



BASIC INFORMATION Please tell us about your business or organization.				
Business or Organization Name			Who referred you to us?	
Street Address			City	
State	Zip Code	County	Federal Tax ID # (if incorporated)	
Type of Business		Date Started	Today's Date	
Legal Structure (please check one)				
<input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Nonprofit Corporation <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> Legal Partnership <input type="checkbox"/> Sole Proprietorship Are you thinking about changing your legal structure? Yes <input type="checkbox"/> No <input type="checkbox"/>				
Contact Person		Business Phone ()	Home Phone ()	E-mail
Number of employees now:			How many jobs will this loan create?	
Briefly describe your business or organization & what you plan to do with this loan:				
PROJECT INFORMATION Please tell us about your project and/or start-up budget.				
Uses of Funds			Sources of Funds	
Land and/or Building Purchase	\$ _____	Loan Requested \$ _____ Owner's Investment \$ _____ Other Funding Sources (specify) \$ _____		
New Building Construction	\$ _____			
Building Improvements	\$ _____			
Machinery and Equipment	\$ _____			
Inventory	\$ _____			
Working Capital	\$ _____			
Other _____	\$ _____			
Other _____	\$ _____			
Total Project Uses \$ _____		Totals should equal	Total Project Sources \$ _____	
COLLATERAL Please tell us about the assets available to secure this loan.				
Asset	Value of Asset	Loans on Asset	Address of Asset	
Property 1	\$ _____	\$ _____		
Property 2	\$ _____	\$ _____		
Inventory	\$ _____	\$ _____		
Equipment	\$ _____	\$ _____		
Accounts Receivables	\$ _____	\$ _____		
Other (please specify):	\$ _____	\$ _____		
Other (please specify):	\$ _____	\$ _____		
Name(s) of Possible Co-Signer(s) for Loan Request:				

MANAGEMENT INFORMATION AND ACKNOWLEDGMENTS

Please read the following and complete the information below.

The undersigned hereby certifies that the information contained in this application and related materials is true and correct. The undersigned hereby further certifies that the proceeds of any loan made as a result of this application will be used for business or organizational purposes only, and will not be used for personal or consumer purposes. The undersigned hereby affirms that he or she does not discriminate on the basis of race, color, religion, national origin, gender, marital status, or age. The undersigned hereby acknowledges that (1) no loan officer has authority to commit Self-Help to any loan without prior approval by Self-Help’s credit committee and (2) any loan commitment must be in writing and signed by an authorized representative of Self-Help. Self-Help is authorized to make all inquiries Self-Help deems necessary to verify the accuracy of this statement and to determine the creditworthiness of the business or organization. The undersigned also authorizes Self-Help to answer questions and inquiries from others seeking credit experience information about the business or organization.

Please provide this information for the Executive Director, Treasurer and/or Board Chairperson.

Name (print) _____	Name (print) _____	Name (print) _____
Address _____	Address _____	Address _____
SSN or TIN ____ / ____ / _____	SSN or TIN ____ / ____ / _____	SSN or TIN ____ / ____ / _____
Date of Birth _____	Date of Birth _____	Date of Birth _____
% Ownership _____	% Ownership _____	% Ownership _____
Title/Function _____	Title/Function _____	Title/Function _____
Signature _____	Signature _____	Signature _____
Date _____	Date _____	Date _____

Please send this application form and the required attachments to the Self-Help office nearest you, as listed below. We suggest that you keep a copy of the materials you are sending to Self-Help, since we will not be able to return them to you.

IMPORTANT: Please refer to the enclosed checklist. Complete all necessary forms and attach additional items listed on the checklist. Your application CANNOT be processed without inclusion of ALL required materials. If you have any questions about your application, please call a Self-Help office.

SELF-HELP REGIONAL OFFICE LOCATIONS

Asheville:	34 Wall St., Suite 704, Asheville, NC 28801	(828) 253-5251	(800) 229-7428
Charlotte:	926 Elizabeth Ave., Suite 302, Charlotte, NC 28204	(704) 409-5900	(800) 394-7428
Durham:	301 W. Main St, PO Box 3619, Durham, NC 27702	(919) 956-4400	(800) 476-7428
Fayetteville:	100 Hay St., Suite 300, Fayetteville, NC 28301	(910) 354-1010	(800) 774-7966
Greensboro:	122 N. Elm St., Suite 1015, Greensboro, NC 27401	(336) 378-1840	(800) 269-7426
Greenville:	301 S. Evans St., Suite 306, Greenville, NC 27858	(252) 752-8866	(800) 893-9669
Wilmington:	272 N. Front St., Suite 215, Wilmington, NC 28401	(910) 341-3272	(877) 559-4284

DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

The undersigned Applicant hereby acknowledges that he/she is aware that under the provisions of the Equal Credit Opportunity Act, he/she has the right to receive a written statement of the specific reason(s) for the denial if this application for credit is denied. To obtain the statement, please contact Self-Help, Attention: Commercial Loan Department, 301 West Main Street, Durham, North Carolina 27701 within sixty (60) days from the date of notification of the credit denial. Self-Help will send the Applicant a written statement of the reason(s) for the denial within thirty (30) days of receiving the request for the statement.

