

**MRPC CARES-RLF LOAN APPLICATION: WORKING CAPITAL AND FIXED ASSET LOANS
OVER \$50,000**

-Type or use Blue or Black ink only -

*Loan applications must include all information requested on the loan application checklist (as applicable) to be eligible

INSTRUCTIONS FOR COMPLETING LOAN APPLICATION:

- **Sections I, II, and III:** Provide all information requested. ‘Contact’ refers to the proprietor, general partner, corporate officer, member, etc. ‘Applicant’ refers to the borrowing entity.
- **Section IV: SOURCES AND USES OF FUNDS:** List all sources of financing and use of loan proceeds. If loan use is “other”, attach separate sheet outlining intended use, sign, and date.
- **Section V: SUMMARY OF COLLATERAL, KEY MAN LIFE INSURANCE:** If collateral consists of land and building, inventory, and/or accounts receivable, fill in the appropriate blanks, If collateral consists of equipment, furniture, and fixtures, and/or other, an itemized list containing make, model numbers, serial number, and description must be provided. Key Man Life Insurance may be required.
- **Section VI:** Refers to borrowing entity.
- **Submit \$500 non-refundable loan application fee,** complete loan application with all required signatures, information, and/or attachments to MRPC CARES RLF, #4 Industrial Drive, St. James, MO. 65559.

I. CONTACT INFORMATION (*refers to the proprietor, general partner, corporate office, member, etc.*):

Name: _____ Phone: (____) _____
Home Address: _____
Relationship to Business/Business Title: _____ Email: _____

II. APPLICANT/BUSINESS INFORMATION (*refers to the borrowing entity*):

Applicant/Business Legal Name: _____
Business Address: _____
Telephone: (____) _____ Fax: (____) _____ Email: _____
Year Business Established: _____ Federal Tax I.D.: _____
NAICS Code: _____

BUSINESS STRUCTURE (check one):

____ Sole Proprietorship ____ General Partnership ____ Limited Partnership
____ S Corporation ____ C Corporation ____ Not Yet Determined
____ Limited Liability Company ____ Limited Liability Partnership

CURRENT AND PROJECTED EMPLOYMENT:

Current Employees: _____ Full-Time (*include current full-time employees only*)
Projected Year 1: _____ Full-Time

Have you or any owners of the company ever been involved in bankruptcy or insolvency proceedings? If yes, please explain on a separate sheet. YES____ NO____

Are you or the business involved in any pending lawsuits? If yes, please explain. YES____ NO____

PROFESSIONAL SERVICES/REFERENCES:

BANK: _____ Contact: _____
Address: _____ Phone and Email: _____

ATTORNEY: _____ Contact: _____
Address: _____ Phone and Email: _____

ACCOUNTANT: _____ Contact: _____
 Address: _____ Phone and Email: _____

INSURANCE CO: _____ Contact: _____
 Address: _____ Phone and Email: _____

III. MANAGEMENT INFORMATION: Complete for each principal with 20% or more ownership. If necessary, attach additional sheets. Identify each sheet as an exhibit to the appropriate section, sign, and date.

Owner #1
 Name & Title: _____ Ownership: _____ %
 Social Security Number: _____

Source of Income		Contingent Liabilities	
Salary	\$	Endorser/Co-Maker	\$
Investment Income	\$	Legal Claims/Judgments	\$
Real Estate Income	\$	Federal Income Tax	\$
Other, explain:	\$	Other, explain:	\$

Owner #2
 Name & Title: _____ Ownership: _____ %
 Social Security Number: _____

Source of Income		Contingent Liabilities	
Salary	\$	Endorser/Co-Maker	\$
Investment Income	\$	Legal Claims/Judgments	\$
Real Estate Income	\$	Federal Income Tax	\$
Other, explain:	\$	Other, explain:	\$

IV. SOURCES AND USES OF FUNDS: List all sources and uses of financing, attach additional sheets if necessary

	APPLICANT'S CASH EQUITY	BANK (if applicable)	MRPC CARES-RLF	OTHER FINANCING	TOTAL PROJECT COST
Acquire Land					
Acquire Land & Building					
Renovations					
Leasehold Improvements					
Machinery/Equipment					
Working Capital					
Other, specify:					
TOTALS	\$	\$	\$	\$	\$

