CITY OF SAN DIEGO

SMALL BUSINESS LOAN APPLICATION

For

SAN DIEGO REGIONAL REVOLVING;
SAN DIEGO TECHNOLOGY; and
METRO REVOLVING LOAN FUND

Administered by: The City of San Diego
Business Finance Section
600 B Street, Fourth Floor
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Available Loan Programs

(Please check which one you are applying for. Important note: The three loan programs as "gap" – which means that though you may qualify for a loan by area of eligibility of other criteria, the program cannot loan the entire amount of your project.)

□ San Diego Regional Revolving Loan Fund

The Cities of San Diego and Chula Vista have matched a $1.5 million grant from the Economic Development Administration (EDA) to develop the San Diego Regional Revolving Loan Fund (SDRRLF). The $3 million fund will operate in targeted areas of the four Cities to provide small business assistance.

The SDRRLF is designed to improve economically distressed areas, increase the numbers and level of business operations, and subsequently increase incomes and earning capacities. Helping to stimulate San Diego County's economic growth, the program offers financial assistance to start-up and expanding businesses. The SDRRLF can supplement private financing of new or rehabilitated buildings, fixed machinery and equipment, working capital and soft costs, in the RLF project area. The project area is defined as eligible census tracts in the cities of San Diego and Chula Vista.

Eligibility

To be eligible for assistance under the San Diego Regional Revolving Loan Fund, a business must:

1. Be located in an eligible project area census tract. The project area is defined by census tracts that fall into areas of eligibility defined by the EDA.
2. Create new employment opportunities.
3. Have firm financial commitments for other components of the project to be financed.
4. Be willing to comply with all regulations, guidelines, policies, and requirements, as they relate to the program.
5. Demonstrate that financing is not otherwise available on terms or conditions that would permit completion and/or the successful operation or accomplishment of the project activities to be financed.
6. Demonstrate credit worthiness and the ability to repay the loan.
7. Maximum advance of total project is 33% or 1/3. Maximum loan amount is $500,000 for the RLF. All other funds required to complete the project must be derived from business equity of other forms of financing.

Financing

- **Loan Size:** Generally in the $150,000 to $500,000 range.
- **Loan Terms:** Normally, loans will be direct loans fully amortized over three to seven years; however, longer terms will be available based upon the borrower's needs, repayment ability and asset life.
- **Interest Rates:** Rates will be fixed and will generally be Prime Rate Plus.

Eligible Uses of SDRRLF Funds:

- Rehabilitation of existing buildings, including related soft costs
- Property acquisition and improvements
- Fixed equipment or machinery
- New construction, including related soft costs
- Working capital
- Inventory (up to 50 percent of the loan amount)

x Metro Revolving Loan Fund

General Information: The City of San Diego matched a $250,000 million grant from the Economic Development Administration (EDA) to develop the Metro Revolving Loan Fund (Metro RLF). The $500,000 fund operates in targeted areas of San Diego.

The Metro RLF is designed to improve economically distressed areas, increase the numbers and level of business operations, and subsequently increase incomes and earning capacities. Helping to stimulate San Diego County's economic growth, the program offers financial assistance to start-up and expanding businesses. The Metro RLF can supplement private financing of new or rehabilitated buildings, fixed machinery and equipment, working capital and soft costs, in the RLF project area. The project area is defined as eligible census tracts in the City of San Diego.

Eligibility: To be eligible for assistance under the Metro Revolving Loan Fund, a business must:

1. Be located in an eligible project area census tract. The project area is defined by census tracts that fall into areas of eligibility defined by the EDA.
2. Create new employment opportunities.
3. Have firm financial commitments for other components of the project to be financed.
4. Be willing to comply with all regulations, guidelines, policies, and requirements, as they relate to the program.
5. Demonstrate that financing is not otherwise available on terms or conditions that would permit completion and/or the successful operation or accomplishment of the project activities to be financed.
6. Demonstrate credit worthiness and the ability to repay the loan.
7. Maximum advance of total project is 50% or 1/2. Maximum loan amount is $150,000 from the RLF. All other funds required to complete the project must be derived from business equity of other forms of financing.

