment/Manventory Working Capital Fund(s) TOTALS: FOTAL OF PROJECT F	achinery	RLF Financing	Bank Financing	Equity	

Rate and Terms of Proposed Repayme RLF Financing:					
Bank Financing:					
Other:					
Proposed Schedule of Construction (F	Project Timetable): Es	timated Star	rting Date	a·	
Estimated date proceeds of RLF will b	e needed:				
Does project require permits? Loca	State	Federal	1	(Yes or I	Vo)
Please list any permits and/or agencie	s for which permit ha	s been appli	ed:	(103 011	40)
N 1855	•				
Estimated dates permits will be obtain					
CURRENT AND PROJECTED EMPLOY	MENT:				
Type of Employment	Existing Jobs	Fut	ure Proje	ections	
Note: To the maximum extent possible, the applicant will	ll utilize the employment or labor	use of low-incom	e persons.	01.0110	
			One	Year T	wo
Full or Part Time Employees	FT PT	FT	PT	FT	PT
Professional/Managerial/Technical Skilled		-	3 <u></u>	<u></u>	
Unskilled/Semi-Skilled		-		-	
TOTALS		-			
REQUIRED ATTACHMENTS:	· · · · · · · · · · · · · · · · · · ·	-	· · · · · · · · · · · · · · · · · · ·		
Business Plan Signed Personal Financial Statement Last three years of Federal Tax Return Insurance on key personnel if a sole properties of Information which may further secure Information concerning any pending of Certification of business compliance with Documentation that the project could Documentation as to the source of equipmentation as to how the project Commitment letter from bank participate Copy of commitment letter from bank Copy of secured permits if applicable IF APPLICABLE Borrower to submit to USDA form FmHA 1940-20 (enclosed The following information is requested by the Federal Goredit opportunity. You are not required to furnish this information the basis of this information nor on whether you choose is required to note race/ethnicity on the basis of visual of box below.  I do not wish to furnish this information Race/National Origin: American Indian or Alast Black or African American Hispanic or White Other (Specify)	rns for the business if it does proprietorship or limited particithe loan. Or threatened litigation, judge with all state laws affecting the not proceed without RLF finaguity.  will benefit the community areating in the project.  regarding line of credit for well and the project of credit for well and the project.  Pregarding line of credit for well and the project of credit for well and the projec	ements or injunctive conduct of but ancing.  Indicate the number of the conduct of but ancing.  Indicate the number of the conduct of the con	ed business tions. Isiness within the deral and s d an accommonitor the quires that a hish it, under ish the above	in the state.  The RLF.  T	nap ance with equa her discriminate ions, this lender lease check the
White Other (Specify)	Launo Native nawa	alian or Other F	acific Isla	nder	
This insti	itution is an equal opportur	nity provider.			
SIGNATURES:					
I declare that any statement in this application and in its r fact. Further, I hereby authorize any financial institutions financial information of the loan applicant and/or any g authorization constitutes a waiver of any and all laws and harmless said financial institutions for the release of any secured for the purpose of determining the applicant's eligi	unarantor the loan applicant an juarantor thereof requested by d regulations concerning any pri y such information pursuant to jibility, RLF standards conformar	the Crawford Co vacy and applican	thereof has a unty Revolvint and guarar	ny loans to prov ng Loan Fund ntor also indemr	ride any and all Board and this
Name of Business:					<u> </u>
By:		Date:			
Attested By:		Detail			_
Typed Name and Title:  Attested By:  Typed Name and Title:		Date:			
FEE CHARGE: A loan origination fee of \$100 will be due					

FEE CHARGE: A loan origination fee of \$100 will be due at the time the loan application is made. A loan-closing fee will be charged at the time of the loan closing with a minimum of charge of \$250 not to exceed \$500.

## LOAN FILE CHECKLIST EDA SECTION 209 REVOLVING LOAN FUND PROGRAM

ATTACHMENT B

GRANTE	E NAME:
BORROV	VER NAME:
COMPLE	TED BY:DATE:
executed a not a requ by placing applicabil collateral	CTIONS: For each item below, place a checkmark in the space provided if the document was and observed in the RLF loan file reviewed. If an item, such as a mortgage on real estate, was irement of the loan (because the loan is secured by equipment collateral only), indicate this g a "N/A" for not applicable in the space next to "Mortgage or Deed of Trust". Note that the ity of items 7. and 10. are dependent on the type of collateral required to secure the loan. The requirements should be indicated in the Loan Agreement or in the Commitment Letter, if items must be answered with a YES, NO or N/A. No item can be left blank.
BORRO	WER FILE REQUIRED DOCUMENTS:
l	LOAN APPLICATION FORM
2	MINUTES of the Loan Administration Board approving the loan
3	COMMITMENT LETTER (Optional; formal notification of loan approval and terms; Loan Agreement often used in lieu of)
4	LOAN AGREEMENT (agreement listing the terms of the loan) Place a checkmark here if the Loan Agreement (or other document) contains a provision to call the loan if the borrower fails to comply with the Federal requirements of the grant including Davis Bacon wage rates for construction projects, civil rights, handicap access on certain construction projects, nonrelocation requirement, and environmental laws.
5	PROMISSORY NOTE (legally binds the borrower to repay the loan)  Place a checkmark here if the ORIGINAL Note is stored in a secure and fireproof place.  Place a checkmark here if there is a provision for late payment charges in either the Note or the Loan Agreement.
6	ENVIRONMENTAL ASSESSMENT (place a checkmark here if the file contains an Environmental checklist or Environmental Assessment.
[Numbers	7. and 8. below apply only if REAL ESTATE secures the loan.]
7	RECORDED MORTGAGE OR DEED OF TRUST (commits real property as security for loan and when recorded, establishes lien priority)
8	TITLE INSURANCE POLICY (discloses liens on property and provides clear title to property)

