



# equipment loan application

## borrower

Name
------

## operating company

Name			
Mailing Address			
City	State	Zip	County
Phone	Fax		
Email			
Tax ID	SS#		
Date Established	NAICS Code	D&B Number	
Business Description	Amount Requested	Purpose	
Legal Status of Company <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Corp <input type="checkbox"/> General Partnership <input type="checkbox"/> Sub S-Corp <input type="checkbox"/> Limited Liability Corp <input type="checkbox"/> Limited Liability Partner <input type="checkbox"/> Professional Corp <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other: _____ <input type="checkbox"/> Limited Partnership			
Ownership/Partners Name		Ownership %	

## project plan

a. How will the project promote economic development or maintain employment in the area where the project is or will be located?

b. How will the project promote the reduction of unemployment or underemployment in that area?

c. Is your organization a state agency, county, municipality, or other public body?  Yes  No

d. Describe the proposed timetable

## costs

description	cost \$	equipment description	new / used
Equipment (describe at right)			<input type="checkbox"/> new <input type="checkbox"/> used
Equipment (describe at right)			<input type="checkbox"/> new <input type="checkbox"/> used
Equipment (describe at right)			<input type="checkbox"/> new <input type="checkbox"/> used
Equipment (describe at right)			<input type="checkbox"/> new <input type="checkbox"/> used
Total			<input type="checkbox"/> new <input type="checkbox"/> used
Less Equity (minimum 10%)			<input type="checkbox"/> new <input type="checkbox"/> used
Loan Request			<input type="checkbox"/> new <input type="checkbox"/> used

## personnel

description	total number		benefits		
	full-time	part-time	Medical	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Minority employees			Dental	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Women employees			Savings/401k	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Current employees			Paid Vacation	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Average annual wage of employees			Tuition Reimbursement	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Total new positions to be added			Paid Sick Leave	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time
Average wage of new positions			Other: _____	<input type="checkbox"/> full-time	<input type="checkbox"/> part-time

Briefly describe the firm's recruitment, interviewing, and hiring practices. What efforts, if any does the firm make to assure that the applicant pool for job openings is diverse?

owners/partners		ethnicity	gender
<input type="checkbox"/> American Indian/ Alaskan Native	<input type="checkbox"/> Native Hawaiian/ Other Pacific Islander	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Female
<input type="checkbox"/> Asian	<input type="checkbox"/> White	<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Male
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Other		

## legal

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you or any officer of your company ever been convicted of a financial crime?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you or any officer of your company ever defaulted on a loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you, any officer of your company, or your business involved in any pending lawsuits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## application checklist

<input type="checkbox"/> Most recent three years' historical financial statements and tax returns (including balance sheets and income statements)	<input type="checkbox"/> An interim financial statement no more than 90 days old
<input type="checkbox"/> Most recent tax return from all individuals with an ownership interest of 20% or greater	<input type="checkbox"/> Personal Financial Statement (one is provided with the application)
<input type="checkbox"/> Business plan may be required (must include business description, products or services, business production plan, market analysis or marketing plan, organization/management plan, and financial plan)	<input type="checkbox"/> Projected financial statements for two (2) years may be required (including balance sheets and income statements)
	<input type="checkbox"/> Name and phone number of insurance agent

## nondiscrimination and affirmative action

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 the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 80580.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority prohibits unlawful discrimination against applicants or employees on the basis of age 40 years and over, race, sex, sexual orientation, gender identity, gender expression, color, religion, national origin, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2656, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

---

## authorization/certification

---

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority reserves the right to publicize financing under its Business Finance Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies. I/we certify that at least 51 percent of the outstanding interest in the business is owned by those who are either citizens of the United States or reside in the United States after being legally admitted for permanent residence. I/we also guarantee the above and enclosed information to be true and correct.

By signing and submitting the above Equipment Loan Application, I/we hereby provide this written authorization to Colorado Housing and Finance Authority to request credit reports on, and/or obtain credit information regarding, my/our personal and company credit history, and any other information deemed necessary by Colorado Housing and Finance Authority in connection with this Equipment Loan Application, pursuant to the Fair Credit Reporting Act. I/we hereby authorize Colorado Housing and Finance Authority to obtain such information as a legitimate business need in connection with my/our application for credit under this Equipment Loan Application. This written authorization includes authorization to all companies, credit agencies, city, state, county and federal courts and agencies, affiliates, and any other persons or entities to release all credit related information they may have about

---

(please list borrower's full legal name and company name whose credit must be pulled) in connection with my/our application for credit herein. Colorado Housing and Finance Authority certifies that it will only use information obtained as a result of this authorization in connection with its legitimate business need in evaluating the application for credit pursuant to this Equipment Loan Application. This authorization shall expire the sooner of one year from the date of this Equipment Loan Application or the closing of any loan provided pursuant to this Equipment Loan Application.

As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Applicants should be aware that documents submitted to CHFA pursuant to this loan application may be subject to inspection by the public. If an Applicant believes that certain information included in the loan application is subject to exclusion under CORA, the Applicant should specifically delineate such information and state the specific exclusion. CHFA shall consider such statements in its response to requests for inspection under CORA. CHFA will notify the Applicant if a request is made for such information so that the Applicant may take any action it deems necessary to defend against the request. The Applicant, not CHFA, shall be the entity responsible for defending against CORA disclosures for any records.

---

## important information

---

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 financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you apply for an SBA 504 loan, 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.

The following uses and activities shall not be conducted in or on the Project: Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually oriented material (e.g., adult book stores, adult video stores, adult theaters, etc); non-medical massage services; a business generating greater than twenty-five percent (25%) of its revenues from the sale of alcoholic beverages not manufactured onsite or from selling alcoholic beverages for consumption off premises; a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short term loans by an entity that is not a bank, credit union, savings and loan or other banking institution; and escort services.

---

## signatures

---

By signing below I/we (a) confirm that all of the information provided in this application is true and correct, (b) acknowledge that I/we have read and understand the disclaimers, certifications, authorizations, and information in this application, and (c) all entities and individuals whose credit will be pulled have authorized the same by signing below.

---

Borrower Signature

---

Borrower Signature

---

Title

---

Title

---

Date

---

Date

---

Authorized Company Representative Signature

---

Authorized Company Representative Signature

---

Title

---

Title

---

Date

---

Date