

CHECK LIST

This checklist has been provided to assist you in gathering the necessary information for the initial evaluation of your loan request. More complete information will be necessary to process your application.

INFORMATION NEEDED TO CONSIDER A LOAN REQUEST

LOAN PROPOSAL – a written statement describing your business and its history, stating how you will use the loan proceeds and outlining how you plan to repay the loan.

PURCHASE CONTRACT – Required if loan proceeds will be used to acquire a business or real estate

SMALL BUSINESS LOAN REQUEST FORM (form enclosed)

PERSONAL INFORMATION

PERSONAL FINANCIAL STATEMENT (form enclosed) **AND THREE YEARS OF TAX RETURNS** for all owners of 20% or more and all guarantors

RESUME for all owners of 20% or more and all guarantors (form enclosed)

PERSONAL INFORMATION FORM for all owners, officers, directors, managers, key employees and guarantors (form enclosed)

FINANCIAL STATEMENTS

These statements should describe the condition of your business and be presented in a format which is generally accepted for financial reporting. Included should be:

BALANCE SHEET for the last three fiscal year ends

INCOME STATEMENTS showing profit and loss for the last three fiscal year ends; three years of tax returns

INTERIM FINANCIAL STATEMENTS (90 days or less) to include balance sheet and income statement **CASH**

FLOW PROJECTIONS which show how much cash will be generated in the future to repay the loan

ACCOUNTS RECEIVABLE AND ACCOUNTS PAYABLE AGINGS which break out receivables and payables into 30, 60, 90 and past 90 days old categories

EARNINGS PROJECTION for the first three years of business if you are requesting funds for a start-up business

SCHEDULE OF BUSINESS DEBT (form enclosed)

COLLATERAL INFORMATION

COLLATERAL LISTING – Itemize all collateral and provide the present market value of each item

COMMERCIAL / BUSINESS LOAN REQUEST

Important Applicant Information: Federal Law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

	Date
	Telephone #
	Taxpayer I.D.#
	Nature of Business
Borrowing Entity / Borrower's Name and Address	Business Year End Date
	SS #
	D.O.B.
Principal/Sponsor (mirror CAR language) Name and Address	
	SS #
	D.O.B.
Principal/Sponsor (mirror CAR language) Name and Address	

Joint Credit--We intend to apply for joint credit. (Initials) _____

Loan Request Amount Requested \$ _____ Secured ___ Unsecured ___ Initial Request ___ Additional Advance ___

Purpose of Loan: _____

Collateral: _____

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes ___ No ___ If you answered yes and your request is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact us in writing at the following email address: procapusa@gmail.com within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

NOTICE: 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 agency that administers compliance with this law concerning this creditor is :

FDIC – Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, Missouri 64106

Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own expense.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing below, the undersigned agree(s) to all the terms and conditions of this Request, and authorize(s) **Lender** to obtain credit report(s) and/or verify your references. Financial information will also be required.

By _____
Signature Date

By _____
Signature Date

By _____
Signature Date

By _____
Signature Date

SMALL BUSINESS LOAN REQUEST

APPLICANT COMPANY

Company Name: _____ Date Established: _____

Business Address: _____

Tax ID#: _____ DUNS #: _____ Business Phone: _____

Name of Franchise: _____ FRUNS# _____

Type of Entity: _____ S Corp _____ LLC _____ Partner _____ Other _____

Number of Employees: Currently: _____ After this Loan: _____

Ownership changes in past 6 months? _____ Does ownership involve any Trusts? _____

OWNERSHIP/MANAGEMENT OF APPLICANT COMPANY

List below all owners, officers, directors, managers and key employees **(attach separate sheet if needed)**

Name	Title	E-Mail Address	% of Ownership

OTHER BUSINESS INTERESTS/AFFILIATES/OTHER BUSINESS CONCERNS

List below all business entities in which the applicant company or any of the individuals listed in the ownership section above have any ownership

Company Name	Owner (Applicant Co. or Individual)	% of Ownership

ESTIMATED PROJECT COSTS

Land Acquisition	\$ _____
New Building Construction	\$ _____
Land and Building Acquisition	\$ _____
Building Improvements or Repairs	\$ _____
Acquisition of Machinery/Equipment	\$ _____
Purchase Inventory	\$ _____
Working Capital (including Accounts Payable)	\$ _____
Acquisition of Existing Business	\$ _____
Pay off Bank Loan	\$ _____
Other Debt Repayment	\$ _____
Franchise Fee	\$ _____
Closing Costs (approx. 5% of loan amount)	\$ _____
TOTAL PROJECT AMOUNT	\$ _____
LESS OWN CASH/EQUITY TO BE INJECTED	(-) \$ _____
TOTAL LOAN REQUESTED FOR PROJECT	\$ _____

PERSONAL INFORMATION FORM

To be completed by all Owners, Officers, Directors, Managers, Key Employees and Guarantors

Name: _____ Maiden Name: _____

Title (if applicable): _____ % of Ownership in company: _____

Address: _____

Lived there from: _____ to: _____ (if less than 10 years, list previous address)

Previous Address: _____

Lived there from: _____ to: _____ U.S. Citizen: ___ Yes ___ No

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Social Security #: _____ Gender: _____ Marital Status: _____

Date of Birth: _____ Place of Birth (City & State): _____

Branch of Military Service: _____ Dates of Service: _____

Driver's License #: _____ State: _____ Issue Date: _____ Expiration: _____

Race:	American Indian/Alaskan Native	Ethnicity:	Hispanic or Latino
	Asian		Not Hispanic or Latino
	Black or African-American		
	Native Hawaiian or Pacific Islander		
	White		

I do not wish to furnish this information

PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. Are you presently subject to an indictment, criminal information, arraignment or other means by which formal criminal charges are brought in any jurisdiction? Yes No

2. Have you ever been arrested in the past six (6) months for any criminal offense?
Yes No

3. For any criminal offense – other than a minor vehicle violation – have you ever; 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?
Yes No

MANAGEMENT RESUME

To be completed by all Owners of 20% or more and all Guarantors

Complete all spaces, using full first, middle, maiden and last names. If an item is not applicable, please indicate so. Please include additional relevant information on a separate exhibit. Sign and date where indicated.

PERSONAL

Full Name: _____ SS#: _____
 First Middle Maiden Last

Current Address: _____

Prior Address: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Spouse's Name: _____ SS#: _____
 First Middle Maiden Last

EDUCATION

School & Location	Dates		Major	Did you Graduate	Type of Degree
	From	To			
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

WORK EXPERIENCE (List chronologically, beginning with present employment)

Company Name/Location _____
From: _____ To: _____ Title: _____
Job Responsibilities: _____

Company Name/Location _____
From: _____ To: _____ Title: _____
Job Responsibilities: _____

Company Name/Location _____
From: _____ To: _____ Title: _____
Job Responsibilities: _____

Company Name/Location _____
From: _____ To: _____ Title: _____
Job Responsibilities: _____

Signature: _____ Date: _____

SCHEDULE OF LIABILITIES - BUSINESS

Applicant: _____

Date: _____

Name of Creditor/ Account #	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	How Secured	Is Debt Current

Signature: _____