# RLF LOAN FILE CHECKLIST Page 2

ATTACHMENT B

CO 25 2 20 20 20 20 20 20 20 20 20 20 20 20 2	ers 9. and 10. below apply only if PERSONAL PROPERTY secures the loan; personal property sall property except real estate.]
9	SECURITY AGREEMENT (commits personal property as security for the loan)
10	UCC FILING (Uniform Commercial Code) with date stamp (notice to 3 <sup>rd</sup> parties of lien; date stamp establishes lien priority)
11	PERSONAL GUARANTEE AGREEMENT(S) (guarantee by the individual to repay the loan, usually principals of closely-held corporations).
12.	HAZARD AND LIABILITY INSURANCE:  Is there evidence of CURRENT INSURANCE COVERAGE? This is usually verified by a  CERTIFICATE OF INSURANCE which shows the expiration date of the policy and whether it is in effect.
	Is the Grantee named as a "loss payee" on the current CERTIFICATE OF INSURANCE?  The original insurance policy should have included a LENDER'S LOSS PAYABLE  ENDORSEMENT and should have named the Grantee as a "loss payee". Listing the  Grantee as a "loss payee" on the current policy confirms this. This is protection for the  Grantee in event of a loss.
13	BANK LOAN AGREEMENT OR BANK COMMITMENT LETTER (verifies private sector financing (leveraging) listed in Parts II and IV of the Semiannual Report)
14	JOB COUNT DOCUMENTATION (records the number of jobs created/saved since the loan was made; should be done annually.) Place a checkmark here if the Grantee documented the job count in the past 12 months for the borrower under review. Provide the date of the most recent job count report:
15	DOCUMENTATION OF NONSUBSTITUTION REQUIREMENT (Pursuant to Section I.E.13, Appendix A, of Directive 17.07, as amended, place a checkmark here only if there is documentation that the RLF did not substitute for private capital, e.g., letters from banks declining full participation in the financing and\or a written analysis by the Grantee.)
16	FINANCIAL STATEMENTS not over 12 months old in the loan file.
17	BORROWER SITE VISIT documented in loan file; also provide the date of the most recent site visit:

REVISED: 9/25/00

#### PIKE COUNTY LOAN ADMINISTRATION

#### CHECKLIST

A. Current Personal Financial Statement
 B. Current Business Financial Statement

1.

- Two (2) year financial projections. Form provided. (including at least balance sheets, profit and loss statements and debt structuring)
- 3. Detailed/itemized list of projected use of funds. Form provided.
- 4. Bank commitment letters or another form of guarantee for balance of financing.
- 5. Information about company's products and services.
- 6. Copy of site ownership (deed) or lease/purchase agreement. A legal opinion will be required at closing of ownership or site control.
- 7. Summary company history. (Maybe part of five above.)
- 8. Resumes of principals in company.
- 9. Site plan/sketch, to approximate scale, of project site including existing buildings, proposed demolition (if any), proposed new construction, parking, railroad sidings, etc. (Note: The drawing does not have to be professionally prepared.)
- 10. Narrative description of existing facility including approximate age of various building improvements or expansions, current state of repair, type of construction, etc.
- 11. Letter from chief executive officer of company which specifies the total investment to be made, the number of long-term permanent jobs to be created during a specified time period, and the significance of the public sector low-interest loan funds to the investment.
- 12. Name, addresses, telephone numbers and contact person for each funding source.
- 13. Applicants opinion of any environmental impacts, if any, associated with the project. A formal letter will be provided listing any known or unknown environmental impacts upon approval of loan.
- 14. Application fee \$100.00.

