



PO BOX 1138
Huntsville, AR 72740
forge@madisoncounty.net

Please take your time filling out the FORGE loan application and send it to:
FORGE, Inc,
PO Box 1138, Huntsville, AR 72740.

All applicants must fill out pages 2 through 5. All small business applicants must fill out pages 2 through 9. Pages 10 through 12 can be filled out during the site visit.

If you have any questions or need help filling out the forms please don't hesitate to call us at **(479) 738-1585** or **1-800-394-5057**, Fax **(479) 738-6288**. A member of the FORGE staff will be glad to assist you.

- ❑ **Page 2** Loan Application
- ❑ **Page 3** Loan Application-Part 2
- ❑ **Page 4-5** Current Personal Financial Statement
- ❑ **Page 6** Credit Reference Information
- ❑ **Page 7** Description of Business
- ❑ **Page 8** Proforma Profitability Statement
- ❑ **Page 9** Authorization to Release Credit Information
- ❑ **Page 10-11** Borrower's Environmental Site Assessment
- ❑ **Page 12** Loan Application-Business Only

FORGE LOAN APPLICATION
PO BOX 1138, HUNTSVILLE, AR 72740

General Information:

Applicant's Name: _____ DOB: ____/____/____ SS# _____ - _____ - _____

Home Address: _____ City _____ State _____ Zip _____

Home Phone: (____) _____ - _____ Work: (____) _____ - _____ County _____

Place of Work: _____ Address: _____

Position: _____ Annual Salary _____

If farm or business list income for previous year: \$ _____
(Please include form 1040, Schedule F and/or Schedule C)

If Married

Spouse's Name: _____ DOB: ____/____/____ SS#: _____ - _____ - _____

Home Address: _____

Home Phone: (____) _____ - _____ Work Phone: (____) _____ - _____

Place of Work _____ Address: _____

Position: _____ Annual Salary: _____

Will the spouse be a cosignatory? Yes _____ No _____

Name of nearest relative other than spouse: _____

Address: _____ Home Phone (____) _____ - _____

Place of Work: _____ Work Phone (____) _____ - _____

Credit References

Name:	City/State:	Telephone:
1. _____	_____	(____) _____ - _____
2. _____	_____	(____) _____ - _____
3. _____	_____	(____) _____ - _____

The above and following information is furnished for the purpose of securing and maintaining credit and is certified to be complete and correct. The undersigned authorizes representatives of FORGE to make all inquiries deemed necessary to verify the accuracy of the information contained herein to determine my/our credit worthiness and to ask any questions regarding the same. I/we agree to notify said parties promptly of any material change herein. I/we agree to reimburse FORGE for any costs incurred for credit research and lien perfection.

Applicants' initials

Applicant's Name: _____

Loan Amount: \$ _____ Type of Loan (Circle one): Business
Personal
Farm
Other _____

I pledge the following securities as collateral against this FORGE loan:

-Item-	I.D. #	-Value-

TOTAL \$ _____

To finalize the loan application we will need the county name and legal description of site where farm and/or business is located.

To Whom IT MAY Concern:

This will authorize FORGE Inc. (Financing Ozarks Rural Growth & Economy) OR anyone from its office, to discuss, examine, reproduce or otherwise copy in any manner, to obtain and to disseminate oral and written information, written reports thereon, as FORGE may request, any and all matter pertaining to my/our loan. Such release may include information which might otherwise be considered confidential, and may be disseminated or used for purposes of promoting FORGE, for managing loan applications and problems, for facilitating business transactions, or any other purpose.

I do ___ do not ___ grant permission for FORGE to feature me/us in their newsletter or in any other FORGE publication.

A copy of this signed authorization shall be as effective and valid as the original.

Dated this _____ day of _____, 20__

Signatures:

Applicant

Applicant

Co-signer

Witness (signature)

Witness (Please PRINT Name)

NOTE: Membership fees, filing fees, the cost of lien searches and credit history may be deducted from the total loan amount.

