

Discover Downtown Hinesville Revolving Loan Fund Application

P	ease	read	and	initial	the	fol	lowing:	
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I/We understand that if I/We receive a loan from the Fund (DDHRLF), I/We must make full monthly loan paym understand that I cannot be delinquent in my repayment of purposes specified in this application.	ents on or before each monthly due date. I
I/We request credit in the amount indicated and und	lerstand that it is a loan and requires repayment.
I/We authorize the DDHRLF to perform a credit chansurance companies, investors, credit bureaus, employers a my/our records and/or accounts to Hinesville Downtown D this information may be reviewed by auditors, program mo	evelopment Authority. I/We further understand that
I/We attest that if I/We receive a loan from DDHRI in this application and not for personal use.	F it will be used for the business purposes specified
I/We understand that making delinquent loan paymounderstand that if I/we fulfill the above conditions, I/we had DDHRLF, subject to the review and approval of the DDHR	
I/We authorize the DDHRLF to investigate and veri sonal and business references regarding this application. I/V tion whether I receive a loan. I/We will make myself available this application.	We understand that DDHRLF will keep this applica-
I/We attest, that to the best of our knowledge, all of herby certify the financial statements, including balance shoments and IRS returns, have been prepared from the books signed, fairly represent the financial condition of the busine	eets, profit & loss statements and/or income state- of account and, to the best knowledge of the under-
I/We, therefore, agree to have my picture taken, if n in local media as part of marketing and public relations for	eeded, and to have it appear along with my/our name, the DDHRLF.
I/We attest, that to the best of my/our knowledge, al accurate as of the stated date(s). I/We understand FALSE states possible prosecution the U.S. Attorney General (Reference to be released by my/our original or photocopied signature.	tatements may result in forfeiture of benefits and
Discover Downtown Hinesville Revolving Loan Fund re Information, and it is our policy to maintain our customers'	
The signature(s) below authorizes Discover Downtown Hine investigate my personal business financial credit history and trinformation on liens, debts, and other financial obligations for trapplication. I/We authorize any holder of credit information abortion. I/we agree to comply with all federal, state and local laws a shall be a continuing authorization during the application process any other form of indebtedness to DDHRLF, its Affiliates or Amortion contained herein as accurate and complete and that mation critical this credit application. If at any time during this conformation relating to my/our personal or business credit relation the HDDA at 115 East M. L. King Jr. Drive, Hinesville, GA 313	o obtain all other necessary credit information including he purpose of loan and financial evaluation related to this out me/us to answer any questions relating to this applicant regulations to the extent applicable. This authorization is and during the entire period that I/we may have a loan, or assigns. The signature(s) below assures and warrants the tal/we have not willfully or knowingly omitted any informedit application process I become aware of any additional onship, I/we will immediately disclose that information to 13 or call (912) 877-4332.
Applicant's Signature:	Date:
Co. Applicant's Signature:	Date:



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	C)	eneral	Imormatic	ווע		
Applicant / Borrower Name:						
"Doing Business As" (DBA) Name, if any:						
Type of Entity: □Corporation □Partnersh	ip □Sole Proprietor □	DLLC / LLP	Other (describe)		·	
Date Established: Tax ID #:				NAICS #:	*****	
Nature of Business:					- 10	10
Types of products / services:						
Address:		City:		State:	Zip:	
	T-11 (-05)		T. I. (1)		Zip.	
Primary Contact:	Telephone (office):		Telephone (cell):	Fax:		
E-mail:		Business **	/ebsite:			
Company Ownership (owners will be required	d to personally guaranty	y):				
Name:		Title:		% of c	ownership:	
Name:		Title:		% of	ownership:	
Name:		Title:		% of o	ownership;	
Name:		Title:		% of e	ownership:	
Minority & Women Ownership (optional):						
Is your business >51% veteran owned?		b Yes		Ь	No	
ls your business >51% minority owned?		Yes			No	
ls your business >51% woman owned?		□ Yes			D No	
- J						
Reason for C	Credit Requ	est /	Use of Fund	ls (check	call that a	ipply)
General or Capital Expenditures	Business Improvem	ents	Refinance or Deb	t Consolidation	□ Working Capi	tal
Detail if asset purchase:	Purchase Price:		Down Payment:		Comments:	
Real Estate	8		8		Comments	
□ Vehicle	\$		8			
Equipment	\$	_	\$			
Other	8		-			
Other			P	C. Commence		
	Impact	on Do	wntown Hi	nesville		
Project Address:		-17		land & building)		
lob Creation:# Part-Time		# FT	E			
Building Information / Type of Construction:		•	Metal Other (d	escribe)		
Building Use (by percentage):	Entertainment	%	Restaurant9	6	Retail%	
	Office%	7	Manufacturing/War	ehouse%	Other%	
Brief Narrative of Project, blease include timeline:						
roject Budget and funding						
Use of Fund	S			Source	of Funds	
Use	Amount		Lender/	Equity	Am	ount
and	\$				\$	
Construction	\$				5	
urniture/Fixtures	S				\$	
egal/Administration	S				8	
Contingency	S				s	
Demolition	3			300		
OTAL						
OTAL					S	

