



YUROK ALLIANCE for NORTHERN CALIFORNIA HOUSING  
144 Klamath Blvd., Klamath, CA. Phone: (707)482-0657

## **BUSINESS LOAN APPLICATION**

Dear Applicant,

Thank you for applying for a Business Loan, offered through the Yurok CDFI fund. A complete loan package is required to process your loan; Incomplete packets will not be accepted. Please submit the following documents:

- Business Loan Application (attached)
- Business Plan (not required for businesses with 3 or more years of operation)
- Copy of valid state issued ID (Driver's License or ID)
- Proof of Tribal enrollment
- 3 most recent paystubs (or other documentation to support income)
- 3 months' bank statements (personal and business if applicable)
- Last 3 years' tax returns (individual and business, if applicable)
- Authorization of Release of Information (co-applicant must sign a separate form)
- Credit Report
- Collateral

**Existing Businesses must also provide the following additional documents:**

- Year End financials (Balance sheet and Profit & Loss, existing businesses only)
- Accounts Receivable and Accounts Payable Aging (existing businesses only)
- Profit & Loss Projections (2 years)
- Evidence of business insurance
- Lease agreement (if applicable)

***\*Please note: There may be additional forms requested after the above documents are processed, depending on individual circumstances. Once your completed loan packet has been accepted, you will receive a written response within two weeks.***



## BUSINESS LOAN APPLICATION

If your loan is approved, there will be follow up phone surveys, the first one occurring six months after the loan closing date. Your input will let us know what works and what needs improvement within our organization. Participation in the follow up surveys are a requirement of our loan programs. By initialing below, you are agreeing to follow up surveys throughout the duration of the loan with YANCH staff and/or technical assistance partners to determine progress and identify issues that may arise.

Initial here: \_\_\_\_\_

| <b>APPLICANT INFORMATION</b>  |                             |
|---|-----------------------------|
| Full Name:  |                             |
| Social Security #:  | Tribal Enrollment #:        |
| Physical Address:   | # of years at this address: |
| City/State/Zip:   | County:                     |
| Mailing Address (if different):   |                             |
| Telephone:  | Email:                      |
| Date of Birth:  |                             |
| Are you a veteran? <input type="checkbox"/> YES <input type="checkbox"/> NO      If yes, what branch? |                             |
| Highest level of education completed:   |                             |
| Are you head of household? <input type="checkbox"/> YES <input type="checkbox"/> NO                   |                             |

| <b>EMPLOYMENT AND INCOME</b>                           |                                      |                   |
|--|--------------------------------------|-------------------|
| Present employer:                                      | Position:                            | # of years there: |
| Employer Address:                                      | City/State/Zip:                      | Ph.:              |
| Present Salary: (gross) \$                      /month | (net) \$                      /month |                   |
| Other income:  | Source:                              |                   |
| Do you receive public assistance? Yes   No             | Food Stamps: Yes   No                | Other:            |

| <b>CO-APPLICANT EMPLOYMENT AND INCOME</b>              |                                      |                   |
|--|--------------------------------------|-------------------|
| Present employer:                                      | Position:                            | # of years there: |
| Employer Address:                                      | City/State/Zip:                      | Ph.:              |
| Present Salary: (gross) \$                      /month | (net) \$                      /month |                   |
| Other income:  | Source:                              |                   |
| Do you receive public assistance? Yes   No             | Food Stamps: Yes   No                | Other:            |

| <b>BUSINESS INFORMATION</b>   |  |                                       |  |
|---|--|---------------------------------------|--|
| <b>BUSINESS NAME</b>  |  | <b>EMPLOYER IDENTIFICATION NUMBER</b> |  |
|   |  |                                       |  |
| <b>LEGAL STRUCTURE</b>  |  |                                       |  |
| <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation |  |                                       |  |
| <b>STAGE OF DEVELOPMENT</b>   |  |                                       |  |
| <input type="checkbox"/> Start-up <input type="checkbox"/> Existing Business  |  |                                       |  |
| <b>CURRENT NUMBER OF EMPLOYEES</b>  |  |                                       |  |
| FULL TIME   |  | PART TIME                             |  |
| <b>PROJECTED NUMBER OF EMPLOYEES</b>  |  |                                       |  |
| FULL TIME   |  | PART TIME                             |  |