P E R S O N A L F I N A N C I A L S T A T E M E N T

As of _____, 20____

(Same date as interim financial statement)

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name _____ Business Phone (____) _____
 Residence Address _____ Residence Phone (____) _____
 City _____ State _____ Zip _____
 Business Name of Applicant/Borrower _____

A s s e t s	L i a b i l i t i e s
Cash on hand and in Banks _____	Accounts Payable _____
Savings Accounts _____	Notes Payable to Banks and Others _____
IRA or Other retirement Account _____	(describe in sections 2)
Accounts and Notes Receivable _____	Installment Account (Auto) _____
Life Insurance-Cash Surrender _____	Mo. Payments _____
Value Only (complete section 8) _____	Installment Account (Other) _____
Stocks and Bonds _____	Mo. Payments _____
(Description in section 3)	Loans on Life Insurance _____
Real Estate _____	Mortgages on Real Estate _____
(Description in section 4)	(Description in section 4)
Automobile – Present Value _____	Unpaid Taxes _____
Other Personal Property _____	(Description in section 6)
(Description in section 5)	Other Liabilities _____
Other Assets _____	(Description in section 7)
(Description in section 5)	Total Liabilities _____
Total Assets _____	Net Worth _____

S e c t i o n 1 S o u r c e o f I n c o m e	C o n t i n g e n t L i a b i l i t i e s
Salary _____	As Endorser or Co-Maker _____
Net Investment Income _____	Legal Claims & Judgments _____
Real Estate Income _____	Provision for Federal Income Tax _____
Other Income (describe below)* _____	Other Special Debt _____
Description of Other Income _____	_____

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2 Notes Payable to Banks and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address Of Note holder (s)	Original Balance	Current Balance	Payment Amount	Frequency (Monthly, etc.)	How Secured or Endorsed Type of Collateral

PERSONAL FINANCIAL STATEMENT (CONTINUED)

Section 3 Stocks and Bonds (Use Attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Name of Security	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4 Real Estate Owned (Use Attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Name and Address of Property			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5 Other Personal Property and Other Assets (Describe. And if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

Section 6 Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7 Other Liabilities (Describe in detail.)

Section 8 Life Insurance Held (Give Face amount and cash surrender value of policies – name of insurance company and beneficiaries.)

I authorize FORGE to make inquiries as necessary to verify the accuracy of the statements made to determine my credit worthiness. I certify the above and the statements are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature _____ Date _____ SS# _____
 Signature _____ Date _____ SS# _____

Credit Reference Information

B u s i n e s s A c c o u n t

Name _____ Name _____

Address _____ Address _____

Contact _____ Contact _____

Phone _____ Phone _____

Fax _____ Fax _____

Account # _____ Account # _____

Name _____ Name _____

Address _____ Address _____

Contact _____ Contact _____

Phone _____ Phone _____

Fax _____ Fax _____

Account # _____ Account # _____

N o t e s P a y a b l e C r e d i t o r s

Name _____ Name _____

Address _____ Address _____

Contact _____ Contact _____

Phone _____ Phone _____

Fax _____ Fax _____

Account # _____ Account # _____

C r e d i t R e f e r e n c e I n f o r m a t i o n

Name _____ Name _____

Address _____ Address _____

Contact _____ Contact _____

Phone _____ Phone _____

Fax _____ Fax _____

Account # _____ Account # _____

Relationship _____ Relationship _____

DESCRIPTION OF BUSINESS

Nature of Business _____

Type of
Products/Services _____

Customer
Profile/Market _____

Key Customers/Payment
Terms _____

List Major
Competitors _____

Major Past Accomplishments _____

Future Plans for
Growth/Expansion _____

How will this loan benefit your company?

