
Name of Borrower: _____

Contact Person: _____ Telephone No: _____

Name of Business (if different): _____

**THE FOLLOWING MUST BE
SUBMITTED: (ALL EXHIBITS MUST BE
SIGNED AND DATED.)**

(Indicate if Attached (X) or Not Applicable (N/A))

____ 1. A brief history and description of the business. Exhibit 1

____ 2. Personal financial statement current within 60 days for each proprietor, partner or stockholder with 20% or more ownership of the business. Exhibit 2.

____ 3. Personal tax returns for the previous three years for each proprietor, partner or stockholder with 20% or more ownership of the business. Exhibit 3

____ 4. For a new business, resumes of the principals involved in day-to-day management. Exhibit 4

____ 5. A balance sheet and income statement for the previous three years for the business. Exhibit 5

____ 6. Tax returns for the previous three years for the business. Exhibit 6

____ 7. A balance sheet and income statement dated within 60 days of the application together with an aging of the accounts receivable and accounts payable listed. Exhibit 7

____ 8. For a new business, a proforma balance sheet and income statement for the first two years of the business with a description of assumptions attached. Exhibit 8

____ 9. For a new business, a monthly cashflow analysis for the first 12 months of operation or for three months beyond the breakeven point (whichever is longer) together with a description of assumptions. Exhibit 9

____ 10. A schedule of debts which includes the original date and amount, monthly payment, interest rate, present balance owed, maturity, to whom payable, and collateral securing the loan for each short-term and long-term loan that the business currently has outstanding or has planned for the next 12 months. Please indicate whether each loan is current or delinquent. Exhibit 10

____ 11. The names of affiliated (through ownership or management control) or subsidiary businesses as well as the last two fiscal year-end financial statements and a current financial statement for each of these firms. Exhibit 11

____ 12. If the business is franchise, include a copy of the Franchise Agreement and the Franchisor's Disclosure Statements that is required by the Federal Trade Commission. Exhibit 12

____ 13. A copy of key cost documents such as real estate purchase agreements, contractor cost estimates, vendor quotes for machinery and equipment, etc. Exhibit 13

____ 14. If applicable, a copy of the existing or proposed lease agreement. Exhibit 14

____ 15. If available, an independent appraisal for construction projects on an "as completed basis". Appraisals will not normally be required until after initial review by DCA. Exhibit 15

____ 16. Environmental analysis, if applicable. Exhibit 16

____ 17. A letter from the participating lender stating the terms and conditions of its participation and the reason why it wishes assistance in the financing of the project. Exhibit 17

Note that items 1, 2, 3, 5, 6, 7, 8 and a project source and use statement are critical before DCA can begin its evaluation process. Other information may be requested.