Financing

- **Loan Size:** Generally in the $25,000 to $150,000 range. Loan requests over $150,000 will be referred to the City's San Diego Regional Revolving Loan Fund.
- **Loan Terms:** Loans will be direct loans fully amortized over three to five years; however, longer terms will be available based upon the borrower's needs, repayment ability and asset life.
- **Interest Rates:** Rates will be fixed and will generally be Prime Rate Plus.

Eligible Uses of Metro RLF Loan Funds:

- Rehabilitation of existing buildings, including related soft costs
- Property acquisition and improvements
- Fixed equipment or machinery
- New construction, including related soft costs
- Working capital
- Inventory (up to 50 percent of the loan amount)

□ San Diego Technology Fund

Eligibility: Companies meeting the Small Business Administration's definition of a small business and located in San Diego target specific census tracts are eligible for San Diego Technology Fund financing if they possess strong potential to create jobs and can demonstrate a reasonable repayment expectation.

1. **Program eligibility:** as determined by the program staff.
2. **Complete business plan:** including current market data (with identified sources), competitive analysis, market strategy, evidence of market acceptance, and management resumes.
3. **Financial Projections:** Five-year projections; monthly through breakeven; supported by recent interim financial statements.
4. **Private matching investment:** (verifiable) fresh capital in an amount at least equal to loan requested; prefer smart equity.
5. **Going concerns:** historical sales and/or contracts in hand preferred; strategic alliances also desired.
6. **Financial statements and tax returns:** for principals and borrower corporation, prepared according to generally-accepted accounting principles.

7. **Maximum advance of total project is 50% or 1/2.** Maximum loan amount is $250,000 for the RLF. All other funds required to complete the project must be derived from business equity of other forms of financing.

Before completing an application, the applicant is urged to review the "Program Implementation Summary" (below) that outlines other conditions and requirements of the programs, including that of committed funds to the project.

A non-refundable Application Fee is due at the time this application is submitted. Also, note that the applicant/borrower will be responsible for paying the costs of legal review of security documents and other legal reviews which may be required for a specific project, as well as the cost of filing of such documents if a loan is finalized.

<u>Items that must be included to be a complete application:</u>

[ ] Loan request forms (Items 1 – 20)
[ ] History and description of business (Attach as Exhibit)
[ ] Employee payroll information
[ ] Financial information (Attach as Exhibit)
[ ] Schedule of collateral
[ ] Signatures on all documents
[ ] Environmental Questionnaire and Indemnification - If relevant to your project. Otherwise, write "NA" in this section.
[ ] Release of Credit Information
[ ] Debt schedule
[ ] Other, as may be required for full analysis of your request.

APPLICATION CHECKLIST

(Required attachments to Loan Application.)
Check all that apply and provide with completed, signed application, or mark "NA")

1. Business Plan: Plan to include: Summary; mission; product/service description; management; targeted marketing plan; revenue model; operations/product manufacturing model; financial viability and outside equity exit strategy; competition/advantage; form of legal organization; location; affiliates; other as needed to fully describe the company/applicant.
2. Projections: Provide monthly balance sheet and income statement projections for the term of the loan. Include monthly projections until breakeven is achieved and annual projections thereafter. Include detailed supporting written assumptions. **Note: Projections are not considered complete if written assumptions are not included or if they do not tie back to historic statements and to projected cash flow.**
3. Cash Flow Statement: To support the company's projected performance, prepare a monthly cash flow statement through breakeven. The cash flow statement needs to include all equity injections; principal and interest payments; cost of goods and all other components of the financial statements (Format provided upon request).
4. Business Financial Statements: Fiscal year-end financial statements for the past three years, as well as current (less than 30 days old) monthly interim financial statements (Balance Sheet and Income Statement) from first month of calendar year to present.
5. Business Federal Income Tax Returns: For the prior 3 years, including all schedules.
6. Affiliate Information: For any affiliated company, including those 20% or more owned by applicant principals, provide financial statements and tax returns as called for above.
7. Schedule of All Business Debt: Form provided in loan application. Provide copies of each note, lease or other form of debt.
8. Accounts Receivable, Accounts Payable and Taxes Payable Aging: Provide aging as of the most recent fiscal year end and interim statement. Include a Master List for all major accounts.

NOTE: The City of San Diego requires all delinquent taxes to be paid prior to funding; however, existing workout plans may be accepted on a case by case basis.

9. Copies of Contracts: Major purchase orders, license agreements, exclusives, trademarks, copyrights, leases, Letters of Intent; MOU's, etc.
10. Insurance: Provide copies of all insurance policies. To include: Worker's Compensation (see below); Liability; Fire; Life policies on owners.
11. Worker's Compensation: Provide most recent Worker's Compensation notice of rate and copy of full policy. Provide copy of most recent Worker's Compensation report.
12. Employee List: Provide job titles, full or part time status and current annual salaries and benefits. (Form provided in Loan Application).
13. Use of Proceeds Statement: Provide a detailed breakdown of proposed expenditures of loan proceeds, with explanation and timing. (Form provided in Application – expand as necessary).
14. Credit Report Authorization: Each principal to complete and sign. (Form included in Application).
15. Application Fee: $250 (non-refundable) payable to the City of San Diego prior to processing.

Personal Information: For each principal active in management holding 20% or more in company stock, please submit the following:

1. Resume: For officers with 20% or greater interest in the company, or who are in key management positions.
2. Personal Financial Statement: Dated not less than 30 days prior to application date; signed and dated.
3. Personal Federal Income Tax Returns: For prior 3 years, including all schedules and K-1's; sign and date all copies provided on face page of each year's return.

"Program Implementation Summary and Plan for the Revolving Loan Funds"

Terms/Loan Amounts:

1) Limited by minimum and maximums for each program.
   a) SDRRLF – Minimum $150,000, Maximum $500,000 (Loan amount may be limited by City jurisdiction, so please check with San Diego staff prior to completing the application).
   b) Metro RLF – Minimum $25,000, Maximum $150,000
   c) San Diego Technology Fund – Minimum $50,000, Maximum $250,000
2) Repayment terms from 3-7 years, based on the asset being financed. Note: A longer amortization may be available to enable loan repayment and adequate working capital for operation of the business.
3) Loan rates will be set based on project quality. Rates will vary, tied to Prime, with average loans rates of Prime plus 2-3%. Rates will be set after evaluation of risk and community benefit.
4) Fees:
   a) Application Fee - $250 nonrefundable/upfront;
   b) Commitment fee (to hold approved loan funds for up to 90 days) - $250
   c) Longer commitment periods may be available depending on the reasons for the project funding delay. Fees for longer term commitments are:
      i) Additional 180 days - $250
      ii) Additional 270 days - $500
      iii) Additional 365 days - $750
5) Out of pocket costs to document the loan and perfect the collateral position(s) being provided will be paid by the applicant, and are an eligible use of project "soft costs."
6) Collateral:
   a) Eligible Collateral will include:
      i) First or second Deed of Trust on real property, owned by the business or guarantor;
      ii) Assignment of rents, leases, and or accounts receivable;
      iii) Security interest in equipment, inventory, and/or other business assets;
      iv) Assignment of Life Insurance (key person) on owners and/or key management personnel;
      v) Deed of trust on personal residence of key management personnel;
      vi) The San Diego Technology Fund may also require warrants and/or a put on the valuation of the company;
      vii) Other

APPLICANT PROFILE

In order to qualify for a loan from the City, an applicant must be the following criteria:

1. Have an existing business or a start up business in the Eligible Lending Area.
2. Have firm commitments for the other pieces of the project;
   a. Have received a decline from at least one lender; or
   b. Be able to document that there is a financing gap in the project.
3. Create employment, which means: Generally not less than one job for every $30,000 being applied for. Note: Jobs to be created should be expected to carry a "family wage," being defined as an hourly rate from $12-15, minimum.
4. Have an eligible use for the loan, one or more of the following:
   a. Rehabilitation of an existing commercial building, including related soft costs;
   b. Commercial real estate acquisition (land and building), and improvements;
   c. Commercial equipment or machinery;
   d. New commercial construction, including related soft costs;
   e. Permanent (long-term) working capital;
   f. Commercial inventory (limited to 50% of total RLF loan)

Pre-Application Process:

1. Be located in or locating to an Eligible Lending Area.
2. Through financial statements provided, provide evidence of a reasonable expectation of repayment (e.g., borrower character, capability, commitment, collateral; internally consistent financials that tie to near-term projections; not over-leveraged)
3. Inject at least 10% of the project amount in the form of equity.
4. Have a firm commitment from a commercial or private lender for the other components of the project; to be supported by a commitment letter, loan decline, or other documents that support the need for RLF financing.
5. Through a current business plan or other forms of documentation, demonstrate market acceptance (i.e., sales) and a diversified revenue/customer base.
6. Create quality jobs available to low-moderate-income individuals; paying a livable wage.

Pre-Screening and Application Process

Step One:

Prior to or at an in-person meeting, provide the CITY with a copy of your business plan, and be able to provide answers or information for the following eleven items:

1. Through a current business plan or other forms of documentation, demonstrate market acceptance (i.e., sales) and a diversified revenue/customer base.

   a. Identify your business. What sets you apart from the competition?

   b. Who is your targeted customer?

   c. What is your market competition?

d. Describe your use of RLF proceeds (your project).

e. What are obstacles to success faced by your business?

f. What are the skills and experience necessary to succeed?

g. Explain the management team's skills and experience, in your business, and related.

Step Two: If the prospect qualifies, the small business owner will be provided with a formal application package to complete. Along with this application, the items listed in the following checklist will need to be compiled for submission along with the application, and a fee made payable to the City of San Diego in the amount of $250.

NOTE: Please complete all sections of the application forms. An incomplete application may result in a decline of your request which might otherwise have been approved if the package was complete. If a portion of the application does not apply to your request, mark "NA" in that section so that the finance officer will know that the area was reviewed.

APPLICATION FOR FINANCING

1. Applicant:_____
   Trade Name(s): _____
   Has business name changed, or has merger, consolidation or other substantial business change occurred during the last five years?

   YES NO If yes, describe on a separate sheet.

2. Address: _____

   City:_____ State:_CA_____ Zip Code:_____

   Principal office (if different from address):_____
   _____

Business Telephone: ( ) _____
Contact Telephone: ( ) _____

Date of Incorporation (or Date Started):_____
State of Incorporation or Operation:_____
Federal Employer Identification Number: _____

3. Type of organization: Corporation Sole Proprietorship General Partnership
   Limited Partnership Other _____

   1. List all debt of company. Include lender and present balance; collateral securing loan; term and payment amounts. Next payment due and maturity date. A Debt Schedule Form is contained at the end of this application.
   2. Does applicant have any loans/leases/commitments from other sources? YES NO

   If yes, list dates, lenders, collateral and repayment terms on separate sheet.

4. Is Applicant involved in or threatened with any lawsuit or litigation? YES NO

   If yes, describe on separate sheet.

5. Has Applicant or its principals ever been involved in bankruptcy proceedings?
   YES NO

   List details:_____
   _____

6. Do you or your business have any past due taxes: YES NO

   Period Due: _____ $ Amount: _____
   Period Due: _____ $ Amount: _____
   Period Due: _____ $ Amount: _____

7. Projected Employment/Job Creation:

List all positions presently available in your business. Note if the positions are filled as of this application, or vacant.

Note: Full-time employee is one employee working a 40-hour week, year round. Part-time employee should be adjusted.

Existing Jobs:

JOB TITLE	# of Positions in this Job Title	# of FTE	Jobs Filled or for Hire	Annual/ Hourly Wages	Health or Other Benefits Provided

8 A. List types of jobs that will be CREATED within 12-24 months of funding:

JOB TITLE	# FTE Positions Projected	Annual/ Hourly Wages	Health or Other Benefits Provided

8 B. **New Job Estimate Certification**

The undersigned, an authorized representative of _____ (the "Company") certifies that the foregoing information given in connection with a loan by the CITY to the Company (the "Loan") acknowledges that:

(1) The Company will be required to furnish to the City quarterly status reports based on these projections. These estimates are believed by the applicant to be a fair estimation of jobs to be created and/or retained with respect to CITY funding.

APPLICANT: _____
(Name of Business)
BY: _____ _____
TITLE: _____
DATE: _____

8 C. **Explain in detail how jobs will be retained if your company is financed by the City.**

Note: Job retention does not mean moving your company location from one part of town to another.

_____

_____

9. **Applicant Certification:**

I certify for the purpose of obtaining credit that the information and representations contained in this application and any supplementary information are true, complete, accurate and current, to the best of my knowledge. I also acknowledge that the loan application procedure has been reviewed with me and I understand that the City may decline a loan application,

I understand this is a preliminary application for an initial determination whether the proposed business or borrowers meet the basic eligibility requirements for any of the lending programs available. I agree that the City staff may, at their discretion, order a credit report on me at any time after signing this form.

I understand that after the initial determination has been made, additional information may be necessary. Applicants who meet the eligibility requirements will be furnished with a list of attachments necessary to complete a thorough assessment of the business-financing proposal.

Prior to the initial assessment and before ordering the credit report, a **one-time $250 non-refundable processing fee is collected with the completed preliminary application**. This covers the costs involved in the initial assessment and credit review. **Acceptance of my application for processing does not constitute any guarantee or implication that a loan will be approved. Nor does it mean that I meet all the requirements for any of the loan programs.**

I certify that all the information in this application is true and accurate to the best of my knowledge:

Applicant Signature: _____

Title: _____Date: _____

10. **BUSINESS INFORMATION**

Please provide the following information on your business:

CORPORATE OFFICERS (if incorporated):

Name	Title	% Ownership	Primary Duties

ACCOUNTING FIRM:

Address: _____

Contact Person:_____Phone:_____

ATTORNEY:

Address: _____

Contact Person:_____Phone:_____

INSURANCE AGENCY:

Address: _____

Contact Person/Phone:_____

11. DECLARATION OF PRINCIPAL OWNERS, OFFICERS, AND DIRECTORS:

ARE YOU NOW OR HAVE YOU EVER BEEN: (circle yes or no)

1. Involved in any claim or lawsuit?	Yes	No
2. Delinquent on any federal, state, or local taxes?	Yes	No
3. Liable under any contingency agreements?	Yes	No
4. Involved in bankruptcy or insolvency proceedings?	Yes	No
5. Involved in outstanding judgments?	Yes	No
6. Involved in property foreclosed upon or given title in lieu of foreclosure?	Yes	No
7. Delinquent for child support payments?	Yes	No
8. Under indictment or on parole or probation?	Yes	No
9. Charged with or arrested for any criminal offense other than minor motor vehicle violation?	Yes	No
10. Debarred from receiving federal assistance?	Yes	No

If YES is answered for any question, please furnish details on an attached sheet.

12. <u>Ownership in Other Businesses or Firms:</u>

Do you own 20% or more in any other businesses or firms?
Yes____ No ____ if yes, explain:

1. Name of Business _____

Nature of Business_____ % Ownership_____

2. Name of Business _____

Nature of Business_____ % Ownership_____

3. Name of Business _____

Nature of Business_____ % Ownership_____

13. DEMOGRAPHICS:

The following information is for statistical and funding purposes. All information provided is used without your name(s) and is kept confidential. Please check the appropriate answer for each of the following questions as it applies to the business owner(s).

Are you a business owner at this time? Yes____ No____

Ownership of Business: Male ____ Female ____

If co-owned, percentage of ownership :(_____%)

Female Head of Household: Yes____ No_____

Ethnicity:

Asian or Pacific Islander ____ Caucasian ____ African American ____

Hispanic ____ Native American ____ Native Alaskan ____ Other ____

Education: Less than High School ____ High School/GED ____ Some College ____ College Graduate ____ Post Graduate ____

Veteran Status:

Non-Veteran ____ Veteran ____ Disabled Veteran ____

Vietnam Veteran ____

Is this business under special ownership (physically challenged/handicapped)? Yes_____ No _____

14. Owners Questionnaire

Please provide the following information on <u>every</u> individual who is a Corporate Officer or Investor of 20% or greater ownership in the applicant firm; this includes non-owner officers as well as owner-officers. Spouses of owners must also provide this information (unless the owner holds the legal ownership interest in the firm as separate property. Please provide copies of legal documentation as proof of separate property.)

NAME: (Must include full middle name) _____

HOME ADDRESS: _____

_____

Dates at this address: From:_____To:_____

HOME TELEPHONE NUMBER:_____

SOCIAL SECURITY NUMBER:_____

DRIVER'S LICENSE NUMBER:_____STATE:_____

DATE OF BIRTH:_____

PLACE OF BIRTH:_____

ETHNIC ORIGIN:_____

NOTE: If more than one owner, please copy this page and have all owners prepare individually.

15. LOAN REQUEST

Use of Proposed Loan:

_____

_____

_____

_____

How will the loan benefit your business?

_____

_____

_____

PROJECT DETAILS

PROJECT DESCRIPTION	COST	FUNDING SOURCE
Land and Building Acquisition	**$**	
Building Construction/Improvement	**$**	
Business Acquisition (list of assets required)	**$**	
Machinery/Equipment Acquisition	**$**	
Inventory	**$**	
Furniture/Fixtures	**$**	
Working Capital (provide explanation for intended use)	**$**	
Other	**$**	
	$	
Total Project Costs	**$**	
Less Other Loans/Leases	**$**	
Less Borrower's Cash Injection	**$**	
TOTAL LOAN REQUESTED	**$**	

COLLATERAL TO BE PLEDGED: (Provide a detailed list of all assets to be pledged, with supporting material to validate valuation)

Asset to Secure Loan	Present Liens	Value
Personal residence	$	$
Business equipment	$	$
Business Inventory	$	$
Accounts Receivable	$	$
Leasehold Improvements	$	$
Other Assets	$	$
Totals	$	$

16. PROJECT ASSURANCES

The applicant/borrower will be required to certify and assure compliance with all regulations, policies, guidelines, and requirements as they relate to the revolving loan fund (RLF) program. The following are regulations, laws and acts, which must be complied with in order to qualify for CITY funding. A full list of the required laws, etc. with accompanying citations will be provided upon request.

A. Title VI of the Civil Rights Act of 1964. Discrimination on the ground of race, color, national origin, handicap or sex.
B. Discriminating against employees or applicants for employment or providers of goods and services.
C. Facilities under borrower's ownership, lease, or supervision, are not listed on the Environmental Protection Agency's (EPA) list of violating facilities. (The City of San Diego will be notified of any communication from the Director or the EPA Office of Federal Activities, indicating that a facility to be used in the project is under consideration for listing by the EPA.)
D. Any applicant, whose project would adversely (without mitigation) impact:
    1. Clean Air Act
    2. Flood plains
    3. Wetlands
    4. Significant historic or archeological properties
    5. Drinking water resources
    6. Nonrenewable natural resources
    7. Federal Water Pollution Control Act
    8. Coastal Zone Management Act of 1972
    9. Endangered Species Act
    10. Wild and Scenic Rivers Act
    11. Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA)
    12. National Historic Preservation Act
    13. Coastal Barriers Resources Act
    14. All state and local environmental review requirements with all applicable Federal, state and local standards.
    15. Earthquake Requirements
E. Davis-Bacon and related State of California Law. Any CITY project that falls under the guidelines of Davis-Bacon (construction financed whole or in part by the RLF and when any related construction contract exceeds $2000); must comply with this act, and all reporting requirements stated in the Act.
F. Contract Work Hours and Safety Standards Act & Anti-Kickback Act.
G. Access for the Handicapped. (For construction projects, additional requirements may apply).
H. Relocation of jobs to or from another community area.

The borrower will give the City of San Diego, the sponsoring City agency, through any authorized representative, the access to and the right to examine all records, books, papers or documents related to the loan.

The borrower recognizes the right of the City of San Diego to accelerate maturity of any loan granted under this program upon failure of the borrowers or his agents to comply with the terms of these assurances. Note that you are assuring full compliance to any or all of the following by signing at the bottom of this list.

_____ _____

Date Signature and Title

17. ENVIRONMENTAL QUESTIONNAIRE

Instructions: The following shall be used as a guide to determine if a Phase I or Phase II audit is needed. Your response to these questions may require additional research, including an on-site inspection by Business Finance staff or by a designated alternative, where commercial real estate is to be taken as collateral (residential real estate is excluded).

1. Determine the prior, current and planned use of the property. If any of these uses involved (or involves) an operation that used to uses toxic chemicals, a Phase I audit is required. (Discussions with current/prospective owners can help identify uses.)

History: _____

_____

_____

2. To the extent possible, determine the prior, current, and planned uses of all adjoining property. If any of these uses involves an operation that used or uses toxic chemicals, a Phase I will be required.

_____

_____

_____

3. From a visual or factual inspection of the property, respond to the following observations:

_____ Any evidence that chemicals are used or have been used on the property or in the operation of the current operation?

_____ are any discarded chemical containers on the property?

_____ are any "environmentally classified" waste piles of any type on the property?

_____ is there any buried waste or presence of underground storage tanks?

_____ is there evidence of distressed vegetation or non-vegetative areas?

_____ are any oily films visible on standing water?

_____ are there any areas of soil discoloration?

_____ are there any unusual odors?

4. Provide copies of any and all environmental permits and/or notifications in or on the project site.

4. Has the facility/property ever been involved in:

_____ Any citations;

_____ Claims, or complaints regarding environmental problems;

_____ Any notices of violation;

_____ Any environmental cleanup actions?

COMPLETED BY: _____

SIGNATURE OF INDIVIDUAL WHO COMPLETED FORM: _____

DATE COMPLETED: _____

18. CREDIT REQUEST and RELEASE

I/We hereby request and authorize you to release to the City of San Diego and/or the City Loan Fund for verification purposes, personal and business credit reports and information concerning the company/corporation/partnership and/or the officers and individuals listed below. That information may include but is not limited to:

- Employment history dates, title, income, hours worked, etc.
- Banking (checking & savings) accounts of record
- Mortgage loan rating (open date, high credit, payment amount, loan balance, and payment)
- Any information deemed necessary concerning a consumer credit report for my loan application.

A facsimile, photographic or carbon copy of this authorization (being a facsimile, photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be equivalent of the original and may be used as a duplicate original. (Please print or type)

Name of Applicant:
Name of Business: (If different from "applicant")
Telephone: ( )
Fax: ( )
Cell: ( )
Web Address:
Name of Officer/Owner:
Address for the last two years:
Social Security Number:
Signature:

Note: This form may be copied if the applicant/company has more than one officer/owner owning 20% or greater of the company.

Company Name	Signature	Date

Creditor Name/Address	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Collateral/Security

20. SAMPLE: HISTORY OF BUSINESS

A. Nature of Business	**B. When and How Business was Established**
C. Types of Products/Services	
D. Customer Profile	
E. List Key Customers	**F. List Major Competitors**
G. Major Suppliers	**H. Geographic Sales Area**
I. Major Past Accomplishments	**J. Plans for Growth/Expansion**
K. How Will this Loan Benefit Your Company?	
L. Will the funding of the loan create employment? **□ Yes** **□ No** **If Yes, state how:**	

21. Sample: Certificate of Incumbency (Corporate)

I, _____ (Secretary of Corporation), do hereby certify as follows:

1. That I am the duly elected, qualified and acting Secretary of _____ _____ (Corporate Name) (the "Corporation"), a _____ (State) corporation, created and existing under the laws of the State of _____ (State), and that, as such Secretary, I have access, custody and/or control of the corporate seal and records of the Corporation.

2. That set forth below are the names and signatures of the duly elected, qualified and acting officers and directors of the Corporation, holding on (Date) the offices set forth opposite their names:

NAME	POSITION	SIGNATURE
_____	President	_____
_____	Secretary	_____
_____	Treasurer	_____
_____	Director	_____
_____	Director	_____
_____	Director	_____

3. That set forth below are the names of all shareholders of the Corporation and the amount of shares owned by the Shareholders:

SHAREHOLDER	SHARES/%
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Corporation this _____ day of _____ 200___.

_____
(Name) Secretary

22. **Exhibit No. 1 PERSONAL HISTORY FORM**

PERSONAL HISTORY FORM			
1. Last name	2. First Name	3. Other names	4. Maiden Name
5. 2. Date of birth (day, month, year)	6. Place of birth	7. U.S. Citizen?	8. Sex ☐ Female ☐ Male
9. Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Widow(er) ☐ Divorced			
10. Residence address	11. Previous address	12. Residence telephone ( ) Fax (if any).	
		13. Business telephone no. ( ) Fax	
14. Have you any dependents? ☐ Yes ☐ No			
15. Spouse's Last name	16. Spouse's First Name	17. Other names	18. Maiden Name
19. Spouse's Social Security No.	20. Spouse's Place of Birth	21. U.S. Citizen? ☐ Yes ☐ No	
22. Are you employed by the U.S. Government? ☐ Yes ☐ No If answer is "yes", what is your position?			
23. Have you ever been convicted, charged with or arrested for any criminal office other than a minor motor vehicle violation? ☐ Yes ☐ No If answer is "yes", explain fully:			
24. Have you or any officers of your company been involved in bankruptcy or insolvency proceedings? ☐ Yes ☐ No If answer is "yes", give the following information:			