Will the funding of this loan create new employment opportunities? ___Yes ___No

If Yes, state how and
number _____

**P R O F O R M A P R O F I T A B I L I T Y
S T A T E M E N T**

Applicant/CompanyName _____

	<i>First Year Projections Dollar Estimate</i>	<i>Second Year Projections Dollar Estimate</i>
Revenue (sales)	\$ _____	_____
Merchandise Cost (COGS)	\$ _____	_____
Gross Profit	\$ _____	_____
Expenses	\$ _____	_____
Officer's Salaries	\$ _____	_____
Salary Expenses: Sales people, office and other	\$ _____	_____
Payroll Expenses (taxes, etc.)	\$ _____	_____
Outside Services	\$ _____	_____
Supplies (office and operating)	\$ _____	_____
Repairs and Maintenance	\$ _____	_____
Advertising	\$ _____	_____
Auto Expenses	\$ _____	_____
Accounting and Legal	\$ _____	_____
Rent	\$ _____	_____
Telephone	\$ _____	_____
Utilities	\$ _____	_____
Insurance	\$ _____	_____
Taxes (real estate, etc.)	\$ _____	_____
Interest	\$ _____	_____
Depreciation	\$ _____	_____
Postage	\$ _____	_____
Travel and Entertainment	\$ _____	_____
Other Expenses (specify each)	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
Total Expenses	\$ _____	_____
Net Profit Before Taxes	\$ _____	_____
Less: Income Taxes	\$ _____	_____
Net Profit After Taxes	\$ _____	_____
Less Withdrawals (Only if Proprietorship or Partnership)	\$ _____	_____
Net Profit Remaining For Payments on Loan	\$ _____	_____

Note: Complete the assumption narrative explaining basis for figures showing revenue, expenses and profits.
I certify that the foregoing data, to the best of my knowledge, fairly represents future potential annual earnings.

Signature _____ Title _____ Date _____

A U T H O R I Z A T I O N T O R E L E A S E C R E D I T I N F O R M A T I O N

I/We hereby authorize the release, to FORGE Inc., of any and all information required at any time for any purpose related to our credit application/transaction. I/We further authorize FORGE Inc. to release such information to any entity deemed necessary for any purpose related to our credit application/transaction.

I/We hereby certify that the enclosed information (together with any attachments or exhibits) is valid and true, accurate and correct to the best of my/our knowledge.

Intentional falsification of information, statements, or values for any purposes including, but not limited to the purpose of obtaining any loan, money, property, or anything of value from FORGE Inc. may lead to the disqualification of the applicant and possible criminal prosecution.

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of FORGE Inc. as well as to the related authorization from SBA.

Signature _____ Date _____

Signature _____ Date _____

ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this Creditor is the U.S. Small Business Administration, Washington, DC 20416.

Qualified individuals with disabilities are entitled to receive reasonable accommodation (if requested at least 2 weeks in advance) to enable them to fully benefit from our programs and services. To make these arrangements, contact the FORGE Office Manager or FORGE Loan Fund Officer, 204 E Main St in Huntsville AR 72740, 1-479-738-1585 or 1-800-394-5057.

THIS OFFICE PRACTICES EQUAL TREATMENT OF CLIENTS AND THESE POLICIES COMPLY WITH REGULATIONS OF THE UNITED STATES GOVERNMENT.

**B O R R O W E R ' S S I T E A S S E S S M E N T
A N D E N V I R O N M E N T A L D I S C L O S U R E
S T A T E M E N T**

Description of Site

Address: _____

Please provide when existing improvements were made to Property:

Please provide a brief description of the business operations to be conducted on the property described above:

Q u e s t i o n s

1. Has the former owner agreed to indemnify you or your assigns, or any subsequent owners of the property from liability resulting from a determination by the EPA or DEQ (or equivalent state agency if outside of Arkansas) that hazardous substances are located on the property?
Yes No Unknown
2. To the best of your knowledge, has the property or any adjoining property been used for an industrial use in the past?
Yes No Unknown
3. Is the property or any adjoining property used, or has it been used in the past, as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing, laboratory, junk yard or landfill, or as a waste treatment, storage disposal, processing or recycling facility?
Yes No Unknown
4. Are there currently, or to the best of your knowledge have there been previously, any damaged or discarded automotive or industrial batteries, or pesticides, paints or other chemicals in individual containers of greater than 5 gallons in volume or 50 gallons in the aggregate, stored on or used at the property or at the facility?
Yes No Unknown
5. Are there currently, or to the best of your knowledge have there been previously, any industrial drums typically 55 gallons or sacks of chemicals located on the property or at the facility?
Yes No Unknown