Accounts Receivable \$ Notes Payable \$ Cost of Goods Sold \$ (-) Inventory \$ Credit Card Debt \$ Owner's Salary \$ (-) Machinery/Equipment \$ Automotive \$ Interest Expense \$ (-) Automobiles \$ Mortgages \$ Depreciation \$ (-) Real Estate \$ Other \$ Other Operating Expense \$ (-)			0.		ocnololo	Name:	Page	
Balance Sheet and Income Statement as of fiscal year ending:								
Secretaria Sec					Weekly Personnel Budget:S			
Accounts Receivable S	Balance Sheet and In	come Stateme	nt as of fiscal year ending:/_					
Automobiles S	Cash	\$	Accounts	\$	Gross Revenue	\$	(+)	
Machinery/Equipment S Automotive S Interest Expense S C C Automotive S Mortgages S Depreciation S C C C C C C C C C C C C C C C C C C	Accounts Receivable	\$	Notes Payable	\$	Cost of Goods Sold	\$	(-)	
Automobiles S Mortgages S Depreciation S (:) Real Estate S Other S Other Operating Expense S (:) Phile S TOTAL LABILITIES S NET WORTH S NET INCOME (NET LOSS) S (:) Representations (applicant or guarantor, as applicable) Representations a scheduler? The business or any guarantor a defendant in any suits or legal action? In the company or any of the guarantors delated bankruptcy in the last 10 years? In the company are any or guarantor even venture? Such the company have any contingent liabilities? Required Documentation Required Documentation Description: Organizational documents (Articles of Incorporation / By-laws) Copy of sales contract, bill of sale, purchase agreement (as applicable) Corres personal hanactis statement for all ownerse (23% ownership) Two (2) years personal tastement for all ownerse (23% ownership) Two (2) years personal tastement for all ownerse (23% ownership) Two (2) years business federal are returns complete with all schedules for each owner (23% ownership) Accounts Receivable aging report and favoratory schedule if foan is for working capital purposes Reduction of the beyond fiscal year end Accounts Receivable aging report and favoratory schedule if foan is for working capital purposes Copy of Business Plan is new or substantially expanding Copy of Annual Budget Copy of Annual Budget Copy of Annual Budget Copy of Annual Budget (are presented in a substantial presented in a for working capital purposes Copy of Annual Budget (are presented in a substantial presented in a for working capital purposes Copy of Annual Budget (are purposed) financial statement in a for a policeation Commitment letter from a bank or lending institution Commitment letter from a bank or lending institution Copy of Business Plan is new or substantially expanding Copy of Annual Budget (are purposed of a papicanton of	Inventory	\$	Credit Card Debt	\$	Owner's Salary	\$	(-)	
Real Estate S	Machinery/Equipmen	1 \$	Automotive	\$	Interest Expense	\$	(-)	
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Representations (applicant or guarantor, as applicable) Representations (applicant or guarantor, as applicable) Yes / No Are you a U. S. Citizen? The any assets pledged other than described on schedules? It is business or any guarantor a defendant in any suits or legal action? It is the business or any guarantor described any schedules? It is the business or any guarantor ever had a judgment against it? It is the company or any of the guarantor described having they they the last 10 years? It is the company are any of the guarantor described having they they the last 10 years? It is the company any articer in any other venture? Description: Required Documentation Date expected / In fill / Not applicable	Real Estate	\$	Other	\$	Other Operating Expense	\$	(-)	
Representations (applicant or guarantor, as applicable) Ves / No Required Documents (Pes / No No Post openation of the guarantors declared bankruptey in the last 10 years? Shedue declared in any "yes" answers: Required Documentation Description: Required Documentation Description: No Ves / No Required Documentation Description: No Ves / No Required Documentation Description: No Ves / No Required Documentation No Ves / No Required Documentation No Ves / No Required Documentation No No Ves / No Required Documentation No Ves / No Required Documentation No No Required Documentation No Required No Required No No Requir	Other	\$	TOTAL LIABILITIES	\$				