| <b>FUNDING REQUEST</b>  |    |  |    |
|---|----|--|----|
| <b>USE OF FUNDS:</b> Complete the following table to determine the amount of loan you need, what you will use the funds for, and what resources you have available to secure your loan. |    |  |    |
| <b>AMOUNT NEEDED:</b>   |    | <b>USE OF FUNDS</b> (use "new purchases" section below to itemize equipment) |    |
| Amount requested from YANCH   | \$ | Working Capital  | \$ |
| Owner's equity:   | \$ | Equipment, machinery, computers  | \$ |
| Other investors:  | \$ | Furniture & Fixtures   | \$ |
| Total Sources:  | \$ | Inventory  | \$ |
|   |    | Real Estate  | \$ |
|   |    | Other  | \$ |
|   |    | Total project cost:  | \$ |
| <b>REPAYMENT PERIOD REQUESTED</b>   |    | <b>SOURCE OF REPAYMENT</b>   |    |
| (MONTHS)  |    |  |    |

| <b>NEW PURCHASES</b>  |          |              |
|---|----------|--------------|
| By valuing new purchases, you are able to determine the amount of loan funds you are requesting. Knowing the actual prices of items to be purchased helps you calculate an accurate amount of funds needed. Please attach documentation of new purchases. |          |              |
| Description   | Quantity | Retail value |
|   |          | \$           |
|   |          | \$           |
|   |          | \$           |
|   |          | \$           |
|   |          | \$           |
|   |          | \$           |
|   |          | \$           |
| <b>Total Value</b>  |          | \$           |

**EQUIPMENT AND INVENTORY LISTS:** Use this section to determine the value of your current assets in terms of equipment and inventory. This can be used to determine what can be used as collateral, to secure your loan.

**EXISTING EQUIPMENT**

| Description of Equipment | Quantity | Resale value |
|--------------------------|----------|--------------|
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
|                          |          | \$           |
| <b>Total Value</b>       |          | \$           |

**COLLATERAL: List your collateral (include year, make and model)**

| ITEM         | VALUE | APPRAISAL DATE | APPRAISAL ATTACHED? |
|--------------|-------|----------------|---------------------|
|              | \$    |                |                     |
|              | \$    |                |                     |
|              | \$    |                |                     |
|              | \$    |                |                     |
| TOTAL VALUE: |       | \$             |                     |

**APPLICATION FEE**

|                |              |            |
|----------------|--------------|------------|
| Business Loans | Fee: \$50.00 | Date Paid: |
|----------------|--------------|------------|

## PERSONAL FINANCIAL STATEMENT

| <b>ASSETS</b>                        |           | <b>LIABILITIES</b>                  |           |
|--------------------------------------|-----------|-------------------------------------|-----------|
| <b>Liquid Assets</b>                 |           | <b>Short term</b>                   |           |
| Cash (checking and savings accounts) | \$        | Credit Cards                        | \$        |
| Short term investments               | \$        | Car loan                            | \$        |
| Treasury Bills                       | \$        | Construction Liens/Notes/Due        | \$        |
| Savings Certificates                 | \$        | Loan on Life Insurance              | \$        |
| Money Market Funds                   | \$        | Installment Loans                   | \$        |
| Cash Value of Life Insurance         | \$        | Accrued Income Taxes                | \$        |
| <b>Total Liquid Assets</b>           | <b>\$</b> | Other Debt                          | \$        |
| <b>Investment Assets</b>             |           | <b>Total Short Term Liabilities</b> |           |
| Notes Receivable                     | \$        | <b>\$</b>                           |           |
| Marketable Securities                | \$        | <b>Long term Liabilities</b>        |           |
| Bonds                                | \$        | Loans to purchase personal assets   | \$        |
| Real Estate (investment)             | \$        | Loan to acquire business            | \$        |
| Tax Incentive Investments            | \$        | Mortgage on personal residence      | \$        |
| Retirement Funds                     | \$        | Note to business                    | \$        |
| <b>Total Investment Assets</b>       | <b>\$</b> | <b>Total long term liabilities</b>  | <b>\$</b> |
|                                      |           | <b>TOTAL LIABILITIES</b>            |           |
|                                      |           | <b>\$</b>                           |           |
| <b>Personal Assets</b>               |           |                                     |           |
| Residence                            | \$        |                                     |           |
| Vacation Property                    | \$        |                                     |           |
| Art, Antiques                        | \$        |                                     |           |
| Furnishings                          | \$        |                                     |           |
| Vehicles                             | \$        |                                     |           |
| Other                                | \$        |                                     |           |
| <b>Total Personal Assets</b>         | <b>\$</b> |                                     |           |
| <b>TOTAL ASSETS</b>                  | <b>\$</b> | <b>\$</b>                           |           |
|                                      |           | <b>Debt/Worth</b>                   |           |
|                                      |           | <b>%</b>                            |           |

