



Eastern Maine Development Corporation
 Lending Division
 40 Harlow Street
 Bangor, ME 04401
 Phone: 207-942-6389 or
 1-800-339-6389
 Fax: 207-942-3548
 www.emdc.org

BUSINESS LOAN APPLICATION

\$25 nonrefundable loan application fee due at time of application, payable to EMDC

Applicant Name (complete legal name):	
Mailing Address:	
Town, State, Zip:	
Previous Address:	

Company Information:

Name of Business:				
Contact:				
Mailing Address:			Town, State, Zip:	
Project Location:				
County:		Telephone:		Cell #:
Web Site:			E-Mail:	
Business Type:		Date Established:		Tax ID#:
DUNS Number:		NAICS code #:		FAX #:

Project Information:

Project Financing:

EMDC Loan Amount Requested: \$ _____

Purpose of EMDC Loan: _____

Legal Status:

- S-Corporation
 C-Corporation
 LLC
 Partnership
 Sole-Proprietorship
 Other:

Business Owner(s) Information:

Please list all business owners. Owners of 20% or more are required to provide an unlimited personal guaranty.

Name/Address	SSN#	Title	% Ownership

Have any of the owners or the business been involved in bankruptcy or insolvency proceedings? Yes No If yes, please attach explanation.

Do any of the owners or the business have any personal/business judgments, unsettled lawsuits, major disputes, child support issues or tax liens existing or pending? Yes No If yes, please attach explanation.

Are you and all owners U.S. citizens? Yes No If no, please attach explanation.

BORROWER/GUARANTOR CERTIFICATION & AUTHORIZATION TO RELEASE INFORMATION

I/We am/are authorized to complete this application on behalf of the applicant. I/We have read the Disclosure Statement. All information provided in connection with this application is complete and accurate, presents fairly the condition of the applicant and truly describes the project intended to be financed with the requested financing. I/We have fully disclosed any actions or proceedings pending or threatened against the business or any principals of the business or guarantors of the proposed loan, including litigation, administrative, bankruptcy, insolvency or enforcement proceedings. By signature below, EMDC is granted permission to conduct appropriate business and/or personal credit checks deemed necessary to verify the accuracy of the information provided and to determine the creditworthiness of the undersigned. The undersigned authorizes all persons and entities of whom EMDC makes such inquiries to respond in full, and authorizes EMDC to answer questions about EMDC's credit experience with the undersigned. By signing below, you acknowledge that you are applying to EMDC for a loan or other financial assistance solely for business purposes and not in any way for personal, family or household purposes.

_____ Business Name	_____ Authorized Signature	_____ Title	_____ Date
_____ Guarantor's Signature	_____ Date		
_____ Guarantor's Signature	_____ Date		
_____ Guarantor's Signature	_____ Date		

Statistical Information:

Business Owners:

Race - please enter number:	Ethnicity:	Military Status – please enter number:
_____ White	Hispanic? <input type="checkbox"/> Yes <input type="checkbox"/> No	_____ Veteran
_____ Native American or Alaskan Native		_____ Disabled Veteran
_____ Native American or Pacific Islander	Gender (number):	_____ Service Connected-Disabled Veteran
_____ Black or African American	_____ Male	_____ Non-Veteran
_____ Asian	_____ Female	

Employees (Full-time Equivalent)

Race - please enter number:	Ethnicity:	Military Status – please enter number:
_____ White	Hispanic? <input type="checkbox"/> Yes <input type="checkbox"/> No	_____ Veteran
_____ Native American or Alaskan Native		_____ Disabled Veteran
_____ Native American or Pacific Islander	Gender (number):	_____ Service Connected-Disabled Veteran
_____ Black or African American	_____ Male	_____ Non-Veteran
_____ Asian	_____ Female	

Jobs to be created over next 2 years:
 Full-time: _____ Part-time: _____

The statistical information is requested by the Federal Government for certain types of loans, in order to monitor EMDC's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that EMDC may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, EMDC is required to note race/ethnicity on the basis of visual observation or surname. **If you do not wish to furnish the above information, please initial the box below:**

<i>I do not wish to furnish this information</i>
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DISCLOSURE/CONFIDENTIALITY STATEMENT

Certain information in EMDC's possession must be made available for public inspection after an application for financial assistance is received. This information includes the names of applicants, including principals, the amounts, types and general terms of financial assistance, description of projects and businesses benefiting from the assistance, the number of jobs and the names of financial institutions participating in the project.

Certain records of EMDC will not be available to the public for inspection. These include records, the disclosure of which would constitute an invasion of an individual's privacy, such as personal tax returns or financial statements, personal information such as birth dates and social security numbers of individuals, assessments of creditworthiness or financial condition, records obtained by EMDC in connection with any monitoring or servicing of an existing loan and any records or information, the release of which EMDC determines could cause a business or competitive detriment to the person or business to whom the information belongs or pertains.

If an applicant desires that certain information remain confidential, the applicant must clearly identify what information or documents it wishes to be kept confidential. The applicant must also explain, in writing, the basis for its request. Where the applicant asserts that the basis for the confidentiality request is that release of the information could cause a business or competitive disadvantage or loss of a competitive advantage, the applicant must provide EMDC with sufficient information to independently determine the likelihood of such a detriment. Applicants may wish to consult their attorney or EMDC's legal counsel as to the scope of public disclosure and confidentiality.

Fair Credit Report Act (FCRA): Credit reports may be obtained in connection with this application. Upon your request, you will be informed whether or not credit reports were obtained, and if reports were obtained, you will be informed of the name and address of the consumer-reporting agency that furnished the report.

EMDC is an Equal Opportunity Lender, and prohibits discrimination in its programs on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, and marital or family status. Discrimination is prohibited by Federal Law. Complaints of discrimination may be filed with the USDA, Director, Office of Civil Rights, Washington, D.C. 20250.