Applicant _____

—

Date _____

—

**Please sign above and return the yellow copy to us with your application materials.
Retain a copy for your files.**

**301 West Main Street
PO Box 3619
Durham, NC 27702-3619
(919) 956-4400
FAX (919) 956-4600
www.self-help.org**



COMMERCIAL LOAN CONSENT FORM

In connection with the application of _____
(the "Borrower") for a commercial loan from Self-Help, Borrower understands and agrees that:

INITIAL ALL THAT APPLY:

- _____ 1. Self-Help has entered into arrangements with third parties, including other lenders and government agencies, to establish programs that allow Self-Help to offer its customers beneficial loan terms and conditions that may not otherwise be available. In order to be eligible for these programs, Borrower agrees that Self-Help may disclose to such third parties any and all information about Borrower, its business and the loan from Self-Help to Borrower as may be required under the programs.
- _____ 2. Borrower grants to Self-Help the permission to use Borrower's and its employees' names, photographs, likeness, images, trademarks, service marks, logos, and any and all other information about Borrower for promotional purposes in brochures, advertisements, marketing materials, annual reports, web sites, videos, and any other form or media, now or hereafter existing.

"Self-Help" means Self-Help Credit Union, Self-Help Ventures Fund, the Center for Community Self-Help, Self-Help Community Development Corporation, and its affiliates.

By signing below, I certify that I am authorized to sign this consent on behalf of the Borrower.

By: _____
Name: _____
Title: _____
Date: _____



PERSONAL FINANCIAL STATEMENT

Indicate which this is: **Individual Financial Statement** _____ OR **Joint Financial Statement** _____ As of Date _____
If married, you must submit a joint statement with your spouse.

Complete this form for: (1) each proprietor OR (2) each limited partner who owns 20% or more interest and each general partner OR (3) each stockholder owning 20% or more of voting stock OR (4) any other person or entity providing a guaranty on the loan.

Name of First Individual		Name of Second Individual	
Social Security Number or Taxpayer Identification Number (TIN)		Social Security Number or Taxpayer Identification Number (TIN)	
Address	Yrs. at Address	Address	Yrs. at Address
City, State, Zip	Birth Date	City, State, Zip	Birth Date
Employer	Yrs. at Employer	Employer	Yrs. at Employer
Home Phone ()	Work Phone ()	Home Phone ()	Work Phone ()

ASSETS (Omit cents.) Cash (Complete Section 1) \$ _____ Savings Accounts (also include in Section 1) \$ _____ IRA or Other Retirement Account \$ _____ Accounts and Notes Receivables \$ _____ Life Insurance--Cash Surrender Value Only (Complete in Section 7) \$ _____ Stocks and Bonds (Describe in Section 4) \$ _____ Real Estate (Describe in Section 5) \$ _____ Automobile(s)--Present Value \$ _____ Other Assets \$ _____ TOTAL ASSETS \$ _____	LIABILITIES (Show total balances due. Omit cents.) Accounts Payable \$ _____ Installment and Revolving Credit Accounts (Describe in Section 3) \$ _____ Loan on Life Insurance \$ _____ Mortgages on Real Estate \$ _____ Unpaid Taxes (Describe in Section 6) \$ _____ Other Liabilities (Describe in Section 6) \$ _____ TOTAL LIABILITIES \$ _____ NET WORTH (Assets minus Liabilities) \$ _____
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Section 1. Deposit Accounts	Section 2. Sources of Annual Income																														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Financial Institution</th> <th style="width: 15%;">Acct. Number</th> <th style="width: 10%;">Acct. Type</th> <th style="width: 40%;">Balance</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Financial Institution	Acct. Number	Acct. Type	Balance																	<table style="width: 100%;"> <tr> <td>Salary/Wages</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Net Investment Income</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Real Estate Income</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other Income* (describe below)</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>TOTAL ANNUAL INCOME</td> <td style="text-align: right;">\$ _____</td> </tr> </table>	Salary/Wages	\$ _____	Net Investment Income	\$ _____	Real Estate Income	\$ _____	Other Income* (describe below)	\$ _____	TOTAL ANNUAL INCOME	\$ _____
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TOTAL ANNUAL INCOME	\$ _____																														

***Other Income** (alimony, child support or separate maintenance income do not need to be listed if you do not want to have them considered as a basis for repaying this obligation):

Section 3. Installment Loans, Credit Accounts and Auto Payments (Please label and sign any attachments to this section.)				
Noteholder(s) Name and Address	Original Balance	Current Balance	Monthly Payment	How Secured /Endorsed? Type of Collateral?