NAME	Relationship	Type of Filing and Date

26. EDUCATION. *Please give exact name of institution and titles of degrees.*

A. University or equivalent

Name, place and country	Years attended		Degrees and academic distinctions	Main course of study
	From	To		

B. Schools or other formal training or education from age 14 (e.g., high school, technical school or apprenticeship)

Name, place and country	Type	Years attended		Certificate or diploma obtained
		From	To	

27. List professional societies and activities in civic, public or international affairs

28. List any significant publications you have written (do not attach)

29. EMPLOYMENT RECORD: Starting with your present post, list in *reverse order* every employment you have had. Use a separate block for each post. Include also service in the armed forces and note any period during which you were not gainfully employed. If you need more space, attach additional pages of the same size.

From	To	Salaries per annum ($)		Exact title of your post
Month/ Year	Month/ Year	Starting	Final	
Name of employer:				Type of business:
Address of employer:				Name of supervisor:

				Number and kind of employees supervised by you:	Reason for leaving:
DESCRIPTION OF YOUR DUTIES					
From	To	Salaries per annum ($)		Exact title of your post	
Month/ Year	Month/ Year	Starting	Final		
Name of employer:				Type of business:	
Address of employer:				Name of supervisor:	
				Number and kind of employees supervised by you:	Reason for leaving:
DESCRIPTION OF YOUR DUTIES					
From	To	Salaries per annum ($)		Exact title of your post	
Month/ Year	Month/ Year	Starting	Final		
Name of employer:				Type of business:	
Address of employer:				Name of supervisor:	
				Number and kind of employees supervised by you:	Reason for leaving:

DESCRIPTION OF YOUR DUTIES					
From	To	Salaries per annum ($)		Exact title of your post	
Month/ Year	Month/ Year	Starting	Final		
Name of employer:				Type of business:	
Address of employer:				Name of supervisor:	
				Number and kind of employees supervised by you:	Reason for leaving:

DESCRIPTION OF YOUR DUTIES					
From	To	Salaries per annum ($)		Exact title of your post	
Month/ Year	Month/ Year	Starting	Final		
Name of employer:				Type of business:	
Address of employer:				Name of supervisor:	
				Number and kind of employees supervised by you:	Reason for leaving:

DESCRIPTION OF YOUR DUTIES

30. Have you any objections to our making inquiries of your present employer?
☐ Yes ☐ No

31. Are you now, or have you ever been, a permanent civil servant in your government's employ? ☐ Yes ☐ No

32. REFERENCES: List three persons, not related to you, who are familiar with your character and qualifications.

Do not repeat names of supervisors listed under other sections

FULL NAME	FULL ADDRESS	BUSINESS OR OCCUPATION
1.		
2.		
3.		

33. State any other relevant facts. Include information regarding any residence outside the country of your nationality.

34. Have you ever been arrested, indicted, or summoned into court as a defendant in a criminal proceeding, or convicted, fined or imprisoned for the violation of any law (excluding minor traffic violations)? ☐ Yes ☐ No

If "Yes", give full particulars of each case in an attached statement.

35. I certify that the statements made by me in answer to the foregoing questions are true, complete and correct to the best of my knowledge and belief.

DATE: SIGNATURE:

You may be requested to supply documentary evidence, which supports the statements you have made above. Do not, however, send any documentary evidence until you have been asked to do so, in any event, do not submit original texts of references or testimonials unless they have been obtained for the sole use of the City.

23. Exhibit 2: ASSUMPTIONS TO PROJECTIONS

Company Name

Please use this page to explain the assumptions used to generate the projection figures. Be sure to include the specific reasons as to why the figures differ significantly from previous years for Revenues, COGS, Expenses and Withdrawals. For start-up applicants, compare your assumptions for these categories based on industry averages and/or comparables.

Explanations: _____