

**UNIFIED GOVERNMENT OF ATHENS-CLARKE COUNTY
HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT**

ATHENS-CLARKE COUNTY REVOLVING LOAN FUND

Application for Revolving Loan Funds

COMPANY INFORMATION

COMPANY'S LEGAL NAME

ADDRESS	CITY	STATE	ZIP
PRINCIPAL IN CHARGE	PHONE	FAX	
SECONDARY CONTACT PERSON	PHONE	FAX	
TYPE OF BUSINESS	DATE ESTABLISHED		
BUSINESS ORGANIZATION TYPE			

COMPANY OWNERSHIP

NAME	TITLE	% OF OWNERSHIP
NAME	TITLE	% OF OWNERSHIP
NAME	TITLE	% OF OWNERSHIP

EXISTING BUSINESS LOCATION(S)

NAME	SQUARE FEET	LEASE PAYMENT	REPLACED BY NEW FACILITY?
NAME	SQUARE FEET	LEASE PAYMENT	REPLACED BY NEW FACILITY?
NAME	SQUARE FEET	LEASE PAYMENT	REPLACED BY NEW FACILITY?

AFFILIATE OR PARENT BUSINESS (IF APPLICABLE)

NAME	OWNER	% OF OWNERSHIP
NAME	OWNER	% OF OWNERSHIP
NAME	OWNER	% OF OWNERSHIP

BUSINESS REFERENCES

ACCOUNTANT	FIRM NAME	PHONE
ATTORNEY	FIRM NAME	PHONE
BUSINESS CONSULTANT	FIRM NAME	PHONE

BANK NAME	BANK OFFICER	PHONE
BANK NAME	BANK OFFICER	PHONE
BANK NAME	BANK OFFICER	PHONE

NATURE OF YOUR BUSINESS

HAVE YOU APPLIED TO A LENDER? IF SO, WHICH ONE AND WHAT IS THE STATUS OF YOUR APPLICATION?

HOW MANY FULL AND PART TIME EMPLOYEES DO YOU CURRENTLY EMPLOY?

BRIEFLY DESCRIBE YOUR BUSINESS. WHAT TYPE OF PRODUCTS OR SERVICES DO YOU OFFER (ATTACH ANY CATALOGS OR BROCHURES)?

WHAT IS YOUR GEOGRAPHIC MARKET AREA?
WHO ARE YOUR CUSTOMERS AND/OR TARGET MARKET?
WHO ARE YOUR MAJOR COMPETITORS?

PROJECT INFORMATION			
STREET ADDRESS OF PROJECT			
CITY	COUNTY	STATE	ZIP
PROPOSED PROJECT DESCRIPTION:	DOES THE PROPOSED PROJECT REQUIRE REAL ESTATE PURCHASE? IF YES, WHAT IS THE SQUARE FOOTAGE YOUR COMPANY WILL OCCUPY? ESCROW CLOSING DATE REALTOR NAME & PHONE		
IF KNOWN, HOW WILL THE PROPERTY BE VESTED (I.E. SOLE PROPRIETOR, PARTNERSHIP, LLC, CORPORATION, TRUST, ETC.)?			

TOTAL PROJECT COSTS

EXISTING BUILDING AND EQUIPMENT PURCHASES

Purchase Price	<input type="text"/>
Tenant Improvements	<input type="text"/>
Machinery and Equipment	<input type="text"/>
Total Amount COLUMN A	<input type="text"/>

ACQUISITION OF LAND AND CONSTRUCTION OF NEW BUILDING

Land Acquisition	<input type="text"/>
Construction Bid	<input type="text"/>
Architectural and Engineering	<input type="text"/>
Machinery and Equipment	<input type="text"/>
Other Costs	<input type="text"/>
Total Amount COLUMN B	<input type="text"/>

DEBT, INVENTORY, AND WORKING CAPITAL

Payoff of Bank Debt	<input type="text"/>
Payoff of Other Debt	<input type="text"/>
Inventory Purchase	<input type="text"/>
Working Capital	<input type="text"/>
Acquisition of Existing Business	<input type="text"/>
All Other Expenses	<input type="text"/>
Total Amount COLUMN C	<input type="text"/>

IMPORTANT INFORMATION:

Machinery and Equipment, to finance, must have a useful life of seven years or longer.

The Athens-Clarke County Revolving Loan Fund only provides financing for Columns A and B due to program requirements and regulatory compliance issues required by HUD and the State of Georgia.

Total Project Costs
(COLUMN A + COLUMN B + COLUMN C)

*Please attach additional supporting documentation if applicable.

