

# 1 Fast Loan Program Application Business Information



**Up to \$20,000 for start-ups and \$50,000 for existing businesses.**

Applicant - Registered Business Name		State Incorporated or Registered		Month/Year Established
Business' Physical Address		City, State		Zip
Business' Mailing Address (if different)		City, State (if different)		Zip (if different)
Phone	Fax	Email	Website	
Primary Business Activity		Business Tax ID	Unique Entity ID	
<b>Business Type</b>	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> LLC	
How many employees (including the owners) does the business have now?		How many employees will you hire (if any) as a result of this loan?		
Full time (30.5 hrs/wk or more)	Part time (less than 30.5 hrs/wk)	Full time (30.5 hrs/wk or more)	Part time (less than 30.5 hrs/wk)	
Is at least 51% of this business owned by a US Citizen or residents of the United States after being legally admitted for permanent residence (green card holders?) Yes/No				

Ownership Listing				
	First Name	Full Middle Name (Required)	Last Name	% Ownership
1				
2				
3				
4				

Please attach list if needed. Note: Total must equal 100%

<b>Loan Amount Requested:</b>	
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**Proposed use of funds.** For example; equipment purchase, operating expenses, refinance higher interest debt, etc. (NOTE: Funds may not be used to purchase real estate.)

Amount \$\$\$	Use	Comments

Collateral available to support the loan request to NCIC:	Value \$\$\$	Existing liens on collateral

# 2

## Fast Loan Program Application Attachments & Signatures



The following supporting information is being sent to NCIC with this application:

Yes/No	Description	Comments
	Most recent year business federal tax return	
	Most recent year personal federal tax return (each owner)	
	Year to Date Financials (Profit & Loss and Balance Sheet)	
	12 month projected cash flow (start ups only)	
	Business Debt Schedule (see separate form)	
	Personal Financial Statement (see separate form)	

**Loan decisions are normally made within 3 business days after receipt of a complete application.**

**By submitting this application, the applicant understands and acknowledges that loan related fees, expenses and alike are the applicant's responsibility, be it legal, UCC filing and recording fees, taxes or otherwise.**

**NCIC's interest rates are linked to the Federal Home Loan Bank of Boston's current rates.**

**NCIC's Loan Administration Fee is the greater of 1.25% of the total loan amount or \$500, payable at closing.**

**NCIC will report this credit for business owners and personal guarantors to the credit bureau agencies.**

**Loan payments are required to be made by Automated Clearing House (ACH) transaction.**

### Signatures

The undersigned hereby certify that the enclosed application information including all attachments, exhibits, schedules and supporting documents are valid, accurate and complete as of the stated date(s). These statements are made for the purpose of obtaining a loan. False statements may result in the forfeiture of benefits. I/We consent to have NCIC obtain any and all information regarding my/our employment, checking and/or savings accounts, credit obligations and all other credit matters which it may require in connection with this application.

Business Owner Name 1	Business Owner Name 2
Signature	Signature
Date	Date
Business Owner Name 3	Business Owner Name 4
Signature	Signature
Date	Date

# 3

## Fast Loan Program Application Credit Authorization



### Business Owner 1

I hereby authorize Northern Community Investment Corporation to conduct credit investigations and verifications and to obtain credit bureau reports (including consumer and/or business credit report) on the undersigned and any other entity of which I am a principal. In addition, and notwithstanding anything to the contrary, I also expressly authorize the release of any financial/organizational information or data from third party sources (Banks, Financial Institutions, Insurance Companies, Attorneys, Accountants, Credit Unions, etc.) to Northern Community Investment Corporation upon its written or verbal request.

**Please Note:** Each person with 20% or more ownership of the applicant business is required to complete and sign a separate Credit Authorization and Personal Financial Statement.

Name				
Social Security Number	Date of Birth	Name of Primary Employer	Yrs. Service	Home (own/rent)
Work email		Home email		
Physical Home Address	Home Mailing Address (if different)	City	State	Zip Code
		Yes/No	Please provide details, attach additional pages as needed	
<b>Have you or any officers of the company ever been involved in bankruptcy proceedings?</b>				
<b>Are you or your business involved in any lawsuits, or aware of any pending lawsuits?</b>				
<b>Are you required to pay child support?</b>				
<b>If yes, are all child support obligations current?</b>				

Please list all other business entities that you own.

The following information is requested by the Federal Government in order to monitor the lender's compliance with the Equal Credit Opportunity Act. You are not required to furnish the information, but are encouraged to do so. The law requires the lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the lender is required to note race and sex on the basis of visual observation or surname. Please check the box if applicable.

- Female  Male
- Hispanic or Latino  Not Hispanic or Latino
- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander
- Non-Veteran  Veteran  Service Disabled Veteran

Signature	Date

Send all **completed** application forms to:  
NCIC, Attn: Lending, 51 Depot Square, Suite #2,  
St. Johnsbury, VT 05819  
Phone: (802) 748-5101 ext. 2021 Fax (802) 748-1884

Please be aware that email is not necessarily secure. If your information is sensitive or contains Personally Identifiable Information, such as a social security number, you may want to fax it or send by US Postal Service.