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# Multi-Agency Loan Fund Application

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Please select appropriate agency:

- County of Chautauqua Industrial Development Agency**  
201 W. 3<sup>rd</sup> Street, Suite 115, Jamestown, New York 14701  
716-661-8900
- Jamestown Urban Renewal Agency**  
200 W. 3<sup>rd</sup> Street, City Hall Municipal Building, Jamestown, New York 14701  
716-483-7541
- Jamestown Local Development Corporation**  
200 W. 3<sup>rd</sup> Street, City Hall Municipal Building, Jamestown, New York 14701  
716-483-7541
- STEDO/WRC**  
4039 Route 219, Suite 200, Salamanca, New York 14779  
716-945-5301
- Other Public Lender – Please Specify**

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# County of Chautauqua Industrial Development Agency Loan Details

## UNDERSTANDING THE APPLICATION PROCESS

### Application Process:

The deadline for submitting your application with additional exhibits listed on pages 12-13 herein is the first working day of the month. All applications must be **complete** when submitted. Incomplete applications will not be presented to our Loan Review Committee. Completed applications should be submitted to our office at the BWB Center located at 201 W. 3<sup>rd</sup> Street, Suite 115, Jamestown, New York 14701.

Information substantiating total project cost must be included. This consists of, but is not limited to:

- Itemized contractor's bids for construction or renovation
- Quotes for equipment to be purchased
- Sales agreements
- Breakdown of working capital

Commitment letters from any/all participating lenders must be included if available with the application when submitted. Additionally, exhibits that relate specifically to the borrower must also be included.

### Review Process:

Loan review meetings are held monthly. Generally, this meeting is held on the second Thursday of each month. An officer/principal of the business may be **required to attend the meeting** to make a brief presentation (to answer any questions the committee may have about the project or the business). After local approval, the application process proceeds as follows: If recommended by the Loan Review Committee the application may be reviewed by the CCIDA Board of Directors for approval. The CCIDA Board of Directors generally meets on the fourth Tuesday of each month.

*CCIDA Loans* – A letter of commitment is prepared by the CCIDA's legal counsel and is forwarded to the applicant for signature. This letter states collateral requirements, terms of the loan, etc. After the borrower has executed the commitment letter and returns it to our office, our counsel will prepare the closing documents and mail them to the borrower's counsel.

It is of the utmost importance that both the borrower and the borrower's attorney review the commitment letter and closing instructions carefully. Familiarity with the terms and conditions greatly enhances the closing process.

### Loan Closing:

The CCIDA will not supplant private financing. In other words, in order to expedite disbursement of CCIDA funds, we require **equity portions be injected first**. Proof of

expenditures will be required at closing (Copies of paid invoices and canceled checks will be required for all expenditures – for all those financed by the CCIDA).

Borrower will be required to SUBSTANTIATE ALL COSTS financed by the CCIDA related to this project, including those costs financed by the CCIDA. equity injection, and all other financing.

The CCIDA’s attorney will send the closing documents to the borrower’s attorney. Borrower’s attorney will have borrower sign documents and will file necessary documents. The documents will be returned to our attorney’s office for execution of all documents. When all documents are in order, funds will be disbursed.

The CCIDA’s closing documents are standard documents. Any modifications to these documents will result in an additional legal fee being charged directly to the borrower.

**Additional:**

Revolving Loan Fund applicants will be required to sign a statement such that “conventional financing of this project will place an intolerable financial burden upon borrower”.

Borrower agrees that any funds spent prior to approval by the CCIDA Board of Directors will be at borrower’s risk. This includes, but is not limited to, expenses for appraisals, environmental reviews, etc.

Borrower agrees to authorize disclosure of all information submitted in connection with this application to all lenders participating in this project.

The CCIDA will obtain a credit report on your company.

**Confidentiality and Disclosure:**

All loan applications are treated with a high degree of confidentiality during the loan process. However, loan determinations are voted on at public meetings of the CCIDA Loan Committee and Board, at which time the general information regarding the loan becomes public record.