CURRENT AND PROJECTED EMPLOYMENT

NUMBER OF CURRENT EMPLOYEES?	NUMBER OF PROJECTED NEW EMPLOYEES IF LOAN APPROVED?
PROJECTED ANNUAL PAYROLL IF LOAN APPROVED?	WILL EMPLOYEES RECEIVE SPECIALIZED TRAINING OR SKILLS?

KEY EMPLOYEES AND PRINCIPALS

		YEARS OF EXPERIENCE
NAME OF PRINCIPAL	TITLE	RESPONSIBILITIES
NAME OF PRINCIPAL	TITLE	RESPONSIBILITIES
NAME OF PRINCIPAL	TITLE	RESPONSIBILITIES

PROJECT DETAILS AND QUESTIONNAIRE

<p>DO YOU HAVE ANY CO-SIGNERS AND / OR GUARANTORS FOR THIS LOAN? IF SO PLEASE SUBMIT THEIR NAMES, ADDRESSES, AND PERSONAL BALANCE SHEETS.</p> <p>IF NOT APPLICABLE, INITIAL HERE _____</p>	
<p>DO YOU BUY FROM, SELL TO, USE THE SERVICE OF ANY CONCERN IN WHICH SOMEONE IN YOUR COMPANY HAS SIGNIFICANT FINANCIAL INTERESTS? IF SO, PROVIDE DETAILS.</p> <p>IF NOT APPLICABLE, INITIAL HERE _____</p>	
<p>DOES YOUR BUSINESS, ITS OWNERS OR MAJORITY STOCKHOLDERS OWN OR HAVE CONTROLLING INTEREST IN OTHER BUSINESSES? IF YES, PLEASE PROVIDE THEIR NAMES AND THE RELATIONSHIP WITH YOUR COMPANY ALONG WITH A CURRENT BALANCE SHEET AND OPERATING STATEMENT FOR EACH.</p> <p>IF NOT APPLICABLE, INITIAL HERE _____</p>	

<p>DO YOU OR YOUR SPOUSE OR ANY MEMBER OF YOUR HOUSEHOLD, OR ANYONE WHO OWNS, MANAGES, OR DIRECTS YOUR BUSINESS OR THEIR SPOUSES OR MEMBERS OF THEIR HOUSEHOLD WORK FOR THE SMALL BUSINESS ADMINISTRATION, SMALL BUSINESS ADVISORY COUNCIL, SCORE, ACE, ANY FEDERAL AGENCY, OR THE PARTICIPATING LENDER? IF SO, PLEASE PROVIDE THE NAME(S) AND THE ADDRESS OF THE PERSON(S) AND THE OFFICE WHERE EMPLOYED.</p> <p>IF NOT APPLICABLE , INITIAL HERE _____</p>	
<p>HAVE YOU OR THE OFFICERS OF YOUR COMPANY EVER BEEN INVOLVED IN BANKRUPTCY OR INSOLVENCY PROCEEDINGS? IF SO, PLEASE PROVIDE DETAILS.</p> <p>IF NOT APPLICABLE , INITIAL HERE _____</p>	
<p>ARE YOU OR YOUR BUSINESS INVOLVED IN ANY PENDING LAWSUIT OR LEGAL ACTION? IF SO, PLEASE PROVIDE DETAILS.</p> <p>IF NOT APPLICABLE, INITIAL HERE _____</p>	

PREVIOUS LOCAL, STATE OR FEDERAL GOVERNMENT FINANCING	
NAME OF AGENCY OR ORGANIZATION	ORIGINAL LOAN AMOUNT
DATE OF LOAN (OR APPLICATION IF DENIED)	OUTSTANDING BALANCE
STATUS OF LOAN <input type="checkbox"/> PAYMENTS CURRENT <input type="checkbox"/> 60 DAYS LATE <input type="checkbox"/> 90 DAYS LATE	
NAME OF AGENCY OR ORGANIZATION	ORIGINAL LOAN AMOUNT
DATE OF LOAN (OR APPLICATION IF DENIED)	OUTSTANDING BALANCE
STATUS OF LOAN <input type="checkbox"/> PAYMENTS CURRENT <input type="checkbox"/> 60 DAYS LATE <input type="checkbox"/> 90 DAYS LATE	

NEW BUSINESS SUPPORT DOCUMENTS CHECK-LIST

Sole Proprietorship and Partnership Businesses

The following supplemental materials for all principals of the business are required in support of your application:

- Personal financial Statements
- Personal Debt Schedules
- Past 3 Years Federal Income Tax Returns
- Partnership Agreement, if applicable
- Copy of Fictitious Business Name Statement
- Three Business References

Incorporated Businesses

The following supplemental materials for all principals of the business are required in support of your application:

- Personal Financial Statements
- Personal Debt Schedules
- Past 3 years Federal Income Tax Returns
- Articles of Incorporation
- Copy of Business License
- Copy of Fictitious Business Name Statement
- Three Business References

BUSINESS PLAN CHECK-LIST

Executive Summary

This portion of your business plan should provide more detailed information about company ownership, start-up plans and timelines, management team, necessary personnel with job descriptions

Marketing and Sales Strategy Summary

This portion of your business plan should provide more detailed information about your marketing strategy, your sales strategy with forecasts based upon market analysis, and any promotional strategies.

Company Summary

This portion of your business plan should provide more detailed information about company ownership, start-up plans and timelines, management team, necessary personnel with job descriptions.

Management Summary

This portion of your business plan should provide more detailed information about the company's organizational structure, management team with resumes of principals, and personnel necessary for the company's success.

Product or Service Summary

This portion of your business plan should provide more detailed information about the products or service you will be providing, information about vendors and suppliers, and any preliminary vendor or supplier agreements or commitment.

Financial Plan Summary

This portion of your business plan should provide more detailed information about the company's finances including the following detailed elements:

- Source and Use of Funds Statement
- Projected Profit and Loss Statement
- Projected Cash Flow Statement
- Projected Balance Sheet
- Quote for Machinery and Equipment
- Appraisals for Real Property

Market Analysis Summary

This portion of your business plan should provide more detailed information about the industry, local competitors, the current market for your products or services, and your target market or niche, and what makes your company differ.

EXPANDING BUSINESS SUPPORT DOCUMENTS CHECK-LIST

Existing Business Expanding

The following supplemental materials of the business are required in support of your application, if you are an existing business that is expanding:

- Past 3 Years Financial Statements (Audited) and an Interim Financial Statement for the preceding 45 days
- Comprehensive debt schedules and inventory of available collateral

AUTHORIZATION TO RELEASE INFORMATION

I/ We hereby authorize the release to the Unified Government of Athens-Clarke County, Georgia, and affiliated departments and divisions thereof, as well as any participating financial institutions, if any, any information they may inquire at any time for any purpose related to my/ our credit transaction with them.

I/ We further authorize the Unified Government of Athens-Clarke County, Georgia, and affiliated departments and divisions thereof, to release such information to any entry they deem necessary for any purpose related to my / our credit transaction with them.

I/ We hereby certify that the enclosed information, include all attachments or exhibits provided here or at a later date, is valid and correct to the best of my / our knowledge.

SIGNATURE OF PRINCIPAL	NAME OF PRINCIPAL	DATE
SIGNATURE OF PRINCIPAL	NAME OF PRINCIPAL	DATE
SIGNATURE OF PRINCIPAL	NAME OF PRINCIPAL	DATE

ASSURANCES:

The applicant hereby assures and certifies that:

1. It possess legal authority to apply for the loan and to execute the proposed program.
2. Its governing body has duly adopted or passed, as an official act, a resolution, motion or similar action authorizing the filing of the application, including all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the applicant to act in connection with the application and to provide such additional information as may be required.
3. It will comply with the requirements for historic preservation identification and review set forth in Section 106 of the National Historic Preservation Act of 1966 (16 U.S.C. 470), Executive Order 11593, and the Archeological and Historic Preservation Act of 1974 (16 U.S.C. 469a), *et seq.*, regulations of the Advisory Council on Historic Preservation at (36 CFR 801), and any other regulations promulgated pursuant to Section 121 of the Housing and Community Development Act of 1974, as amended.
4. It has identified all properties, if any, which are included on the National Register of Historic Places and which, as determined by the applicant, will be affected by the project; it has identified all other properties, if any, which will be affected by the project and which, as determined by the applicant, may meet the criteria established by the Secretary of the Interior for inclusion in the Register, together with the documentation relating to the inclusion of such properties in the Register; and it has determined the effect, as determined by the applicant, of the project on the identified properties.
5. It will comply with:
 - a. Title VI of the Civil Rights Act of 1964 (Pub. L. 86-3525) and implementing regulations issued at 24 CFR, Part I, which provides that no person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives federal financial assistance and will immediately take measures necessary to effectuate this assurance;
 - b. Title VIII of the Civil Rights Act of 1968 (Pub. L. 90-284) as amended, administering all programs and activities relating to housing and community development in a manner to affirmatively further fair housing; and will take action to affirmatively further fair housing;
 - c. Section 109 of the Housing and Community Development Act of 1974, as amended; and the regulations issued pursuant thereto (24 CFR 570.601), which provide that no person in the United States shall, on the grounds of race, color, national origin, or sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any program or activity funded in whole or in part with funds provided under 24 CFR, Part 570;
 - d. Section 3 of the Housing and Urban Development Act of 1968, as amended, and implementing regulations at 24 CFR, Part 135, requiring that to the greatest extent feasible, opportunities for training and employment be given to lower-income residents of the project area and contracts for work in connection with the project be awarded to eligible business concerns which are located in, or

