



Application Checklist

Dear Self-Help Applicant:

Thank you for applying for a Commercial loan at Self-Help. The checklist below lists the documents we need to begin processing your loan request. Some of the documents relate to the Loan request specifically, some relate to your Business, and some to associated Individuals.

Loan		Comments
Combined Loan Application: <ul style="list-style-type: none"> • Loan Application • Business Notes Payable • Disclosure Form 		Self-Help templates (enclosed): Completed & Signed
Operating Cash Flow Projections		
Bios/Resumes of Key Individuals		
Project Budget		
Business Relationship		
Business Tax Return – most recent year		
Business Tax Return - previous year		
Business Tax Return - 2nd previous year		
Financial Statements – most recent year		
Financial Statements - previous year		
Financial Statements - 2nd previous year		
Individual Relationship(s)		Unless waived, for each Owner & Guarantor
Personal Financial Statement		
Individual Tax Return – most recent year		
Individual Tax Return - previous year		
Individual Tax Return - 2nd previous year		

We will provide templates for some of the items above, for you to fill out and return. For other documents, please share with us your own documents. We look forward to working with you.

Once we receive these documents, we can assess your request and assist you as quickly as possible. Please contact us with any questions you may have.



Creating and Protecting Ownership and Economic Opportunity

Commercial Loan Application

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 incorp.)		
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"/> 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	
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	\$ _____
New Building Construction	\$ _____	Owner's Investment	\$ _____
Building Improvements	\$ _____	Other Funding Sources (specify)	\$ _____
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):			

MANAGEMENT INFORMATION AND ACKNOWLEDGEMENTS

Please read the following and complete the information below

Other Possible Co-Signers on the Loan:

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.



**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 within sixty (60) days from the date of notification of the credit denial.

Self-Help
Commercial Loan Department
301 West Main Street
PO Box 3619
Durham, North Carolina 27702

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 Signature

Date

Please sign above and return a copy of this form to us with your application materials.
Retain a copy for your files.