CCIDA meetings are typically covered by the media and the CCIDA has no control over what the media will report. Therefore, all applicants must be prepared to have their pending project made public on the date of CCIDA Loan Committee Meeting and the CCIDA Board Meeting.

I have read, understand, and agree to all of the above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Note: All CCIDA Applicants will be required to remit a non-refundable \$250 application fee payable to the CCIDA.

# Multi-Agency Loan Fund Application

## **I. APPLICANT INFORMATION:**

APPLICATION DATE \_\_\_\_\_

COMPANY NAME (applicant) \_\_\_\_\_

FEIN# \_\_\_\_\_

BORROWER NAME (beneficial owner – type “same” if same)

CONTACT PERSON \_\_\_\_\_

TITLE \_\_\_\_\_

BUSINESS ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP \_\_\_\_\_

TELEPHONE (\_\_\_\_)\_\_\_\_\_

PRINCIPAL BUSINESS ACTIVITY \_\_\_\_\_

STATE INCORPORATED: \_\_\_\_\_

DATE & STATE COMPANY INCORPORATED \_\_\_\_\_

NAICS Code \_\_\_\_\_

### TYPE OF BUSINESS:

Corporation

Proprietorship

Sub Chapter-S Corporation

Woman Owned

Partnership

Limited Partnership

Minority Owned

Other \_\_\_\_\_

### CONTACT INFORMATION:

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Lender # 1 \_\_\_\_\_

Contact \_\_\_\_\_

Phone (\_\_\_\_)\_\_\_\_\_

Lender # 2 \_\_\_\_\_

Contact \_\_\_\_\_

Phone (\_\_\_\_)\_\_\_\_\_

Lender # 3 \_\_\_\_\_

Contact \_\_\_\_\_

Phone (\_\_\_\_)\_\_\_\_\_

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Borrower's Attorney \_\_\_\_\_

Borrower's Accountant \_\_\_\_\_

Firm's Name \_\_\_\_\_

Firm's Name \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone (\_\_\_\_)\_\_\_\_\_

Fax (\_\_\_\_)\_\_\_\_\_

Phone (\_\_\_\_)\_\_\_\_\_

Fax (\_\_\_\_)\_\_\_\_\_

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**SOURCES AND USES OF FUNDS**

\_\_\_\_\_  
(Company Name)

\*Bank 1 is \_\_\_\_\_ Bank 2 is \_\_\_\_\_

\*\*Equity Injection coming from: Cash Flow, Retained Earnings, Individual. Source \_\_\_\_\_

SOURCES OF FUNDS					USES OF FUNDS			
	Amount	Term	Rate	Annual D/S	Land & Bldg.	M & E	Work Cap	Totals
Bank 1*	\$		%	\$	\$	\$	\$	\$0
Bank 2*	\$		%	\$	\$	\$	\$	\$0
CCIDA	\$		%	\$	\$	\$	\$	\$0
Other	\$		%	\$	\$	\$	\$	\$0
Other	\$		%	\$	\$	\$	\$	\$0
Other	\$		%	\$	\$	\$	\$	\$0
Equity**	\$		%	\$	\$	\$	\$	\$0
<b>TOTALS</b>	<b>\$0</b>	<b>0</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

EMPLOYMENT INFORMATION:

Number of current employees: \_\_\_\_\_

Number of jobs to be created as a result of this project: \_\_\_\_\_

BRIEF HISTORY OF THE COMPANY:

PRODUCT DESCRIPTION:

OWNERSHIP: (List names and % of ownership)

_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %

OFFICERS AND MANAGEMENT (Attach resumes)

President: \_\_\_\_\_

Vice-President: \_\_\_\_\_

Plant Manager: \_\_\_\_\_

IDENTIFY ALL PARENT, SUBSIDIARY AND AFFILIATED COMPANIES, INCLUDING THE LOCATION, NUMBER OF EMPLOYEES, AND OWNERSHIP BREAKDOWN (%). (Attach additional page if necessary)

**II. COMPANY PROFILE**

Geographic Marketing Area: \_\_\_\_\_

Major Customers (list at least three):	Location	% of Sales
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%

Major Competitors (list at least three):	Location
_____	_____
_____	_____
_____	_____
_____	_____