7. Has fill dirt been brought onto the property that originated from a contaminated site or that is of unknown origin?
Yes No Unknown
8. Are there currently, or to the best of your knowledge have there been previously, any stained soil on the property?
Yes No Unknown
9. Are there currently, or to the best of your knowledge have there been previously, any registered or unregistered storage tanks (above ground or underground) located on the property?
Yes No Unknown

BORROWER'S SITE ASSESSMENT AND ENVIRONMENTAL DISCLOSURE STATEMENT (continued)

10. Are there currently, or to the best of your knowledge have there been previously, any vent pipes, fill pipes, or access ways indicating a fill pipe protruding from the ground on the property or adjacent to any structure located on the property?
Yes No Unknown
11. Are there currently, or to the best of your knowledge have there been previously, any flooring, drains, or walls located within the facility that are stained by substances other than water or are emitting foul odors?
Yes No Unknown
12. If the property is served by a private well or non-public water system, have contaminants been identified in the well or system that exceed guidelines applicable to the water system or has the well been designated as contaminated by any government environmental/health agency?
Yes No Unknown
13. Do you have knowledge of environmental liens or governmental notification relating to recurrent violations with respect to the property or any facility located on the property?
Yes No Unknown
14. Have you ever been informed of the past or current existence of hazardous substances or petroleum products or environmental violations with respect to the property or any facility located on the property?
Yes No Unknown
15. Do you have any knowledge of any environmental site assessment of the property or facility that indicated the presence of hazardous substances or petroleum products on, or contamination of, the property or recommended further assessment of the property?
Yes No Unknown
16. Do you know of any past, threatened, or pending lawsuits or administrative proceedings concerning a release or treated release of any hazardous substance or petroleum products involving the property by any owner or occupant of the property?
Yes No Unknown
17. Does the property discharge wastewater on or adjacent to the property other than storm water into a sanitary sewer system?
Yes No Unknown
18. To the best of your knowledge, have any hazardous substances or petroleum products, unidentified waste materials, tires, automotive or industrial batteries or any other waste material been dumped above ground, buried and/or burned, on the property?
Yes No Unknown
19. Is there a transformer, capacitor, or any hydraulic equipment for which there are any records indicating the presence of PCBs (polychlorinated biphenyl)?
Yes No Unknown
20. Do you own or occupy any real property including, but not limited to the property, which contained or now contains either asbestos, PCBs, other hazardous substances that were used in construction of or are presently stored on the property?
Yes No Unknown
21. Do you intend to use the property to generate, manufacture, refine, transport, treat, store, handle, or dispose of hazardous substances?
Yes No Unknown

This information provided herein is true and correct to the best of our knowledge.

Dated this _____ day of _____, 20____. By: _____

FORGE's response and recommendation to the issues covered by this disclosure statement

Loan Application - Business

Business Name _____
Address _____ City _____ State _____ Zip _____
Name of Principal in Charge _____ Telephone (____) _____ Fax (____) _____
Type of Business _____ Date Established _____
Type of Entity (check one) Corporation ____ C Partnership ____ General Proprietorship ____
L.L.C. ____ S Limited
Employer ID # _____ SIC Code: _____

Project Information

Street Address of Project _____
City _____ County _____ State _____ Zip _____
Closing Date _____ Realtor's Name _____ Telephone (____) _____
At Time of Application _____ Subsidiaries or Affiliates _____

Borrowing Entity

Name of Borrower (if different from Business) _____
Type of Entity (select one)
Corporation ____ C Partnership ____ General L.L.C. ____ Husband and Wife _____
Single Principal ____ S Limited

Bank Information

Bank of Account _____ Branch _____
Account Officer _____ Telephone (____) _____ Fax (____) _____

Use of Proceeds

Land Acquisition _____	\$ _____
New Construction/ Expansion/Repair _____	\$ _____
Acquisition of Machinery and Equipment _____	\$ _____
Inventory Purchase _____	\$ _____
Working Capital _____	\$ _____
Acquisition of Existing Business _____	\$ _____
Payoff Bank Loan _____	\$ _____
Other Debt Payment _____	\$ _____
Professional Fees (Surveying, Engineering, Architectural, Appraisal, _____)	\$ _____
All other (Contingencies and interim interest) _____	\$ _____
Total Project Amount _____	\$ _____