



**Applicant's Employment Information**

Employer's name: \_\_\_\_\_ Contact Person: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Employer Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Fax Number: \_\_\_\_\_  
 Employment Status: Temporary Permanent Full Time Part Time  
 Salary Type: Weekly Bi-Weekly Monthly Employment income per month: \$ \_\_\_\_\_

**Home and Business Location Information**

Time at current home: Years \_\_\_\_\_ Months \_\_\_\_\_ Monthly Rent/Mortgage payment: \$ \_\_\_\_\_  
 Do you own your current place of residence? Yes No  
 If No, provide landlord company Name: \_\_\_\_\_ Contact Person: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_  
 Time at Current business location: Years \_\_\_\_\_ Months \_\_\_\_\_ Monthly Rent/Mortgage payment: \$ \_\_\_\_\_  
 Do you own this property? Yes No  
 If No, provide landlord's Company Name: \_\_\_\_\_ Contact Person: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

**Co Applicant Information: (Everyone that owns 20% or more must be a co applicant.)**

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 SSN: \_\_\_\_\_ DL No.: \_\_\_\_\_ DL State: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Business Title: \_\_\_\_\_ Percentage of Ownership: \_\_\_\_\_  
 Other Name(s) the credit report can be under: \_\_\_\_\_  
 Current Home Address  
 Street: \_\_\_\_\_ City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ County/Parish: \_\_\_\_\_  
 Has co-applicant lived at this address for less than one year? **YES NO**, If Yes, provide Previous Address:  
 Street: \_\_\_\_\_ City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ County/Parish: \_\_\_\_\_

**Co-Applicant Contact Information:**

Home Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Mobile Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
 Preferred Contact Method: (check one)  
 Email  Mobile Phone  Home Phone  Work Phone

**Personal References:**

Name	Address	Phone Number	Relationship

**Is this an environmentally friendly business?**  Yes  No

**If Yes, provide details:**

<p>How does it benefit the environment? Select One:</p> <p><input type="checkbox"/> Energy Conservation through reduction of use or other measures (i.e. gas, oil, electricity)</p> <p><input type="checkbox"/> Energy efficiency improvements to facility or production process</p> <p><input type="checkbox"/> Organic Products increased production, cultivation, or use (food, compost, material)</p> <p><input type="checkbox"/> Renewable energy generated (biofuel, geothermal, solar, wind)</p> <p><input type="checkbox"/> Toxic substances reduced, reused, recycled, or eliminated</p> <p><input type="checkbox"/> Waste products reduced, reused, recycled, or eliminated</p> <p><input type="checkbox"/> Water quality preservation</p> <p><input type="checkbox"/> Water use reduction</p> <p><input type="checkbox"/> Other: _____</p>	<p>How do you measure impact? (Select One)</p> <p><input type="checkbox"/> Energy use monitored from billing statement/usage</p> <p><input type="checkbox"/> Energy cost reduced</p> <p><input type="checkbox"/> Organic product utilization for cultivation or production</p> <p><input type="checkbox"/> Renewable energy generation calculated</p> <p><input type="checkbox"/> Waste and/or toxic substances reduced through pounds or gallons</p> <p><input type="checkbox"/> Waster use and/or cost reduced through billing statements</p> <p><input type="checkbox"/> Other: _____</p>
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**Loan Request Details**

Requested Loan Amount: \$ \_\_\_\_\_ Requested Term: \_\_\_\_\_ Requested Payment: \$ \_\_\_\_\_

Purpose of the Loan: (Provide as much detail as possible)

Dollar Amount	Purpose of Loan (Details)

If you do not qualify for the full amount, what is the minimum loan amount you can work with? \$ \_\_\_\_\_  
 How will this amount help your business? \_\_\_\_\_

**Credit Report Information**

Have you ever filed for bankruptcy?  Yes  No If Yes, Is it Active?  Yes  No

Are you showing slow pay in child support?  Yes  No Can you prove that you are current?  Yes  No

Are you currently showing slow pay in mortgage and/or vehicle accounts?  Yes  No

Can you prove that you are current in both mortgage and vehicle accounts?  Yes  No

Other Name(s) the credit report can be under: \_\_\_\_\_

*If you are presently delinquent in your mortgage and/or your vehicle account(s), slow pay in child support or have an active bankruptcy, you do not qualify for a loan under our program. If you have proof that these accounts are current, please provide supporting information.*

Please explain the reasons for any credit issues on your credit and steps taken to remedy those issues:

\_\_\_\_\_

\_\_\_\_\_

Fresno CDFI will obtain a credit report on applicant and co-applicant(s) to verify credit history.