Major Suppliers (list at least three):	Location
_____	_____
_____	_____
_____	_____
_____	_____

Describe this project and explain how it will affect your current operation and productivity:

**III. PROJECT DESCRIPTION – Complete all that apply**

PURCHASE OF LAND & BUILDING: (attach copies of bids/quotes to support costs)

Location \_\_\_\_\_ Parcel SBL \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Appraised Value \$ \_\_\_\_\_ Sq. Ft. \_\_\_\_\_ Site Size (Acres) \_\_\_\_\_

Will any space be subleased?  Yes  No  
(If Yes, then: Amount of Square Feet to be Subleased \_\_\_\_\_ Sq. Ft. / Annual Rate \$ \_\_\_\_\_)

Environmental Concerns (check if applicable and explain here)

BUILDING CONSTRUCTION:

Location \_\_\_\_\_ Parcel SBL \_\_\_\_\_

Construction Cost \$ \_\_\_\_\_ \$ Sq. Ft. \_\_\_\_\_ Site Size (Acres) \_\_\_\_\_

Contractor \_\_\_\_\_ Land Cost \$ \_\_\_\_\_

Will any space be subleased?  Yes  No  
(If Yes, then: Amount of Square Feet to be Subleased \_\_\_\_\_ Sq. Ft. / Annual Rate \$ \_\_\_\_\_)

MACHINERY & EQUIPMENT: (attach copies of price quotations to support costs)

List the Machinery & Equipment to be financed, including make, model and cost:

WORKING CAPITAL: (attach copies of quotes as examples of expenditures)

Detail the Working Capital needs to be financed (BE SPECIFIC):



## **Agreements and Certifications**

- A. I/We agree that the project will adhere to all local, state and federal air and water pollution standards.
- B. I/We agree that the project will adhere to all local, state and federal historic preservation laws and regulations.
- C. I/We agree I/We will obtain and maintain flood hazard insurance if required pursuant to National Flood Plain Policy.
- D. I/We agree that if construction is if financed by this loan, accessibility to the handicapped will be assured by compliance with the standards of 41 CRF, Sub-Part 101-19.6, and that construction employees will be paid Davis Bacon wage rates.
- E. I/We agree to provide annual financial statements to the County of Chautauqua Industrial Development Agency within 60 days of the close of the fiscal year of the applicant organization.
- F. I/We agree to use best efforts to utilize minority and/or women-owned businesses as vendors or subcontractors and minority and/or women individuals in any employment opportunities generated as a result of this project.
- G. I/We agree that if I/we do not comply with the Agreements and Certifications herein, or the program regulations listed herein and or in 13 CFR Parts 302 and 314, the National Environmental Policy Act of 1969 and other Federal environmental mandates, or in the event of the violation of any Federal, state or local law, statute, order, rule or regulation regarding the use of loan proceeds or operating practices, the total unpaid principal, together with unpaid interest thereon, will become immediately due and payable, at the option of CCIDA.
- H. I/We authorize disclosure of all information submitted in connection with this application to any funding source, private or public, as part of negotiations for their participation in the financial package.
- I. I/We authorize CCIDA to collect confidential personal and business information relevant to the processing and evaluation of this loan.
- J. I/We waive all claims against the Loan Fund, the County of Chautauqua Industrial Development Agency, and their staff and consultants.
- K. I/We agree to post Civil Rights Guidelines in a conspicuous place accessible to employees, and to not violate any applicable Civil Rights Guidelines.
- L. I/We certify all information in this application and the Exhibits is true and complete to the best of my/our knowledge and is submitted so the Loan Committee can decide whether to grant a loan or participate with the lending institution in a loan to me/us.
- M. I/We give the assurance that I/we will comply with Section 112 and 113 or Volume 13 of the Code of Federal Regulations. These Code Sections prohibit discrimination on the grounds of race, color, sex, religion, marital status, handicap, age or national origin by recipients of Federal financial assistance and require appropriate reports and access to books and records. These requirements are applicable to anyone who buys or takes control of the business. I/We realize that if I/we do not comply with these non-discrimination requirements, my/our loan can be called, terminated or accelerated.

