

# HIGH PLAINS COMMUNITY CAPITAL, LLC

## FINANCIAL STATEMENT AND LOAN APPLICATION

Parts I, II, V and VI must be completed separately for each: (1) owner, or (2) limited partner who owns 20% or more interest and each general partner, or (3) stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

### I. GENERAL INFORMATION - PERSONAL

Name \_\_\_\_\_ SS# \_\_\_\_\_ Date of Birth \_\_\_/\_\_\_/\_\_\_ Place of Birth \_\_\_\_\_

Home Address/Zip \_\_\_\_\_ Home Phone # \_\_\_\_\_

If you rent your home, how much is your monthly rent? \$ \_\_\_\_\_ Mobile/Pager # \_\_\_\_\_

Marital Status (check one):  Married  Unmarried  Separated Email address \_\_\_\_\_

Current Employer \_\_\_\_\_ Work Phone # \_\_\_\_\_

### II. FINANCIAL INFORMATION - PERSONAL

#### Section 2-1: Personal Balance Sheet as of \_\_\_\_\_, 20\_\_\_\_

ASSETS		LIABILITIES	Balance Due
Cash on Hand	\$	Credit Cards	\$
Checking Accounts <i>(Provide recent stmts.)</i>	\$	Student Loans / Open Accounts / Other	\$
Savings Accounts/CDs <i>(Provide recent stmts.)</i>	\$	Notes Payable, etc. <i>(Describe-Sect. 2-10)</i>	
Real Estate – Principal Residence <i>(Describe in Section 2-3)</i>	\$	Real Estate Loans – Principal Residence <i>(Describe in Section 2-3)</i>	\$
Real Estate – Other <i>(Describe in Section 2-3)</i>	\$	Real Estate Loans – Other <i>(Describe in Section 2-3)</i>	\$
Automobiles (present value) <i>(Describe in Section 2-4)</i>	\$	Automobile Loans <i>(Describe in Section 2-4)</i>	\$
Life Insurance (cash surrender value only) <i>(Describe in Section 2-5)</i>	\$	Loans on Life Insurance <i>(Describe in Section 2-5)</i>	\$
Stocks and Bonds (present value) <i>(Describe in Section 2-6)</i>	\$	Unpaid Taxes <i>(Describe in Section 2-8)</i>	\$
Retirement Account <i>(Provide recent statement)</i>	\$	Contingent Liabilities: <i>(Describe-Sect. 2-9)</i> as Cosigner, Guarantor, etc.	\$ _____
Other Personal Property <i>(Describe in Section 2-7)</i>	\$	Legal Claims and Judgments	\$ _____
		Provision for Federal Income Tax	\$ _____
		Other _____	\$ _____
		Other Liabilities <i>(Describe in Section 2-10)</i>	\$ _____
		<b>TOTAL LIABILITIES</b>	\$ _____
		<b>NET WORTH (assets minus liabilities)</b>	\$ _____
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES / NET WORTH</b>	<b>\$</b>

#### Section 2-2: Personal Income

Type of Income	Source (name of employer, etc.)	Gross Amount	Frequency (per hour/month/year)
Current Salary / Wages			
Secondary Salary / Wages			
Real Estate Income			
Investment Income			
Child Support *			
Alimony *			
Other <i>(describe below)</i>			

#### Description of Other Income

\* If receipt of alimony and/or child support payments are disclosed, they **must be documented** and may or may not be counted as income for qualification purposes.

**Section 2-3: Real Estate Owned**

Property A

Property B

Property C

Address / City / State / Zip			
Type of Property (principal residence, residential / commercial rental, unimproved land, etc.)			
Name & Address of Title Holder			
Date Purchased			
Original Cost			
Present Market Value			
Current Mortgage Balance			
Amount of Monthly Payment			
Does payment include monthly real estate taxes and hazard insurance?			
If real estate is used as rental property, list gross monthly income			
Mortgage Account Number			
Name & Address of Mortgage Holder			

(List each parcel separately, use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

**Section 2-4: Automobiles**

Auto A

Auto B

Auto C

Name & Address of Title Holder			
Year / Make / Model			
Date Purchased			
Original Cost			
Present Market Value			
Current Loan Balance			
Amount of Monthly Payment			
Loan Number			
Name & Address of Lender			

**Section 2-5: Life Insurance Held** (Give face amount and cash surrender value of policies--name of insurance company & beneficiaries.)

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**Section 2-6: Stocks and Bonds**

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

(Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

**Section 2-7: Other Personal Property and Other Assets**

(Describe, and if any is pledged as security, state name and address of lienholder, terms of payment and, if delinquent, describe delinquency.)

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**Section 2-8: Unpaid Taxes** (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

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**Section 2-9: Contingent Liabilities** (Describe in detail as to type, to whom payable, payment amounts, balance due, etc.)

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**Section 2-10: Other Liabilities** (Include loans from finance companies, student loans, child support payments, etc.)

