

BORROWERS SIGNATURE AUTHORIZATION FORM

I hereby authorize Erie Basin *RC&D* Inc., RLF ("The Lender") to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Lender to order a credit report and/or verify credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

I do authorize Lender to share any financial information gathered for this transaction with RLF members.

Applicant

Date

Applicant

Date

PRIVACY ACT STATEMENT TO REFERENCES

Disclosure of the information requested is voluntary. However, information provided is of considerable value to the Lender in determining the repayment ability of applicants their eligibility.

The information you provide may be referred to another agency, whether Federal, State, or local, charged with the responsibility of investigating any violation of law.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants .on the basis race color, religion, national origin, sex, marital status, or legal age.

“An Equal Opportunity Provider and Employer”

**EMPLOYEE CERTIFICATION
(VERIFICATION)**

A. Name of Employer _____
Address _____

B. Name of Employee (or prospective employee)

Male ____ White ____ Asian ____ Indian ____
Female ____ Black ____ Hispanic ____ Other ____

C. Job Title _____
Description of Work _____

Date Employed _____ (or to be employed)
Full Time _____
Part Time _____

D. Employee Signature _____
Date _____

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ENVIRONMENTAL ASSESSMENT

All projects to be funded by Erie Basin RC&D RLF will be assessed environmentally by Erie Basin or other sources if necessary. Any project found to be a potential hazard to the environment will result in the business having to adjust its project to meet local and state environmental guidelines. Projects found to be affecting floodplains, wetlands, historic properties, air and/or water shall be required to submit to an environmental impact statement. Failure to comply with environmental codes and regulations will result in revocation of loans and a repayment of funds expended up to that point by the business. Any and all costs incurred as a result of the environmental reviews will be paid by the applicant.

CIVIL RIGHTS

In accordance with the Title VI of the Civil Rights Act of 1964 and the 504 Rehabilitation Act of 1973 the following information is requested in order to assure the Federal Government, acting through Rural Development (USDA), that Federal Laws prohibiting discrimination against any applicant on the basis of race, color, national origin, or handicap respectively are complied with.

This information will not be used in evaluating your application.

Please check one of the following: Alaskan Native American Indian Asian

Black Pacific Islander White Other

Please check if Handicapped or Impaired

You are not required to furnish this information. However, if you choose not to furnish it Erie Basin RC&D is required to on the basis of visual observation or surname.

All information in this application and attachments is true and complete to the best of my/our knowledge. I/We understand this application is in no way a commitment to fund our project by the Erie Basin RC&D Loan Fund. I/We understand that RC&D will confidentially review this information. By signing below, I/We authorize you to check my/our credit and employment history and to answer questions others may ask about my/our credit history with the loan fund. I/We understand that I/We must update credit information at your request if my/our financial condition changes.

As consideration for any Management and Technical assistance that may be provided I/We waive all claims against the Erie Basin RC&D RLF Committee/Council and their consultants.

The United States Department of Agriculture (USDA) prohibits discrimination in its programs on the basis of race, national origin, sex, religion, age, disability, political beliefs, and marital or familial status. (Not all prohibited bases apply to all programs) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, Etc.) should contact the USDA TARGET Center at (202) 720-2600 (voice and TDD)

To file a complaint, write the Secretary of Agriculture, U.S. Department of Agriculture, Washington D.C. 20250 or call 1-800-245-6340 (voice) or (202) 720-1127 (TDD). USDA is an equal employment opportunity employer.

CREDIT REFERENCES

Name	Street/City/State	Account #

ATTACHMENTS – Please submit the following information with your application:

- A. A current business plan.
- B. Past three years of Federal Income Tax Info.
- C. A one-year cash flow projection sheet.
- D. A current balance sheet.
- E. If applicable, the current personal financial statement-included with this application.
- F. Two local customer references and name and phone # of nearest relative.
- G. Any other info that would be helpful to the RLF Review Committee.

Each person who will gain employment because of this application must complete a copy of the enclosed Employment Certification form as soon as possible.

TIMEFRAME

Project Start-up date _____ Project Completion date _____

Present existing jobs _____ Jobs at completion _____ Jobs created _____

APPLICANT RESPONSIBILITIES

All applicants are required to pay all expenses incurred by Erie Basin RC&D for appraisals, title searches, historical surveys, attorney fees, and any other fees required to complete the loan. In addition, all applicants will be required to pay a fee of \$200.00 for loan origination. Failure to comply with these responsibilities will terminate the Loan dispersal.

Sign below:

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USE OF LOAN FUNDS

Purchase of Equipment \$ _____
Purchase of Furniture/Office Equip. \$ _____
Working Capital \$ _____

OTHER FUNDING FOR THE PROJECT – Please list other sources of funding for this project.

SOURCE	AMOUNT	USE
_____	\$ _____	& _____
_____	\$ _____	& _____

AMOUNT OF LOAN REQUESTED \$ _____

SUMMARY OF COLLATERAL – Description	Current Value	Loan balance
Land and Building (s) _____	\$ _____	\$ _____
Office Equip/Furniture _____	\$ _____	\$ _____
Equipment/Machinery _____	\$ _____	\$ _____
Accounts Receivable _____	\$ _____	\$ _____
Inventory _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Total Collateral	\$ _____	\$ _____

LIST THE NAME OF ALL OWNERS OF THE BUSINESS (having 20% or greater interest) (show %)
(U S Citizen show yes or no)

NAME OF OFFICERS	TITLE
_____	_____
_____	_____

Have you or any member of your organization ever been discharged in bankruptcy?	Yes	No
Are you, or any member, or the organization itself, involved in any pending litigation?	Yes	No
Have you ever conducted business under any other name?	Yes	No
Are you, a member, or the organization delinquent on any federal debt?	Yes	No

If you answered Yes to any above, please explain.

**APPLICATION FOR LOAN
Erie Basin RC&D**

DATE _____

NAME _____ SOC. SEC. # _____

NAME _____ SOC. SEC. # _____

PHONE _____

ADDRESS _____

BUSINESS NAME _____

ADDRESS _____

SOLE PROPRIETORSHIP ____ PARTNERSHIP ____ CORPORATION ____

NAME OF OWNER(S) (U S Citizen – yes or no) _____

PHONE _____ COUNTY _____

NUMBER OF EMPLOYEES _____ DATE ESTABLISHED _____

NUMBER OF EMPLOYEES AFTER LOAN APPROVAL _____

IRS EMPLOYER ID NUMBER _____

BANK WHERE YOUR BUSINESS HAS AN ACCOUNT

DESCRIBE HOW YOUR BUSINESS WILL BENEFIT FROM THIS LOAN FUND ASSISTANCE.

BRIEFLY DESCRIBE THE PRODUCTS AND/OR SERVICES OF YOUR BUSINESS.