Note: The above amounts must match Total Cost Breakdown on Preapplication

V. SUMMARY OF COLLATERAL PROPOSED TO SECURE CARES-RLF, IF APPROVED: *If collateral consists of equipment, furniture, fixtures, etc., and itemized list containing serial numbers, model numbers, and descriptions must be provided. If necessary, attach additional sheets listing all required information, sign, and date.*

Collateral proposed to secure CARES-RLF Loan	Equipment Serial Number, Description, Address, etc.	Current Mortgage/Lien Holder Current Loan Balance	Current Loan Balance
Furniture/Fixtures			
Accounts Receivable			
Inventory			
Real Estate			
Real Estate			
Other, specify:			

KEY MAN LIFE INSURANCE POLICY INFORMATION: An assignment of Life Insurance as Collateral may be required. List life insurance company, name of insured, policy number, amount, and all beneficiaries or assignees below.

VI. OTHER ASSETS AND LIABILITIES *(Refers to Borrowing Entity): If necessary, attach additional sheets for information requested. Identity each sheet as an exhibit to the appropriate section of application, then sign and date sheets.*

LIABILITIES: Notes Payable to banks and others.

Lender Name & Address	Loan Amount	Present Balance	Monthly Payment	Term of Loan	Collateral/Guarantee

REAL ESTATE OWNED *(Refers to Borrowing Entity): List each parcel separately; attach additional sheets, if necessary.*

<p>Parcel #1: Title in Name of: _____ Property Type (land, building, private home, etc.): _____ Property Address: _____ _____ Original Loan Amount:\$_____ Current Balance: \$_____ Monthly Payment: _____ Date of Mortgage:_____ Maturity Date:_____ Mortgage Holder Name, Address, Phone #: _____ _____ Status of Mortgage (current or delinquent). If delinquent, explain: _____ _____</p>
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Parcel #2:

Title in Name of: _____
 Property Type (land, building, private home, etc.): _____
 Property Address: _____

 Original Loan Amount:\$_____ Current Balance: \$_____ Monthly Payment: _____
 Date of Mortgage:_____ Maturity Date: _____
 Mortgage Holder Name, Address, Phone #: _____

 Status of Mortgage (current or delinquent). If delinquent, explain: _____

OTHER PERSONAL PROPERTY: (Refers to Borrowing Entity): Describe property, if financed, include name and address of lien/mortgage holder, original loan amount, monthly payment, and current balance. Attach additional sheets, if necessary. _____

OTHER ASSETS (Refers to Borrowing Entity): Please describe. _____

UNPAID TAXES: Please describe in detail; refer to attachments, if necessary. _____

OTHER LIABILITIES: Please describe in detail; refer to attachments, if necessary. _____

ADDITIONAL ATTACHMENTS REQUIRED TO COMPLETE APPLICATION

ALL APPLICANTS

- _____ BUSINESS DESCRIPTION AND FINANCING PROPOSAL: Brief history and description of the company including details of product mix, markets served, proposed new products and/or markets, etc.; a discussion of the impact of COVID-19 on your business and your response; a discussion of your industry, sales and markets; discussion of competition; description of key employees; a description of the financing proposal; and other matters relevant to your application
- _____ BANK COMMITMENT LETTER and ANALYSIS from participating bank stating terms and conditions of the bank’s participation; must list borrower, term, interest rate, collateral, guarantors/co-makers, contingencies, etc., if applicable
- _____ MANAGEMENT: Attach resumes of all key management positions
- _____ EQUITY STATEMENT: State the source of the applicant’s equity (savings, gift, cash) then sign and date, if applicable
- _____ CURRENT PERSONAL FINANCIAL STATEMENT: Required of all individuals with 20% or greater interest
- _____ THREE YEARS PERSONAL FEDERAL TAX RETURNS: Required of all individuals with 20% or greater interest
- _____ SOURCES AND USES OF FUNDS: See Page 2 of the RLF application or attach statement detailing sources and uses of all funds for project (bank, equity, CARES-RLF, etc.)
- _____ COLLATERAL: See Page 2/3 of the RLF application or attach list of collateral offered as security for the CARES-RLF loan as well as proposed lien/mortgage position and other financing, if applicable
- _____ EQUIPMENT LIST: List of all major equipment currently owned with make, model, serial numbers, etc. If purchasing equipment, list all items to be purchased, include current quotes, make, model, serial numbers, etc.
- _____ EQUIPMENT QUOTES: If purchasing equipment, provide quotes with make, model, serial numbers, (if available), etc.
- _____ PURCHASE AGREEMENTS: Attach copy of all purchase agreements, if applicable.
- _____ REAL ESTATE (purchase or lease): If purchasing real estate, attach signed purchase agreement, appraisal, etc. Appraisal cannot be more than sixty (60) days old and from a reputable company. If leasing real estate, attach signed lease agreement.
- _____ COPY OF DRIVER’S LICENSE: Required of all individuals with 20% or greater interest

