



# BENTON-FRANKLIN COUNCIL OF GOVERNMENTS

587 Stevens Dr. • Richland, WA 99352  
bfcog.us

Ph: (509)943-9185  
Fax: (509)943-6756

## BUSINESS LOAN APPLICATION

### NATURE OF LOAN REQUEST

Loan Request: \$	Collateral Offered:
Term(# months) of Loan:	Loan Purpose:
Payment Date:	5th      10th      15th      20th      25th
<input type="checkbox"/> Operating Line of Credit <input type="checkbox"/> AG Line <input type="checkbox"/> Equipment Loan <input type="checkbox"/> Real Estate Loan <input type="checkbox"/> SBA <input type="checkbox"/> Other	

### Business Loan Application Information:

Name ( Full Legal Name)	Street Address	City/State/Zip	TIN/SSN
DBA (if any)	Mailing Address (if different)	City/State/Zip	Email
Primary Contact / Title	Years Established	Phone #	Fax #
<b>Type of Business:</b> <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> S-Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Non-Profit <input type="checkbox"/> Trust <input type="checkbox"/> Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Other:			
Description of Business (Products or Services Offered)			

### Signing Authority and Guarantor Information

Name	Title	Home Address	% of Ownership	Guarantor
				Yes No
				Yes No
				Yes No
				Yes No

\*All Guarantors must provide a current personal Financial statement and copy of their latest IRS Return

### Other Information:

1. Is the business or any guarantora defendant in any legal action or suit?	Yes	No
2. Is the business contingently liable for any debt not disclosed in their financial statement?	Yes	No
3. Has the business or any guarantor ever declared Bankruptcy? If yes, what year?	Yes	No
4. Are any assets held separately?	Yes	No
5. Are any employment , B&O, State or Federal taxes past due?	Yes	No

If you answer "Yes" to any of the above, please attach an explanation.

I/We certify that all statements made in this application are true and complete and are submitted for the purposes of obtaining credit. I/We authorize BFCOG to obtain such information or verification as required concerning the statements made in this application and from credit reporting agency. I/We agree that the application shall remain the BFCOG's property whether it is approved or not. CAUTION! Any willful misrepresentation on this application may result in a fine and/or imprisonment under the U.S. Law.

I I authorize Benton-Franklin Council of Governments to automatically deduct my loan payment from my CFB (checking/savings) account # \_\_\_\_\_ . Deposit account signers must be the same as the loan account signers.

Signature / Title	Date	Signature / Title	Date



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## BUSINESS LOAN APPLICATION

### For All Businesses:

- **3 Years historical business Balance Sheet**
- **3 Years historical business Income Statements or Tax Returns**
- **Business Plan**
- **Current Interim Statement**
- **For Equipment Loans:**  
Provide a list of Equipment including Make, Model, Serial #, Date of Purchase, Cost, Accumulated Depreciation and Estimated Market Value
- **List of Real Estate Owned:**  
Outline the Address of the property, Date Purchased, Cost, Monthly Payments & Value
- **Current Accounts Receivable and Accounts Payable aging list**
- **Copy of Business License, Current State Registrations or Certificates**
- **Copy of Business Formation Documents and Resolution or Minutes for Signing Authority**
- **Contact information for your Insurance company and/or Agent**

### FOR ALL GUARANTORS:

- **Current Personal Financial Statement**
- **2 years Complete Tax Returns, including K-1's**
- **Schedule of Real Estate owned (include addresses/cost/date purchased/income/payments/value)**

### Appraisal Notice (Right to Receive)

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address: Benton-Franklin Council of Governments, PO Box 217, Richland WA 99352. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

**If any of the above information is not available, please explain. In certain circumstance all of the above information may not be required. In other circumstances, additional information or schedules may be required. We appreciate the opportunity to consider your request. Should you have any questions, please contact your lending professional at your local branch.**

### *For BFCG Use Only*

**Date Application Taken or Received:**

**Application Taken By:**

**Via:** In Person Interview      By Mail      By telephone      Internet      OFAC Completed