Creditor's Name and Address	Original Balance	Current Balance	Payment Amount	Frequency of Payment	Type of Collateral Pledged

(Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

**III. GENERAL INFORMATION - BUSINESS**  
*(This part may be completed by only one applicant)*

Business Name \_\_\_\_\_

Business Address/City/Zip \_\_\_\_\_

Business Phone # \_\_\_\_\_ Fed EIN# \_\_\_\_\_ Tax ID# \_\_\_\_\_

Ownership Structure (check appropriate type):

- Sole Proprietorship                       Limited Liability Company
- General Partnership                       Limited Partnership                       Limited Liability Partnership
- C (general) Corporation                       S (sub-chapter S) Corporation                       Non-profit Corporation

Date Business Established \_\_\_\_\_ Date Current Ownership Established \_\_\_\_\_ Franchise?  Yes  No

# of Employees (including owner/s): **Current**  full-time  part-time **After loan**  full-time  part-time

Requested Terms: Loan Amount \$ \_\_\_\_\_ Interest Rate \_\_\_\_\_% Maturity \_\_\_\_\_ (months)

General Purpose of Loan: \_\_\_\_\_

**IV. FINANCIAL INFORMATION - BUSINESS**  
*(This part may be completed by only one applicant)*

**Section 4-1: Business Balance Sheet as of \_\_\_\_\_, 20\_\_\_\_**

<b>ASSETS</b>		<b>LIABILITIES</b>		<b>Balance Due</b>
Cash on Hand	\$	Credit Cards		\$
Checking Accounts <i>(Provide recent stmts.)</i>	\$	Leases / Open Accts / Lines of Credit / Other		\$
Savings Accounts / CDs <i>(Provide recent stmts.)</i>	\$	Notes Payable, etc. <i>(Describe in Section 4-9)</i>		
Real Estate <i>(Describe in Section 4-4)</i>	\$	Real Estate Loans <i>(Describe in Section 4-4)</i>		\$
Automobiles (present value) <i>(Describe in Section 4-5)</i>	\$	Automobile Loans <i>(Describe in Section 4-5)</i>		\$
Stocks and Bonds (present value) <i>(Describe in Section 4-6)</i>	\$	Unpaid Taxes <i>(Describe in Section 4-8)</i>		\$
Other Assets <i>(Describe in Section 4-7)</i>		Other Liabilities <i>(Describe in Section 4-9)</i>		\$
		<b>TOTAL LIABILITIES</b>		\$
		<b>NET WORTH</b> (assets minus liabilities)		\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES / NET WORTH</b>		\$

**Section 4-2: Owners, Partners, Officers and/or Directors owning 20% or more of the company**

Name	Social Security # / Birth Date	Home Address / City / State / Zip	% Owned	*Race	*Sex

\*This data is collected for statistical purposes only. It has no bearing on decisions to approve or deny this application. Disclosure is voluntary.

**Section 4-3: Description of Business Operation**

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**Section 4-4: Real Estate Owned**

	Property A	Property B	Property C
Address / City / State / Zip			
Type of Property (residential / commercial rental, unimproved land, etc.)			
Name & Address of Title Holder			
Date Purchased			
Original Cost			
Present Market Value			
Current Mortgage Balance			
Amount of Monthly Payment			
Gross Monthly Income			
Mortgage Account Number			
Name & Address of Mortgage Holder			

(List each parcel separately, use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

**Section 4-5: Automobiles**

Auto A

Auto B

Auto C

Name & Address of Title Holder			
Year / Make / Model			
Date Purchased			
Original Cost			
Present Market Value			
Current Loan Balance			
Amount of Monthly Payment			
Loan Number			
Name & Address of Lender			

**Section 4-6: Stocks and Bonds**

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

(Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

**Section 4-7: Other Property / Assets**

(Describe, and if any is pledged as security, state name and address of lienholder, terms of payment and, if delinquent, describe delinquency.)

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**Section 4-8: Unpaid Taxes** (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

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**Section 4-9: Other Liabilities (not listed above)**

Creditor Name / Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Payment Amount	Payment Frequency	Collateral Pledged

How did you hear about High Plains Community Capital? \_\_\_\_\_

**V. DECLARATIONS**

Are you a U.S. Citizen? Yes \_\_\_\_\_ No \_\_\_\_\_      Are you a permanent resident alien? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you obligated to pay child support, alimony? Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, include a copy of applicable divorce decree and child support order.*

Are there any outstanding judgments against you or your businesses? Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, provide full details on a separate attachment.*

Have you or your businesses ever been involved in bankruptcy or insolvency proceedings? Yes \_\_\_\_\_ No \_\_\_\_\_  
*If yes, provide full details on a separate attachment.*

Are you or your businesses involved in any pending lawsuits? Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, provide full details on a separate attachment.*

Are you presently under indictment, on parole or probation?  
Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, indicate date parole or probation is to expire. \_\_\_\_\_*