- e. owned in substantial part by, persons residing in the area of the project;
 - e. Executive Order 11246, as amended by Executive Orders 11375 and 12086, and implementing regulations issued at 41 CFR, Chapter 60, which provides that no person shall be discriminated against on the basis of race, color, religion, sex, or national origin in all federally assisted construction contracts;
 - f. Executive Order 11063, and implementing regulations at 24 CFR, Part 107 on equal opportunity in housing and non-discrimination on the sale or rental of housing built with federal assistance;
 - g. Section 504 of the Rehabilitation Act of 1973, as amended, Pub. L. 93-112 and implementing regulations when published for effect. Section 504 provides that no qualified handicapped person shall, on the basis of handicap, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity which receives or benefits from federal financial assistance;
 - h. The Age Discrimination Act of 1975, as amended, Pub. L. 94-135) and implementing regulations when published for effect;
 - i. The relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, implementing regulations at 24 CFR, Part 42, and the special provisions of Section 570.457 concerning the relocation of residential tenants not covered by the Uniform Act;
 - j. The labor standard requirements as set forth in Section 507.605 and HUD regulations issued to implement such requirements;
 - k. The flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973, (Pub. L. 93-234);
 - l. The regulations, policies, guidelines and requirements of OMB Circular Nos. A-102, Revised and A-87, as they relate to the acceptance and use of federal funds under this part;
 - m. All requirements imposed by HUD concerning special requirements of law, program requirements and other administrative requirements approved in accordance with OMB Circular No. A-102, Revised.
6. It will establish safeguards to prohibit employees from using positions for a purpose that is or gives the appearance of being motivated by a desire for private gain for themselves or others, particularly those with whom they have familial, business, or other ties.
7. It will give any authorized representatives of Athens-Clarke County, HUD and the Comptroller General, access to and the right to examine all records, books, papers, or documents related to the loan.
8. It will ensure that the facilities under its ownership, lease, or supervision which shall be utilized in the accomplishment of the program are not listed on the Environmental Protection Agency's (EPA) list of Violating Facilities and that it will notify HUD of the receipt of any communication from the Director of EPA Office of Federal Activities indicating that a facility to be used in the project is under consideration for listing by the EPA.
9. It will not discriminate against any employee because of race, color, religion, sex, handicap, or national origin. It will take affirmative action to insure that applicants for employment are treated during employment, without regard to their race, color, religion, sex, handicap, or national origin. Such action

shall include, but not be limited to, the following: Employment, upgrading, demotion or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The applicant shall post in conspicuous places, available to employees and applicants for employment, notices to be provided by HUD setting forth the provisions of this non-discrimination clause. The applicant will, in all solicitations or advertisements for employees placed by or on behalf of the applicant, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, handicap or national origin. The applicant will incorporate the foregoing requirements of this paragraph in all of its contracts for project work, except contracts for standard commercial supplies or raw materials or contracts covered under 24 CFR Part 570 (c) (14) (ix) (E), and will require all of its contracts for such work to incorporate such requirements in all subcontracts for work done with funds provided under 24 CFR Part 570.

10. It certifies that it has not knowingly and willfully made or used a document or writing containing any false, fictitious, or fraudulent statement or entry. 18. U.S.C. 1001 provides that whoever does so within the jurisdiction of any department or agency of the United States shall be fined not more than \$10,000.00 or imprisoned for not more than five years, or both.
11. It gives authorization to check credit and employment history. The authorized representatives/s of the Application has/have attained the age of majority and that all information given on this application is true and correct. Furthermore, Applicant acknowledges retaining a copy of this application.

Applicant's Signature	Printed Name of Applicant	Title	Date
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Applicant's Signature	Printed Name of Applicant	Title	Date
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Attest:
