



Northern Tier Regional Planning and  
Development Commission  
312 Main Street  
Towanda, PA 18848

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Email: Urban@northerntier.org  
Website: www.northerntier.org

**Operating Company Information**

Company Name \_\_\_\_\_  
 Dba/Fictitious Name: \_\_\_\_\_  
 Address \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 County \_\_\_\_\_ Twp/Municipality \_\_\_\_\_  
 Contact Name \_\_\_\_\_  
 Title \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_  
 Cell \_\_\_\_\_  
 Email \_\_\_\_\_

Principal Product/Service \_\_\_\_\_  
 \_\_\_\_\_  
 Date Company Established \_\_\_\_\_  
 Current # of Employees Full-time \_\_\_\_\_ Part-time \_\_\_\_\_  
 Website address http:// \_\_\_\_\_  
 Primary SIC Code \_\_\_\_\_ Primary NAICS Code \_\_\_\_\_

Type of Business (check one) FEIN \_\_\_\_\_  
 Proprietorship (or Social Security # if Proprietorship)  
 Partnership # of Partners \_\_\_\_\_  
 LLC Year of Inception \_\_\_\_\_  
 "S" Corp Year Incorporated \_\_\_\_\_  
 "C" Corp Year Incorporated \_\_\_\_\_

Ownership – at least 51% ownership of the company falls under that category  
 Minority Owned Yes No  
 Woman Owned Yes No  
 Veteran Owned Yes No  
 If yes, which category? \_\_\_\_\_ 1 = Other Veteran 2 = Service Disabled Veteran

If yes to any questions, please provide details. \_\_\_\_\_ Yes No  
 1. Have you or any officer of your company ever filed for bankruptcy?  
 2. Are you or your business involved in any pending lawsuits?  
 3. Does your business export (including Mexico and Canada)?  
 4. Do you have plans to begin exporting as a result of this loan?  
 5. Are all of your production facilities located in the U.S.?

**New Project Information – Use separate attachments to answer questions if necessary**

Address of project \_\_\_\_\_  
 Address of project \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 County \_\_\_\_\_  
 Twp/Municipality \_\_\_\_\_  
 Tax/Parcel # \_\_\_\_\_

Does this project involve the relocation of the business? Yes No  
 If Yes, how many miles? \_\_\_\_\_  
 Full-time Part-time  
 Proposed number of jobs created in the next two years \_\_\_\_\_  
 In the next three years \_\_\_\_\_  
 What source(s) will the equity come from for this project? \_\_\_\_\_

Description of project \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

What is the square footage of your existing building(s)? \_\_\_\_\_  
 What percentage do you currently occupy? \_\_\_\_\_  
 How many acres does your facility occupy? \_\_\_\_\_

What is the square footage of the new building or expansion? \_\_\_\_\_  
 What percentage will you occupy of the new building? \_\_\_\_\_  
 How many acres will your facility occupy? \_\_\_\_\_

**Operating Company Profile**

Please provide a detailed history of the business (you may use additional pages or attach company literature) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Operating Company Profile cont.

What are your major products and/or services?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Is your business a franchise? Yes      No

If yes, what is the name of the franchise? \_\_\_\_\_

What geographic markets do you serve for your products and/or services?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

How do you/will you market and promote your products and/or services?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

List your major customers (those who make up 10% or more of your annual sales)

Name	City, State	% of Sales
_____	_____	_____
_____	_____	_____
_____	_____	_____

List your major competitors

Name	City, State
_____	_____
_____	_____
_____	_____

List your major suppliers

Name	City, State
_____	_____
_____	_____
_____	_____

Total Sales within Pennsylvania? \_\_\_\_\_ Investment in R&D (as a % of your budget)? \_\_\_\_\_

Total Sales outside Pennsylvania (including exports)? \_\_\_\_\_ Investment in employee training (as a % of your budget)? \_\_\_\_\_

### Operating Company Ownership

Name	Title	Social Security #	% Ownership (Must total 100%)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please list the members of your management or operating team. Include all Officers of the company as well.      Answers to 3 questions below

Name	Title	Age	Answers to 3 questions below					
			1		2		3	
			Yes	No	Yes	No	Yes	No
_____	_____	_____	Yes	No	Yes	No	Yes	No
_____	_____	_____	Yes	No	Yes	No	Yes	No
_____	_____	_____	Yes	No	Yes	No	Yes	No

1. Are you presently under indictment, on parole, or probation? (if yes, furnish details in separate exhibit)

2. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? (if yes, furnish details in separate exhibit)

3. Have you ever been convicted of any criminal offense other than a minor motor vehicle violation? (if yes, furnish details in separate exhibit)