Have you ever been:

(a) charged with or arrested for any criminal offense other than a minor vehicle violation (including offenses which have been dismissed, discharged, or know prosequi)? Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, provide full details on a separate attachment.*

(b) convicted, placed on pretrial diversion, or placed on any form of probation including adjudication withheld pending probation for any criminal offenses other than a minor vehicle violation? Yes \_\_\_\_\_ No \_\_\_\_\_ *If yes, provide full details on a separate attachment.*

Have you employed anyone to prepare this application? Yes \_\_\_\_\_ No \_\_\_\_\_ *If so, how much have you paid? \_\_\_\_\_ How much owed? \_\_\_\_\_*

**VI. ACKNOWLEDGMENT AND AGREEMENT**

By signing this application, I acknowledge and agree to each of the following:

- I authorize High Plains Community Capital, LLC and/or its Administrator (a) to make inquiries as necessary to verify the accuracy of the statements made, (b) to determine my creditworthiness, (c) to share this information with HPCC's Board of Managers and Investment/Loan Committee, and (d) to retain the information in and related to this application, even if the loan is not approved;
- I certify that the information in this application, together with the financial statements and other supporting documents are true and correct as of the stated date(s);
- all information in or related to this application is being provided for the purpose of either obtaining or guaranteeing a loan that will be used for lawful business purposes;
- I am obligated to amend and/or supplement the information in or related to this application if any of the material facts I have represented should change prior to the closing of the loan; and
- false statements may result in demand for loan prepayment (if a loan is approved) and possible prosecution.

**Applicant** \_\_\_\_\_ **Date** \_\_\_\_\_

**Applicant** \_\_\_\_\_ **Date** \_\_\_\_\_

**If a Corporation,**  
**Attested By:** \_\_\_\_\_ **Date** \_\_\_\_\_  
*Signature of Corporate Secretary*

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***Attach all applicable documentation listed on Checklist.***

## **High Plains Community Capital Documentation Checklist**

*(all items must be provided before the loan decision will be made; additional items may be requested)*

### *All Applications*

- \_\_\_\_\_ 1. Completed "HPCC Financial Statement and Loan Application", resume and \$50 application fee (fee will cover one personal credit report; additional fees will be required to order credit reports on anyone with 20% or greater ownership in the business and any other person or entity providing a guaranty on the loan)
  
- \_\_\_\_\_ 2. Personal tax returns for the most recent three years (for anyone with 20% or greater ownership in the business and any other person or entity providing a guaranty on the loan) as follows:  
                              \_\_\_\_2004\_\_\_\_  \_\_\_\_2003\_\_\_\_  \_\_\_\_2002\_\_\_\_
  
- \_\_\_\_\_ 3. Personal bank statements for the most recent three months (for anyone with 20% or greater ownership in the business and any other person or entity providing a guaranty on the loan); if bank print-outs are provided instead of statements, the print-outs must include the bank's name and address and must be signed by an authorized signer of the bank
  
- \_\_\_\_\_ 4. Personal paycheck stubs for the most recent 30-day period (for anyone with 20% or greater ownership in the business and any other person or entity providing a guaranty on the loan). If self-employed, provide year-to-date profit and loss statement.
  
- \_\_\_\_\_ 5. **DETAILED** outline of the loan request (including an explanation of the **SPECIFIC** use of the loan proceeds)
  
- \_\_\_\_\_ 6. Listing of collateral to be pledged as security including:
  - the estimated value of each item
  - information on all liens that exist on each collateral item listed (lender name/address/phone number, account number, original balance, current balance, monthly payment, etc.)
  
- \_\_\_\_\_ 7. Business plan that includes:
  - Detailed description of the business (including its location)
  - Date established
  - Market research
  - Market plan
  - Resume(s) reflecting experience, education and training of owner(s) and manager(s)

*(see page 8 for additional requirements)*

***Existing Businesses***

\_\_\_\_ 1. Business tax returns and financials statements for the most recent three years and current financial statements (within 90 days) including but not restricted to:

YEAR:	20____	20____	20____	Year-to-date statements (Current within 90 days)
<b>PROVIDE:</b>	-----	-----	-----	-----
<b>Balance Sheet</b>				
Profit and Loss Statement				

\_\_\_\_ 2. Monthly financial forecasts for the next two years based on approval of this loan application.

\_\_\_\_ 3. Current Accounts Receivable aging report (if applicable)

\_\_\_\_ 4. Current Accounts Payable report

\_\_\_\_ 5. Equipment listing with cost estimate

\_\_\_\_ 6. Form 941 – Employer’s Quarterly Federal Income Tax Return

***Start-Up Businesses***

\_\_\_\_ 1. Forecasts of sales and expenses based on approval of this loan application as follows:

- monthly forecast for Years One and Two
- annual forecast for Years Three through Five

\_\_\_\_ Other: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_