Section 4. Stocks and Bonds (Please label and sign any attachments to this section.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 5. Real Estate Owned (List each parcel separately. Please label and sign any attachments to this section.)			
	Property A	Property B	Property C
Type of Property (residential / commercial)			
Title in Name of:			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Balance			
Amount of Payment per Month			

Section 6. Other Liabilities			
	Yes	No	If yes, describe below or on a separate attachment.
Are you a guarantor, co-maker or endorser for any debt of another?			
Are you currently liable on any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any tax obligations past due?			
Are you obligated to pay alimony, child support or separate maintenance payment?			
Have you ever had a judgment recorded against you?			
Have you ever filed bankruptcy? If yes, list date of discharge.			

Section 7. Life Insurance Held				
Name of Person Insured / Insurance Company	Face Amount of Policy	Cash Surrender Value	Loans on Policy	Is Policy Assigned?

I am providing this financial statement for the purpose of obtaining or maintaining credit with SELF-HELP on my behalf or on behalf of others whose credit I may endorse, cosign or guarantee. I understand that SELF-HELP is relying on the information provided within this statement (including the designations made as to ownership of property) in deciding to grant or continue credit. I certify that THE INFORMATION PROVIDED IS TRUE AND COMPLETE and that SELF-HELP may consider this statement to be true and correct until a written notice of a change is given to SELF-HELP. SELF-HELP is authorized to make all inquiries SELF-HELP deems necessary to verify the accuracy of this statement and to determine my creditworthiness. I also authorize SELF-HELP to answer questions and inquiries from others seeking credit experience information about me. If this is a joint financial statement, these representations and warranties are from each of us. I HAVE READ, UNDERSTAND, AND HEREBY MAKE THESE REPRESENTATIONS AND WARRANTIES.

Signature _____ Date _____ Signature _____ Date _____



Checklist for Self-Help Application for Commercial Real Estate Loans

Note: this list contains items that are typically required for CRE loans. We suggest you discuss the list with your loan officer so that it can be modified to meet the specific needs of your project.

1. General and Property

- Completed loan application
- Project description/business plan, including market analysis
- Any Phase I and II environmental site assessments, and any other abatement reports, if available
- Purchase contract or other site control documents
- Existing conditions report from a licensed architect or engineer
- Appraisal will likely be required prior to going to credit committee

2. Proforma

- Project budget, including construction (schedule of values or equivalent), soft, acquisition, and other key costs
- Sources and uses of funds during construction and permanent phases
- Letters of intent (LOIs) for any sources of funds cited in cash flow and income assumptions
- Itemized description of any funds spent to date
- Monthly operating cash flow projections for 1st year of operations, and annual projections for next 4 years

3. Leasing/Sales

- Rent roll (projected or existing)
- If rental property, copies of all leases and/or LOIs, verifying terms assumed in cash flow projections
- For any anchor tenant, description of company and financial statements (3 years)
- If for-sale, copies of all pre-sale agreements/LOIs

4. Design and Construction

- Site plan, renderings, and schematics
- Overall project schedule, clearly showing key milestones
- Any historic applications and approvals, if applicable
- Description of architect (including AIA B431 qualification statement and relevant experience)
- Description of general contractor (including AIA A305 qualification statement and relevant experience)
- GC Financials (if not included with the AIA form A305):
 - Financials for last 3 years and YTD
 - Profitability/progress report, showing current open projects, status, projected profit, billings progress, what is paid, last month's billings, and projected monthly billings for next 12 months, percentage complete
 - Current AR and AP aging report
 - Backlog/pipeline report
- List of any key contractors outside of GC, and the role they will serve on project
- Copy of GC contract on AIA form, if available (not necessary until closing)
- Copy of any contracts outside the GC contract, if applicable (not necessary until closing)

5. Ownership and Management

- Organization chart of owners showing percentage of ownership in project
- Resumes or biographical information of key individuals
- Corporate documents of project sponsor/owner (articles of organization/incorporation, operating agreements, bylaws, etc.)
- Financial statements of sponsor/owner (3 years historic, current YTD, and projections)
- Tax returns of sponsor/owner (3 years historic)
- Personal financial statements of guarantors (3 years historic and current YTD)
- Agreement or LOI with property manager, if available (not necessary until closing)