| <b>INCOME</b>         | <b>AMOUNT</b> | <b>MONTHLY EXPENSES</b>       | <b>AMOUNT</b> |
|-----------------------|---------------|-------------------------------|---------------|
| Borrower's Salary     | \$            | Rent/Mortgage                 | \$            |
| Spouse's Salary       | \$            | Utilities                     | \$            |
| Bonus/Commissions     | \$            | Sewer/Water                   | \$            |
| Alimony/Child Support | \$            | Food/Groceries/take out       | \$            |
| Investment income     | \$            | Child Care                    | \$            |
| Real Estate           | \$            | Insurance                     | \$            |
| TANF/Cash Aid         | \$            | Internet/phone/cell phone     | \$            |
| Per Cap               | \$            | Cable/satellite               | \$            |
| Social Security       | \$            | Subscriptions (Netflix, Hulu) | \$            |
| Other                 | \$            | Alimony/Child Support         | \$            |
|                       |               | Gas                           | \$            |
|                       |               | Grooming                      | \$            |
|                       |               | Miscellaneous                 | \$            |
| <b>TOTAL INCOME:</b>  | <b>\$</b>     | <b>TOTAL EXPENSES:</b>        | <b>\$</b>     |

## **PERSONAL FINANCE STATEMENT CONTINUED**

Have you ever filed for bankruptcy?     YES             NO  
 Are there any outstanding judgements against you?     YES             NO  
 Are you currently a party to a lawsuit?     YES             NO

**BORROWER'S ACKNOWLEDGEMENT:**

I certify that all responses provided on this application and attachments are true and correct. By signing below, I am giving authorization for YANCH staff to check my credit and employment history. I understand that YANCH is relying on the information I have provided to make a decision regarding the extension of credit.

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Applicant's Signature

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Date

**FEDERAL REPORTING**

**DATA INFORMATION:**

The following information is requested by the Federal Government in order to maintain compliance with Federal laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but we encourage you to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the appropriate box:

- I do NOT wish to furnish gender, ethnicity or race information. Initial: \_\_\_\_\_
- I will furnish the information. (Please complete section below)

|                                     |  |   |   |
|-------------------------------------|--|---|---|
| <b>GENDER:</b>                      | <input type="checkbox"/> Female          | <input type="checkbox"/> Male             |   |
| <b>ETHNICITY:</b>                   | <input type="checkbox"/> Hispanic        | <input type="checkbox"/> Non-Hispanic     |   |
| <b>RACE:</b> (Mark all that apply): | <input type="checkbox"/> Native American | <input type="checkbox"/> Caucasian        | <input type="checkbox"/> Pacific Islander |
|                                     | <input type="checkbox"/> Asian           | <input type="checkbox"/> African American | <input type="checkbox"/> Other            |

Data information was provided by:     Applicant             YANCH Staff



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## **AUTHORIZATION TO RELEASE INFORMATION**

I, \_\_\_\_\_, have applied for or obtained a loan from Yurok Alliance for Northern California Housing (YANCH). As part of the process, YANCH may verify or seek information necessary to processing my application, and other documents required in connection with my request.

I authorize you to provide to YANCH, for verification purposes, the following applicable information:

- Past and Present employment or income records
- Bank accounts, stock holding, any other asset balances
- Past and present landlord references
- Other consumer credit references

If the request is for a new loan, I further authorize YANCH to order a consumer credit report and verify other credit information.

The information YANCH obtains is only to be used in the process of my request for assistance.

A copy of this authorization may be accepted as an original.

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Full Legal Name

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Social Security Number

Date of Birth

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Signature

Date