N. I/We certify that facilities under its ownership, lease or supervision, will be utilized in the accomplishment of the project or services financed by the Revolving Loan Fund.

O. I/We certify that I/we am/are not relocating operations or employment from another labor market area.

I/We agree to all the preceding Agreements and Certifications.

I/We understand the contents and purpose of this application, and the regulations of the CCIDA Loan Fund program.

I/We do solemnly affirm that to the best of my/our knowledge, information and belief, all the statements made herein are true and accurate.

I/We am/are aware that the filing of a false instrument in connection with this application for funding by a New York State public benefit corporation may constitute an attempt to defraud the State and may be a felony under the laws of the State of New York.

If Applicant is a proprietor  
or general partner, sign below:

If Applicant is a corporation,  
sign below:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature of President

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Attestation:

\_\_\_\_\_  
Signature of Corporate Secretary

\_\_\_\_\_  
Date

\_\_\_\_\_  
Corporate Seal

\_\_\_\_\_  
Signature of Preparer, if other than Applicant

\_\_\_\_\_  
Print or Type Name of Preparer

\_\_\_\_\_  
Address of Preparer

(\_\_\_\_)\_\_\_\_\_  
Telephone Number of Preparer

# CERTIFICATE OF INJECTION

The undersigned hereby certifies that, in compliance with the Loan Fund guidelines, the sum of \$ \_\_\_\_\_ will be injected into this project by my company before the disbursement of funds from the Loan Fund.

In Witness Whereof, and intending to be legally bound hereby, the undersigned have hereto affixed their hands.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Principal Signature

\_\_\_\_\_  
Title

## ADDITIONAL EXHIBITS

- A. Business Plan which: 1) describes the background and history of the business, 2) provides an analysis of what the new project will accomplish, 3) explains how the market will support and sustain business operations, and 4) breakdown of ownership.
- B. Sales Agreement for land and / or building to be purchased.
- C. Itemized contractor's bid / estimates for construction / renovation.
- D. Signed quotes or sales agreements on machinery / equipment purchases.
- E. Letter from participating lender(s) detailing: Amount, Interest Rate, Term and Collateral. (All terms and conditions of financing.)
- F. Historical Balance Sheet, Income Statement, and Cash Flow for the Company's three most recent fiscal years, with notes. (Bound copy from accountant.)
- G. Interim Balance Sheet and Income Statement (dated within the last 90 days).
- H. Projected three-year Balance Sheet and Income Statement, with notes. (Project the balance of this fiscal year and three additional fiscal years.)
- I. Professionally prepared projected one-year Cash Flow Statement (month-by-month), which includes the new debt service. (Project CF for the balance of this fiscal year as well as the next fiscal year.)
- J. Summary of Outstanding Loans including: Amount, Remaining Balance, Interest Rate, Term, Monthly Payment, and Security. Include Current and anticipated loan obligations.
- K. Resumes for all persons listed as principals and management including education and experience.
- L. Personal Financial Statements for all major stockholders owning 20% or more of company's outstanding stock (see attached form) or provide recently prepared financial institution personal financial statements.
- M. Completed Additional Collateral form (Schedule K – attached).
- N. Is the applicant company currently in any litigation that would have a material adverse effect on the applicant company's and/or the principal(s) financial condition?  Yes  No  
If yes, furnish details as an attachment labeled Schedule N – Pending Litigation.
- O. Has the applicant company or any of the management or principal ownership of the applicant company or its affiliates, or any other concern with which such management or owners have been connected, ever been involved in bankruptcy, creditor's rights, or receivership proceedings or sought protection from creditors?  
 Yes  No  
If yes, furnish details as an attachment labeled Schedule O – Bankruptcy or Receivership.
- P. Have the management or principal stockholders of the applicant company ever been charged with or convicted of any felony, or misdemeanor, other than minor traffic offenses, or been in the management of or stockholders in any firm or corporation convicted of a felony?  Yes  No  
If yes, furnish details as an attachment labeled Schedule P – Charge and Conviction Record.