Account Receivable aging report and Inventory schedules for more properties oward) Account Receivable aging report and Inventory schedules floan is for working capital purposes Schedules of Delt Payment Authorization (I application Signed Understanding of repayment policy, page 1 of application Copy of Business Plan is new or substantially expanding Copy of Sanses Plan is new or substantially expanding Copy of Annual Bodget C	TOTAL ASSETS	\$	NET WORTH	\$	NET INCOME / (NET LOS	S) \$	(=)	
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Age count Secrebide of Debt Secretarian	Arc vou a II.S. Citize	19					165/140	
she business or any guarantor a defendant in any suits or legal action? lass the ompany or any of the guarantors ever had a judgen laginst it? lass the company or any of the guarantors declared bankruptcy in the last 10 years? she company a partner in any other venture? Descit company have any contingent liabilities?			escribed on schedules?			7		
Institute company or any of the guarantors declared bankruptcy in the last 10 years? she company a partner in any other venture? Copy of the conquent of the guarantors declared bankruptcy in the last 10 years?				ion?				
Required Documentation Description: Description:	Has the business or an	y guarantor e	ver had a judgement against it?					
Description: Date expected / in fil				ne last 10 years?				
Description: Date expected /in fil /not applicable								
Description: Date expected / in fil /not applicable		• •						
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Commitment letter from a bank or lending institution Other (describe): Other (describe)								
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ertification: his information and the information provided on all accompanying financial statements and schedules is provided for the purposes of obtaining credit for the Applicant(s) guaranteein edit for others. Applicant(s) acknowledge that representations made in this Statement will be relied upon by AmerisBank (the "Creditor") in its decision to grant such credit. This attement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. The Creditor is authorized to make all inquirities between the credit overify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned Applicant(s) will promptly notify Creditor of any absequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). The indersigned declares that he / she has read and understands the statement above. Applicant Signature Date Applicant Signature Date Applicant Signature Date								
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lease return completed application attachments to the HDDA, 115 East M.L.King, Jr., Drive, Hinesville, GA 31313					Applicant Signature		Date	
	Please return co	mpleted a	application attachment	s to the HDDA	, 115 East M.L.King, Jr., [Orive, Hinesvill	e, GA 31313	

Name of Financial Institution: Branch Address: City, State, Zip Code: Type of account Checking Savings Other: Routing Number: Transfer Amount* Loan Terms (in months) *Transfer will be monthly on the 28th of each month to pay for next month's payment. Please attach voided check I/We authorize Discover Downtown Hinesville Revolving Loan Fund and the financial institution listed above to initiate entries to my banking account. This authority will remain in effect until my loan institution listed above to initiate entries to my banking account. This authority will remain in effect until my loan institution listed above

I/We authorize Discover Downtown Hinesville Revolving Loan Fund and the financial institution listed above to initiate entries to my banking account. This authority will remain in effect until my loan is paid in full. The amount debited to my account shall equal the above listed transfer amount plus any past due interest and fees. I understand that I am required to have sufficient funds available to the date of transfer to cover this amount. The bank account listed above shall not be changed without 30 days prior written notice, and completion of a revised Authorization for Direct Payment. I authorize Non-Sufficient Funds charges to be debited from my account at \$35.00 (or the fee the HDDA is charged by the bank) for each occurrence.

Signature:	Date:	_
Print Name:		
Signature:	Date:	
Print Name:		
Business Name:		

Please return completed to HDDA at 115 East M. L. King Jr. Drive, Hinesville, GA 31313