### Real Estate Holding Company

Company Name _____	Contact Name _____
Db/a/Fictitious Name: _____	Title _____
Address _____	Phone _____
Address _____	Fax _____
City, State, Zip _____	Cell _____
County _____ Twp/Municipality _____	Email _____

Type of Business (check one)

Proprietorship      "S" Corp      Year Incorporated \_\_\_\_\_

Partnership      # of partners \_\_\_\_\_      "C" Corp      Year Incorporated \_\_\_\_\_

LLC      Year of Inception \_\_\_\_\_      FEIN (Social Security # if Proprietorship) \_\_\_\_\_

Primary SIC Code \_\_\_\_\_      Primary NAICS Code \_\_\_\_\_

### Real Estate Holding Company Ownership

Name	Title	Social Security #	% Ownership (Must total 100%)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Affiliated Businesses – List any other businesses owned by any owner with 20% or more ownership in operating company**

Business Name	Name	Title	% Ownership
_____	_____	_____	_____
_____	_____	_____	_____

**Previous SBA, Federal Government, or State Government Debt including Student Loans**

Please complete for the operating company, real estate holding company, affiliated company, or any associate or principal of the applicant.

Name of Borrower _____	Name of Borrower _____
SSN/Tax ID _____ Loan Number: _____	SSN/Tax ID _____ Loan Number: _____
Lender Name _____	Lender Name _____
Approved/Declined (Please Circle) _____ Date of Loan _____	Approved/Declined (Please Circle) _____ Date of Loan _____
Loan Amount _____ Current Balance _____	Loan Amount _____ Current Balance _____
Is the loan: Current _____ Past Due _____ If so, # of months _____ Paid Off _____	Is the loan: Current _____ Past Due _____ If so, # of months _____ Paid Off _____
Collateral securing loan _____	Collateral securing loan _____
Did this loan result in a loss to the Government or State? Yes _____ No _____	Did this loan result in a loss to the Government or State? Yes _____ No _____

**Contact Information**

<p><b>Banking Relationship Contact</b></p> <p>Bank Name _____</p> <p>Account Officer _____</p> <p>Phone _____ Fax _____</p> <p>Cell _____</p> <p>Email _____</p> <p>Do you have a line of credit? Yes _____ No _____ Amount _____</p> <p>If yes, with which bank? _____</p> <p>What other banks, if any, have you contacted about this project?</p> <p>_____</p>	<p><b>Attorney Contact</b></p> <p>Name _____</p> <p>Name of Firm _____</p> <p>Address _____</p> <p>City, State, Zip _____</p> <p>Phone _____ Fax _____</p> <p>Cell _____</p> <p>Email _____</p>
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<p><b>Insurance Agent Contact for Hazard, Liability, and Property Insurance</b></p> <p>Contact Name _____</p> <p>Name of Agency _____</p> <p>Phone _____ Fax _____</p> <p>Email _____</p>	<p><b>Insurance Agent Contact for Life Insurance (if applicable)</b></p> <p>Contact Name _____</p> <p>Name of Agency _____</p> <p>Phone _____ Fax _____</p> <p>Email _____</p>
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**Checklist Please provide the following documents and information that apply to your project**

<b>Operating Company Information</b>	
Federal tax returns for the last 3 years ( <b>signed and dated</b> )	Projections – 2 years profit & loss and balance sheet w/written assumptions
Interim financial statements & agings of A/P and A/R dated within 60 days	Monthly cash flow analysis for first 12 months w/written assumptions (Start-ups only)
Accountant prepared financial statements for the last 3 years (if available)	Business schedule of debts

<p><b>Personal Information (for those with 20% or more ownership)</b></p> <p>Personal tax returns for the last 3 years (<b>must be signed and dated including spouse</b>)</p> <p>Personal financial statement (<b>must be signed and dated including spouse</b>)</p> <p>Personal Information and Resume Form (include all officers)</p>	<p><b>Project Information</b></p> <p>Signed and dated Real Estate Purchase Agreement including Exhibits</p> <p>Construction cost documents and/or Equipment bids/quotes</p> <p>Signed and dated Asset Purchase Agreement</p>
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<b>Other Information (as applicable)</b>
Affiliated company tax returns for the last 3 years ( <b>signed and dated</b> )
Franchise Agreement & Franchisor’s Disclosure Statement required by FTC