Q. Has the applicant company or any of the management or principal owners of the applicant company or its affiliates, or any other concern with which such management or owners have been connected, been cited for a violation of federal, state or local laws or regulations with respect to labor practices, hazardous wastes, environmental pollution, or other operating practices?  Yes  No  
If yes, furnish details as an attachment labeled Schedule Q – Violations and Citations.

R. Recent appraisal of buildings and/or equipment to be purchased (or offered as collateral). Loan may be contingent upon receiving appraisal at value. Do not request appraisal until approval of loan.

S. Current environmental assessment of subject property. Loan may be contingent upon receipt of Phase 1 Environmental, if necessary. Part One of the Environmental Assessment Form is required for all applications. A Phase I Environmental may also be required.

T. Articles of Incorporation

U. Corporate Resolution to Borrow

V. Key-Person Life Insurance

W. Flood Insurance

X. Two year's company federal and state tax returns

Y. Two year's personal federal state tax returns for principals with % or greater ownership

Z. Completed Short Environmental Assessment Form for all applications

**Please place exhibits in order.**

Schedule K

List all collateral owned by Applicant Business that may be available as security.

<u>Specify Item</u>	<u>Cost</u>	<u>Net Book Value (Cost Less Depreciation)</u>	<u>Existing Liens and Loan Balances</u>	<u>Current Market Value</u>
A. <u>Real-Estate</u>	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
B. <u>Equipment</u>	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
C. <u>Other</u>	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_**  
Date

SUBMITTED TO: \_\_\_\_\_

<b>PERSONAL INFORMATION</b>					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years w/Employer	Title/Position	Business Phone No.	No. of Years w/Employer	Title/Position
Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Years	Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Years
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Name, Phone No. of your Accountant			Name, Phone No. of your Accountant		
Name, Phone No. of your Attorney			Name, Phone No. of your Attorney		
Name, Phone No. of your Investment Advisor / Broker			Name, Phone No. of your Investment Advisor / Broker		
Name, Phone No. of your Insurance Advisor			Name, Phone No. of your Insurance Advisor		

<b>ANNUAL INCOME</b>	<b>AMOUNT (\$)</b>	<b>ANNUAL EXPENDITURES</b>	<b>AMOUNT (\$)</b>
Salary (applicant)	\$	Federal Income and Other Taxes	\$
Salary (co-applicant)	\$	State Income and Other Taxes	\$
Bonuses & Commissions (applicant)	\$	Rental Payments, Co-op, or Condo Maintenance	\$
Bonuses & Commissions (co-applicant)	\$	Mortgage payments      Residential Investment	\$
Rental Income	\$	Property Taxes      Residential Investment	\$
Interest Income	\$	Interest & Principal Payments on Loans	\$
Dividend Income	\$	Insurance	\$
Capital Gains	\$	Investments (including tax shelters)	\$
Partnership Income	\$	Alimony / Child Support	\$
Other Investment Income	\$	Tuition	\$
Other Income (List)	\$	Other Living Expenses	\$
		Medical Expenses	\$
		Other Expenses (List)	\$
<b>TOTAL INCOME</b>	\$0	<b>TOTAL EXPENDITURES</b>	\$0

**\*To generate column totals, place cursor on the "0" placeholder and press key F9\***

Any significant changes expected in the next 12 months?     Yes     No (If yes, attach information.)

**Balance Sheet as of \_\_\_\_\_**

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in this Bank (Including money market accounts, CDs)	\$	Notes Payable to this Bank	
		Secured	\$
Cash in other Financial Institutions (List) (Including money market accounts, CDs)	\$	Unsecured	\$
		Notes Payable to Others (Schedule E)	
	\$	Secured	\$
	\$	Unsecured	\$
	\$	Accounts Payable (including credit cards)	\$
	\$	Margin Accounts	\$
Readily Marketable Securities (Schedule A)	\$	Notes Due: Partnership (Schedule D)	\$
Non-Readily Marketable Securities (Schedule A)	\$	Taxes Payable	\$
Accounts and Notes Receivable	\$	Mortgage Debt (Schedule C)	\$
Net Cash Surrender Value of Life Insurance (Sched B.)	\$	Life Insurance Loans (Schedule B)	\$
Residential Real Estate (Schedule C)	\$	Other Liabilities (List):	\$
Real Estate Investments (Schedule C)	\$		\$
Partnerships/PC interests (Schedule D)	\$		\$
IRA, Keogh, Profit-Sharing, Other Vested Retirement Accts.	\$		\$
Deferred Income (Number of years deferred ____)	\$		\$
Personal Property (including automobiles)	\$		\$
Other Assets (List):	\$		\$
		<b>TOTAL LIABILITIES</b>	\$0
		<b>NET WORTH</b>	\$0
<b>TOTAL ASSETS</b>	\$0		

