

**SOUTHEAST TENNESSEE DEVELOPMENT DISTRICT
1000 RIVERFRONT PARKWAY
P.O. Box 4757
CHATTANOOGA, TN 37405**



**ECONOMIC DEVELOPMENT
LOAN APPLICATION**

Project Name:

County:

City, State:

Southeast Contact:

Date Submitted:

Signature:

COMPANY INFORMATION

Company Name:

Street Address:

Mailing Address:

City:

State:

Zip:

Type Business:

Tax ID
Number:

Date
Established:

State of
Organization:

Company Organizational Structure:

- C-Corporation
- S-Corporation
- Sole Proprietorship

- Limited Liability Company (LLC or LLP)
- Limited Partnership
- General Partnership

Company is: Minority-Owned

Woman-Owned

Present # of Employees:

Projected New Employees:

Affiliate Businesses (If Applicable)

Name	Owner	% Ownership
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Name	Owner	% Ownership
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Brief history of the company:

Products or Services:

Clientele (Describe and/or name major customers):

Major Competitors:

Have you or any officer of the company ever been involved in bankruptcy or insolvency proceedings? _____
(If yes, please explain on separate sheet)

Are you or company involved in any litigation? _____ (If yes, please explain on separate sheet)

PERSONAL INFORMATION

This form is intended to collect information needed to complete STEDD loan review requirements. By providing detailed information you can expedite our review process and give SETDD authorization to request credit information on you and your company. Please complete this section of the application for each individual owning 20% or more of the business. Indicate by N/A if a question is not applicable.

Principle Owner 1

Full Name: _____ Percent Ownership _____

Social Security No. _____ U.S. Citizen: Yes No

Date of Birth: _____ Place of Birth _____

Home Phone: _____ Business: _____ Cell: _____

Residence Address: _____ City _____ State _____ Zip _____

Spouse's Name _____ Spouse SSN _____

1. Are you presently under indictment, on parole, or on probation? _____
2. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? _____
3. Have you ever been convicted of any criminal offense other than a minor motor vehicle violation?

4. Do you own 20% or more, or serve as an officer in any other enterprise? _____ (If yes, please describe that business and your ownership below)

_____ Owner of Dutch Maid Bakery _____ %
 _____ %

The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government, acting through the Rural Housing Service that the Federal laws prohibiting discrimination against tenant applications on the basis of race, color, national origin, religion, sex, familial status, age, and disability are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the cooperative is required to note the race, ethnicity, and sex of individual applicants on the basis of visual observation or surname.

Ethnicity:
Hispanic or Latino _____
Not Hispanic or Latino _____

Gender:
Female _____
Male _____

Race: (Mark one or more)
American Indian/Alaska Native _____
Asian _____
Black/African American _____
Native Hawaiian/Other Pacific Islander _____
White _____

Principle Owner 2

Full Name: _____ Percent Ownership _____
 Social Security No. _____ U.S. Citizen: Yes No
 Date of Birth: _____ Place of Birth _____
 Home Phone: _____ Business: _____ Cell: _____
 Residence Address: _____ City _____ State _____ Zip _____
 Spouse's Name _____ Spouse SSN _____

1. Are you presently under indictment, on parole, or on probation? _____
2. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? _____
3. Have you ever been convicted of any criminal offense other than a minor motor vehicle violation? _____
4. Do you own 20% or more, or serve as an officer in any other enterprise? _____ (If yes, please describe that business and your ownership below)

_____ %
 _____ %

The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government, acting through the Rural Housing Service that the Federal laws prohibiting discrimination against tenant applications on the basis of race, color, national origin, religion, sex, familial status, age, and disability are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the cooperative is required to note the race, ethnicity, and sex of individual applicants on the basis of visual observation or surname.

Ethnicity:
 Hispanic or Latino _____
 Not Hispanic or Latino _____

Gender:
 Female _____
 Male _____

Race: (Mark one or more)
 American Indian/Alaska Native _____
 Asian _____
 Black/African American _____
 Native Hawaiian/Other Pacific Islander _____
 White _____

PROJECT DESCRIPTION AND FUNDING

Project Type: Business Expansion Retention
 New Start-up Other: _____

Project Street Address

City State County

If retention, explain:

Project Description:

Total Estimated Project Cost: Amount Of Loan requested:

Funds will be used for:

Proposed Collateral:

USE OF FUNDS	
Use	Amount
Bright Bridge Balance	\$
SETDD Balance - 2005	\$
SETDD Balance - 2008	\$
Late fees & Interest	\$
Origination Fee (1.5%)	\$
Attorney Fees	\$
	\$
TOTAL PROJECT COST	\$

SOURCE OF FUNDS				
Lender	% Total	Term Yrs.	Int. Rate %	Amount
SETDD/EDA RLF				\$
Grundy County RLF				\$
Howell Adams Grant Fund				\$
				\$
				\$
				\$
TOTAL BORROWING				\$
BORROWER EQUITY				\$
TOTAL PROJECT FUNDING				\$

ATTACHMENTS

Check all documents provided:

- | | |
|--|--|
| <p><input type="checkbox"/> Personal financial Statement current within 90 days for each ownership more that 20% of company with copy of federal income tax returns for last year</p> <p><input type="checkbox"/> Balance sheet and income statement with three years federal income tax returns. If it is a new business, provide a proforma balance sheet with a description of assumptions</p> <p><input type="checkbox"/> Balance sheet and income statement dated within 120 days of the application together with an aging of the accounts receivable and accounts payable listed.</p> <p><input type="checkbox"/> For a new business, a monthly cash flow for the first 12 months of operation or three months beyond the breakeven point.</p> <p><input type="checkbox"/> A schedule of debts</p> <p><input type="checkbox"/> Resume of all owners</p> <p><input type="checkbox"/> Business History & Marketing Plan/Business Plan</p> | <p><input type="checkbox"/> If the business is a franchise, include a copy of the Franchise Agreement and Franchisor's disclosure Statement that is required by the Federal Trade Commission</p> <p><input type="checkbox"/> Copy of key cost documents such as contractor costs, estimates, and vendor quotes for machinery and equipment, etc., as well as estimated "professional fees".</p> <p><input type="checkbox"/> If applicable, a copy of the existing or proposed lease agreement</p> <p><input type="checkbox"/> An independent appraisal for project real estate</p> <p><input type="checkbox"/> Appropriate environmental analysis</p> <p><input type="checkbox"/> Other items:</p> |
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In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability.

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). "USDA is an equal opportunity provider and employer."