_____ \$500 Non-Refundable Loan Application Fee payable to MRPC

EXISTING BUSINESSES OR BUYOUTS

- _____ AGING: Accounts Receivable and Accounts Payable
- _____ BALANCE SHEETS, PROFIT AND LOSS STATEMENTS: Historical: Past 3 fiscal years & Projections: 2 years
- _____ CURRENT BALANCE SHEET, PROFIT AND LOSS STATEMENT: No older than 90 days
- _____ DEBT SCHEDULE: List all current debts (lender name, address, origination date, loan amount, present balance, interest rate, monthly payment, collateral pledged, and maturity date of loan)
- _____ SUBSIDIARIES & AFFILIATES: List affiliates or subsidiary firms, if applicable; provide last fiscal year-end financial statements
- _____ THREE YEARS BUSINESS FEDERAL TAX RETURNS: Complete with schedules and attachments

NEW BUSINESSES

- _____ BUSINESS PLAN with 3 YEARS CASH FLOW ANALYSIS: Year 1 – Monthly cash flow analysis; Year 2 – Annual cash flow analysis. Required for start-ups only.

AGREEMENTS AND CERTIFICATIONS

Please Read Carefully Before Signing

	YES	NO
Has the company, any officer, subsidiary or affiliate of your company been involved in any bankruptcy or insolvency proceedings in the last 36 months? <i>If yes, please provide the details as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Has the company, any officer, subsidiary or affiliate of your company been involved in any lawsuits in the last 36 months? <i>If yes, please provide the details as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Does the company, any officer, subsidiary or affiliate have any outstanding tax liens?	<input type="checkbox"/>	<input type="checkbox"/>
Does the company, owner(s), or member of Management Team have a controlling interest in other businesses? <i>If yes, please provide their names and relationship with your company along with a current balance sheet and income statement for each as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Does your company buy from, sell to, or use the services on any concern in owner(s), shareholder(s), or member(s) of the management team have a significant financial interest? <i>If yes, please provide the details as a separate exhibit</i>	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the individuals listed under ‘Management’ on parole or probation? <i>If yes, please provide the details as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Have any of the individuals listed under ‘Management’ been convicted of a crime? <i>If yes, please provide the details as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Has the company applied for and/or received other federal funding for the same purpose as the purpose stated in this application? <i>If yes, please provide the details as a separate exhibit.</i>	<input type="checkbox"/>	<input type="checkbox"/>

BY SIGNING BELOW, THE APPLICANT

- certifies to the best of its knowledge and belief, the information being submitted to the MRPC RLF/CARES-RLF and its agent is true and correct;
- certifies that the applicant is in compliance with all laws, regulations, ordinances and orders of public authorities applicable to it;
- certifies that the applicant has disclosed any current default under the terms and conditions of any grant or loan agreements, leases, or financing arrangements with its other creditors;
- certifies that MRPC/MRDC is authorized to obtain a credit check on any principal or business associated with this application for the purposes of determining credit worthiness;
- agrees to reimburse MRPC for any reasonable expenses made in connection to this loan request, including, but not limited to title work, legal fees, appraisals, recoding/filing fees, etc.;