<b>Legal Entity Documents (as applicable for each borrower or guarantor)</b>	
<b>Sole Proprietorship</b> – Fictitious Business Name Statement	<b>LLC</b> – Articles of Organization, Operating Agreement, Certificate of Existence, Borrowing Resolution, and Evidence of Registration
<b>Corporation</b> – Articles of Incorporation, By-Laws, Certificate of Good Standing, Borrowing Resolution, and State Authority if foreign owned	<b>Trust</b> – Trust Agreement (with all exhibits)
<b>Partnerships</b> – Partnership Agreement (with all exhibits), Certificate as to Partners, Certificate of Partnership or Good Standing, and Evidence of Registration	<b>All entities</b> – Fictitious Business Name Statement

**Personal Information and Resume Form – To be completed by each 20% or more owner and key management**

Name \_\_\_\_\_ SSN# \_\_\_\_\_  
 First Middle Last

Former name \_\_\_\_\_  
 First Middle Last

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_

Residence phone (\_\_\_\_\_) \_\_\_\_\_ Business phone (\_\_\_\_\_) \_\_\_\_\_

Residence address \_\_\_\_\_  
 Street City State ZIP From To

Previous address \_\_\_\_\_  
 Street City State ZIP From To

Are you employed by the U.S. Government? \_\_\_\_\_ Agency/Position \_\_\_\_\_

1. Are you a U.S. Citizen? *(if no, please provide a copy of your Alien Registration or Visa Card)* Yes No

2. Are you presently under indictment, on parole, or probation? *(if yes, furnish details in separate exhibit)* Yes No

3. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? *(if yes, furnish details in separate exhibit)* Yes No

4. Have you ever been convicted of any criminal offense other than a minor motor vehicle violation? *(if yes, furnish details in separate exhibit)* Yes No

**Education – List any college or technical training you have received. Attach resume if necessary**

Name and Location	Dates Attended	Major	Degree or Certificate
1. _____	_____	_____	_____
2. _____	_____	_____	_____

**Military service background** Non-Veteran Other Veteran Service Disabled Veteran

Branch \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_

Honorable discharge? Yes No Rank at discharge \_\_\_\_\_

**Work Experience – List chronologically, beginning with present employment. Attach resume if necessary**

**Company name/location** \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_

Duties \_\_\_\_\_

**Company name/location** \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_

Duties \_\_\_\_\_

**Company name/location** \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_

Duties \_\_\_\_\_

The following information is requested by the Federal Government for certain types of loans and assistance in order to monitor the lender's compliance with the Equal Credit Opportunity Act. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may not 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, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish this information, please check the appropriate box below.

Indicate gender (optional)	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Male	<input type="checkbox"/> Female
With which race do you more closely identify? Choose only one (optional)	<input type="checkbox"/> I do not wish to furnish this information		
Black/African American	American Indian/Alaska Native	<input type="checkbox"/> Native Hawaiian/Pacific Islander	
Asian	White/Caucasian	<input type="checkbox"/> Other _____	
What is your ethnicity (optional)?	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Hispanic/Latino	<input type="checkbox"/> Non-Hispanic/Latino

**Credit Report Authorization**

I declare that the information provided on this form is true and correct. I hereby authorize the release of any and all credit report and other information required in the processing of my loan application and as required in the servicing and/or during the term of my loan. I further authorize Northern Tier Regional Planning & Development Commission (NTRPDC) and its successors to release such information to any entity as required in the processing of my loan application.

Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Spousal Signature (if required) \_\_\_\_\_ Date \_\_\_\_\_

### Notice to Applicants

This is notice as required by the “Right to Financial Privacy Act of 1978,” of the access rights to financial records held by financial institutions that are or have been doing business with you or your business, including financial institutions participating in this loan. Access rights continue for the term of any approved loan without further notice or authorization.

This notice authorizes Northern Tier, and its successors to use or transfer financial records on an application for an approved loan, as necessary, to process, service, or foreclose a loan or collect on a defaulted loan. No other transfer of your financial records will be permitted.

I/We authorize disclosure of all information submitted in connection with this application to Northern Tier.

I/We give the following assurances:

1. That I/We will comply with Sections 112 and 113 of 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 report 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 nondiscrimination requirements, Northern Tier can call, terminate, or accelerate repayment on my/our loan.
2. That, to the best of my/our knowledge, my/our project has no affect upon historical/archaeological properties and is in compliance with the requirements and objectives of the National Historic Preservation Act of 1966, as amended; Presidential Executive Order 11593, May 13, 1971; and Procedures for the Protection of Historic and Cultural Properties.
3. That my/our project does not involve the relocation of an establishment from one area to another and does not result in the transfer of contract or subcontract work causing unemployment at the location where such work was previously performed. For the purposes of this paragraph, “area” means that geographic area which will allow employees of relocated businesses to retain their jobs. That the project, if applicable, will comply with the requirements of Federal laws which apply to prevailing wage rates (Davis-Bacon).
4. That if my/our project involves construction for public use, I/we will comply with accessibility to the handicapped standards of 41 CFR, Subpart 101-19.6.
5. That my/our project has no substantial environmental impact and that I/we will comply with all applicable federal, state and local environmental protection standards and regulations.
6. If your loan request is approved, you will be required to provide some or all of the following items at closing or during the loan term as outlined in the standard loan commitment letter. These criteria are separate from any collateral security for the loan and will assist Northern Tier to properly service the loan.
  - a. Corporate documents to verify the authorization of the loan request and evidence of the firm’s good standing.
  - b. Evidence of current insurance policy covering real and personal property, general public liability, and flood hazard with Northern Tier Designated as a lender loss payee/mortgagee.
  - c. Key man life insurance, if appropriate, with assignment made to the lender.
  - d. Subordination agreements related to shareholder debt and/or other private lender debt, if appropriate.
  - e. Notification to Northern Tier requesting its approval for additional corporate borrowing during the term of the loan.
  - f. Annual reporting of the number of persons actively employed.
  - g. Interim and year-end Profit and Loss statement and Balance Sheet submissions including but not limited to tax returns, both business and personal, personal financial statements, and schedule of debts.
  - h. Annual impact reporting information.
7. All obligations for closing costs and other legal fees associates with the loan will be the responsibility of the borrower.

Authority to Collect Personal Information – This information is provided pursuant to Public Law 93-579 (Privacy Act of 1974).

Effects of Non-disclosure – Omission of an item means your application may not receive full consideration.

Agreement of Non-employment of Northern Tier Personnel – I/we agree that if Northern Tier approves this loan application, I/we will not, for at least two years, hire as an employee or consultant anyone that was employed by Northern Tier during the one year period prior to the disbursement of the loan. Furthermore, the undersigned hereby certifies that no officer, director, or employee of Northern Tier, the Northern Tier Local Loan Review Committee, has any substantial ownership, employment, fiduciary, creditor, contractual, or consultative relationship with the applicant or project.

The purpose of the Northern Tier RLF is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the following eligible areas: Bradford, Sullivan, Susquehanna, Tioga and Wyoming counties. The purpose of the financing by the Northern Tier is to support small business growth in the State of Pennsylvania for healthy and expanding businesses, while the Northern Tier Small Business First (SBF), Intermediary Relending Program (IRP), and First Industries Fund (FIF) are primarily targeted to businesses in the 5-county Northern Tier region. All projects must meet specific program requirements and thresholds and the lender reserves the right to recall the loan if these requirements are not met.

### Confidentiality

Because Northern Tier is a public agency, their meetings are open to the general public. Therefore, certain information about your project may be released to the public through the newspaper or radio. This includes, but is not limited to, use of funds, funding source, and loan amount. Northern Tier cannot control what other parties choose to report about your project. Press releases directly from Northern Tier generally only include general information about the company, funding source and amount, and use of funds. In addition, since loans through the State of Pennsylvania are funded with State tax dollars, the Commonwealth may issue their own press releases concerning loans they have approved.

Legal Notices cont.

**Release and Indemnification**

The undersigned applicant has submitted an application to Northern Tier for one or more loans for use in a business either now existing or to be formed or acquired. In conjunction with the consideration of such loan(s), and in furtherance of its mission to provide economic assistance to businesses within its constituent counties, Northern Tier may, from time to time, provide advisory services in connection with the formation and operation of the applicant's business and the means of obtaining appropriate financing for such business.

It is expressly acknowledged that Northern Tier makes no representation or warranty as to the probability of success of Borrower's business. It is further acknowledged that Northern Tier is under no obligation, either contractual or otherwise, to provide or locate funds needed by the undersigned in either the start-up or operation of the business. Except as expressly set forth in writing, Northern Tier makes no commitment that any such funding will be made available.

In consideration of consultation services being provided, the undersigned hereby releases and discharges Northern Tier from all liability for any loss or damage resulting from the failure of the business, including, without limitation, the inability of such business to obtain necessary financing or to meet projections established in any business plan prepared or reviewed by Northern Tier. Additionally, the undersigned hereby agrees to indemnify and hold it harmless from all loss or liability which may result from the operation of the said business.

Signatures

**I/We hereby certify that the enclosed information, including any attachments or exhibits provided here within or at a later date, is valid and correct to the best of my/our knowledge.**

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature of Applicant      Date

\_\_\_\_\_  
Signature of Co-Applicant      Date

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Name: \_\_\_\_\_