TYPE OF CREATED FLAT PROPERTY BY DEAL PR	TO	PIKE (	COUNT	Y LOA	N AI	MINIS	TRATION BO	ARD		8		
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PERSONAL FINANCIAL STATEMENT OF NOTE Any willed imprepriesentations color result in a violation of Federal Law Sets 18 U. S. (014)	☐ Individual — If you check this box, provide	Financial Inform	ation only	about y	ourself						**	
PERSONAL FINANCIAL STATEMENT OF			R	elationsh	11p			If you check the	s box, provide Fi	nancial li	nformatio	on ab
NOTE Any willful misrepresentation could result in a violation of Secent Los VSC 1016	yourself and the other person	DEDCC	NIAI	CIN	1 4 5	ICIA	LOTATE	MENTO	Ē.			
Sum												
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29   Cash Remi Owed	7					27	Loans on Life Insur	ance Policies	Sec II-8			
10   TOTAL CURRENT ASSETS	8					28	Contract Accounts	Payable	Sec. II-H			
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Other Income—Itemze						Mortg	age Payments		\$			
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Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.    S	Provide the following information only if Joi	nt Credit is check	ed above			Other	Expenses		s			
if you do not wish to have it considered as a basis for repaying this obligation. Other Income of Other Person—Itemize    S	Other Persons Salary, Bonuses & Commiss	ions \$							s			
S   S   S   S   S   S   S   S   S   S	Alimony, child support, or separate maint	enance income r	eed not l	be revea	led				s			
GENERAL INFORMATION  GENERAL INFORMATION  Are any Assets Pledged?  No  Yes (See Section II)  Are you a Defendant in any Suits or Legal Actions?  No  Yes  (Explain):  Legal Claims  \$  Have you ever been declared Bankrupt in the last 10 years?  No  Yes  (Explain):  CASH IN BANKS AND NOTES DUE TO BANKS  NAME OF BANK  Type of Account  Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership  Ownership  On Deposit  Notes Due Banks  COLLATERAL (III Any) & Type of Ownership	if you do not wish to have it considered as Other Income of Other Person—Itemize		ying this	obligation	on.							
GENERAL INFORMATION  Are any Assets Pledged? No Yes (See Section II)  Are you a Defendant in any Suits or Legal Actions? No Yes  (Explain):  Have you ever been declared Bankrupt in the last 10 years? No Yes  (Explain)  CASH IN BANKS AND NOTES DUE TO BANKS  Type of Account Type of Ownership  NAME OF BANK  Type of Account Type of Ownership  SECTION II  CONTINGENT LIABILITIES  As Endorser, Co-maker or Guarantor  \$  Contracts  Contracts  \$  Contracts  Cont						TOTAL						
Are any Assets Pledged? No Yes (See Section II)  Are you a Defendant in any Suits or Legal Actions? No Yes  On Leases or Contracts  S  (Explain):  Legal Claims  S  Have you ever been declared Bankrupt in the last 10 years? No Yes  (Explain):  Other  S  SECTION II  CASH IN BANKS AND NOTES DUE TO BANKS  (List all Real Estate Loans in Section II-E)  NAME OF BANK  Type of Account  Type of Ownership  On Deposit  Notes Due Banks  COLLATERAL (II Any) & Type of Ownership  S  S  S  S  S  S  S  S  S  S  S  S  S						10140						
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# PIKE COUNTY LOAN ADMINISTRATION BOARD SOURCES AND USES OF FUNDS

	SOURCE OF FUNDS							
LINE ITEM ACTIVITY	RLF	PRIVATE	OTHER					
1. Land Acquisition								
2. Land Improvements								
3. Purchase &/or Remodeling Buildings								
4. New Construction	-							
5. Streets & Site Improvements - Parking, etc.								
6. Utility improvement - water, sewer, gas, electrical, etc.								
7. Purchase of Capital Equipment - itemized list attached								
8. Purchase of Office Furniture and Fixtures - itemized list attached								
9. Operational/working Capital								
.0. Inventory								
.1. Other (Specify)								

# Pike County Loan Administration Board ESTIMATED PROJECTION AND FORECAST OF TWO YEARS' EARNINGS

(Attached narrative explaining basis for figures showing receipts, expense and profits)

	Year			9 <del>-</del>
				Percentage of Sales
Gross Receipts				: <del></del>
Cost of Goods Sold				
Opening Inventory		-		
Materials				
Direct Labor				
Subcontract Costs				
Purchases				3
Overhead - Itemize on Reverse				-
Total				
			()	
Less Ending Inventory				
Cost of Goods Sold		State of the Control		-
Gross Profits		****		
Officers' Salaries (if corporation)				
Employee's Wages				) <del>-</del>
Accounting & Legal Fees			-	
Advertising				N
Rent				1
Depreciation				
Supplies				-
Utilities				
Interest (including RLF)				
Repairs				
Taxes				
Insurance				
Bad Debts				
Miscellaneous**(postage, etc.)				
Total Expenses			-	W. 10-200 S. 200 S.
		-		
Net Profit Before Taxes				

Less:	Federal Taxes			
Less:	State Income Taxes			
Less:W	ithdrawals(Propietorship/Partnership	)		
	ofit Remaining for Loan Payment			
	um is large, please itemize.			
Overhe	ad to be broken down into major expe etc. on separate schedules.	ense categories s	uch as: supplies	s, direct labor,
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