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$
What would be your total estimated tax liability if you were to sell your major assets?	<input type="checkbox"/>	<input type="checkbox"/>	\$
If yes for any of the above, give details:			

Schedule A – All Securities (including non0money market mutual funds)							
No. of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED	
						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*						<input type="checkbox"/>	<input type="checkbox"/>
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
				\$	\$	<input type="checkbox"/>	<input type="checkbox"/>

\*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

\*To generate column totals, place cursor on the "0" placeholder and press key F9\*



<b>Schedule B – Insurance</b>						
<b>Life Insurance</b> (use additional sheet if necessary)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership
	\$			\$	\$	
	\$			\$	\$	
	\$			\$	\$	

<b>Disability Insurance</b>	<b>Applicant</b>	<b>Co-Applicant</b>
Monthly Distribution if Disabled		
Number of Years Covered		

<b>Schedule C- Personal Residence &amp; Real Estate Investments, Mortgage Debt (majority ownership only)</b>									
Personal Residence Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	

  

Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	
			\$	\$	\$	%		\$	

<b>Schedule D – Partnerships (less than majority ownership for real estate partnerships)*</b>							
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due On Partnerships: Notes, Cash Call	First Contribution Date	
Business/Professional (indicate name):		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
Investments (including tax shelters):		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		
		\$	%	\$	\$		

\*Note: For investments which represent a material portion of your total assets, please include financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

<b>Schedule E – Notes Payable</b>								
Due to	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				
		\$	<input type="checkbox"/>	<input type="checkbox"/>		%		\$
		\$	<input type="checkbox"/>	<input type="checkbox"/>		%		\$
		\$	<input type="checkbox"/>	<input type="checkbox"/>		%		\$
		\$	<input type="checkbox"/>	<input type="checkbox"/>		%		\$

**Please Answer The Following Questions:**

1. Income tax returns filed through (date): \_\_\_\_\_

Are any returns currently being audited or contested? Yes No

If yes, what year(s)? \_\_\_\_\_

2. Did you include two years federal and state tax returns? Yes No

3. Do (either of) you have a line of credit or unused credit facility at any other institution(s)?  Yes No

If so, please indicate where, how much, and name of banker: \_\_\_\_\_

**Representations and Warranties**

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

\_\_\_\_\_  
Date                      Your Signature

\_\_\_\_\_  
Date                      Co-Applicant's Signature (if you are requesting the financial accommodation jointly)

**County of Chautauqua  
Industrial Development Agency**

FINANCIAL FEE  
STRUCTURE

REVOLVING LOAN FUNDS  
1% of total loan

AN APPLICATION FEE OF \$250 IS DUE UPON SUBMISSION OF ALL CCIDA LOAN APPLICATIONS  
APPLICANT WILL BE RESPONSIBLE FOR CCIDA LEGAL FEES ASSOCIATED WITH THE LOAN  
CLOSING.

**County of Chautauqua  
Industrial Development Agency**

**LOAN COLLECTION POLICY**

**30 DAYS PAST DUE**

Phone call or personal visit to company

**60 DAYS PAST DUE**

Certified letter indicating that if payment arrangements are not made within 10 days, legal action will be taken

**75 DAYS PAST DUE**

Certified letter from agency's general or special counsel notifying company that if payment arrangements are not made within 5 days, foreclosure will commence

**90 DAYS PAST DUE**

Certified letter from agency's general or special counsel notifying company that legal proceedings have commenced for foreclosure on loan