**Monthly Financial Information:**

Instructions: 1) Report only verifiable income, 2) The income reported must be net (after taxes and other deductions), 3) Spouse’s income will only be considered if spouse is a co-applicant in the loan application, 4) Existing Businesses must provide financial information according to existing operations, 5) Start Up Businesses must fill out business financials section with estimated financial projections on a monthly basis, 6) Only Enter an amount under “take home from business” if the business has been fully operating and generating revenue for more than 6 months; startups must enter \$0.00.

Are the business financials  Actual  Projected

PERSONAL FINANCIALS		BUSINESS FINANCIALS	
Household Income	(Monthly)	Business Revenue	(Monthly)
Take Home from Business		Gross Sales	
Spouse’s Income		Any other Income	
Employment Income		Total Business Revenue	
Any other income		<b>Business Expenses and Debt Payments</b>	
Total Household income	\$	Cost of Goods Sold/Supplies	
<b>Personal Household Expenses and Debt Payments</b>		Salaries & Labor	
Education and Childcare		Insurance, Gasoline, Miscellaneous	
Food & Clothing		Utilities	
Child Support/Alimony		Business Rent/Mortgage	
Utilities		Credit Card Payments	
Insurance, Gasoline, Miscellaneous		Vehicle and Other Loan Payments	
Healthcare Expenses		<b>Total Business Expenses</b>	
Home Rent/Mortgage		Gross Business Cash Flow Surplus (total income minus Total expenses)	
Credit Card Payments		Owner’s Draw	
Vehicle and other Loan Payments		<b>Net Business Cash Flow Surplus</b>	
<b>Total Household Expenses</b>			
<b>Personal Cash Flow Surplus</b> (total income minus Total expenses)		<b>Total Cash Flow</b> ( Personal Cash Flow Surplus plus Net Business Cash Flow Surplus)	

**Business Assets-** List all assets owned by the business, including Inventory, Equipment, Furniture, Fixtures, Machinery, Accounts Receivable, Cash, etc. Start Up businesses must declare the cash available to invest in the business.

Asset Description	Estimated Value	Own Free and Clear?
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Business Liabilities-** List all business debts, including accounts payable owed to suppliers, vehicle debt, loans with other lenders, etc.)

Liability Description(Item financed)	Lender Owed to	Balance	Monthly Payment

**Collateral-** Most loans must be secured with assets owned free and clear of liens. Acceptable assets include: Business Assets, Vehicles (personal and business), Commercial Real Estate, Non-homestead residential real estate.

Asset Description( Detail on a separate page, if needed)	Resale Value	Own Free and Clear
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Economic and Demographic Information**

INFORMATION: **Gender:**  Male  Female **Marital Status:**  Single  Married  Divorced

**Years of Education:** \_\_\_\_\_ (Please use number of years studied) **No. in Household:** \_\_\_\_\_

**Ethnic Background:**  American Indian or Alaska Native  Asian  Black or African American

Hispanic or Latino  Native Hawaiian or Pacific Islander  White  Other: \_\_\_\_\_

**Veteran:**  Yes  No **Do you have a bank account?**  Yes  No

**Purpose of Account:**  Personal  Business  Both **Type:**  Checking  Savings  Both

**Accounting Record System:**  None  Some (Informal)  Regular (Formal)  Professional

**How many employees do you currently have? # of Part Time:** \_\_\_\_\_ **# of Full Time:** \_\_\_\_\_

**How many employees do you plan to hire? # of Part Time:** \_\_\_\_\_ **# of Full Time:** \_\_\_\_\_

I attest that all of the information on this application is true. I authorize Fresno CDFI to investigate and verify the above information, and contact any references regarding this application. I also authorize Fresno CDFI to perform a credit check, which may include obtaining consumer and/or commercial credit reports and to exchange information about credit experience with other creditors from time to time, as authorized by law. The release of all information by Fresno CDFI, in any manner, is hereby authorized whether such information is of record or not and I hereby release all persons, agencies, firms, companies, etc., from any damages resulting from such information. I understand that Fresno CDFI will retain this application whether the loan is approved or denied and that I can appeal Fresno CDFI decision if the loan is denied.

Signature of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

**EQUAL CREDIT OPPORTUNITY ACT**

Fresno CDFI is an Equal Credit Opportunity Lender. If we take adverse action on your application for credit, you have the right to a statement of specific reasons as to why we took such adverse action within 30 days if you request the statement within 60 days of our notification. You may contact Fresno CDFI at 559 263-1351 or by mail to 1920 Mariposa Mall, Ste 320, Fresno, CA 93721 to obtain the statement of reasons. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580 administers Fresno CDFI's compliance with the Equal Credit Opportunity Act.