



PATHFINDERS
STRATEGIC PARTNERS

Connecting People and Communities

BUSINESS ASSISTANCE
REVOLVING LOAN FUND
APPLICATION

November 1, 2020

APPLICANT INFORMATION

Applicant's Legal Name _____

DBA _____

Address _____

City _____ State _____ Postal Code _____

Contact Person _____

Phone Number _____ Email Address _____

Other Contacts _____

Type of Entity: Corporation (S or C)
 Sole Proprietorship
 General Partnership
 Limited Partnership
 Other: (explain) _____

Federal Tax ID _____ DUNS # _____

Has the applicant ever filed for corporate bankruptcy? Yes No

OWNERSHIP INFORMATION

List all owners, partners, or stockholders with a 20% or more ownership interest:

Name/Title	Address	% Ownership	Annual Compensation	Ever filed for bankruptcy?	Ownership in other companies?

Is any employee, officer, director, partner, or owner of the business an employee or Board member (past or present) of Pathfinders Strategic Partners? Yes No

BUSINESS INFORMATION

New Business Existing Business Franchise

Date the business was established: _____

Briefly describe the type of business and what products/services it provides:

PROJECT INFORMATION

Briefly describe the proposed project to be funded:

Is project location different from the business's location? Yes No

If yes, please provide the address of the project:

Street _____

City _____ State _____ Zip _____

Is the project a relocation of your business? Yes No

If yes, where is it relocating from? _____

What date will the project begin? _____

Has any part of the project been started? Yes No

USES OF FUNDS

Use of Funds	MIDAS RLF	Source B	Source C	Source D	Source E	Totals
Land Acquisition/Site Preparation	\$	\$	\$	\$	\$	\$
New Building Construction	\$	\$	\$	\$	\$	\$
Existing Land and Building	\$	\$	\$	\$	\$	\$
Building Improvements/Repairs	\$	\$	\$	\$	\$	\$
Acquisition of Machinery/Equipment	\$	\$	\$	\$	\$	\$
Acquisition of Furniture/Fixtures	\$	\$	\$	\$	\$	\$
Inventory Purchase	\$	\$	\$	\$	\$	\$
Working Capital	\$	\$	\$	\$	\$	\$
Other (Identify)	\$	\$	\$	\$	\$	\$
TOTAL PROJECT AMOUNT	\$	\$	\$	\$	\$	\$

SOURCES OF FUNDS

Sources of Funds	Amount	Rate	Term	Conditions	Secured?
MIDAS RLF	\$				
Source B:	\$				
Source C:	\$				
Source D:	\$				
Source E:	\$				

OTHER FUNDING INFORMATION

Source	Contact Person	Phone Number	Email
Source B:			
Source C:			
Source D:			
Source E:			

REQUIRED EXHIBITS

- _____ Exhibit #1 Organizational Documents (certificate of incorporation, bylaws, operating agreements, franchise agreement, etc.)

- _____ Exhibit #2 Business Plan

- _____ Exhibit #3 Balance Sheets and Profit and Loss Statements for the past three years

- _____ Exhibit #4 Business Tax Returns for past three years (personal tax returns for past three years if new business)

- _____ Exhibit #5 Balance Sheets and Profit and Loss Statements projection for next three years

- _____ Exhibit #6 Personal Financial Statements for each owner, partner, or stockholder with 20% or more ownership of the business (attached)

- _____ Exhibit #7 Letters of commitment of funds from all banks/lenders participating in the project, listing rates and terms of their commitment

- _____ Exhibit #8 Detailed costs estimates of construction, machinery, equipment, etc.

- _____ Exhibit #9 Copy of existing or proposed lease or purchase agreement

- _____ Exhibit #10 Environmental Assurances and Compliance Commitment (attached)

- _____ Exhibit #11 Environmental Risk Assessment Questionnaire (attached)

- _____ Exhibit #12 Statement of Required Acts (attached)

- _____ Exhibit #13 Data Collection Form (attached)

PERSONAL FINANCIAL STATEMENT

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable	\$ _____	Installment Account (Auto)	\$ _____
Life Insurance-Cash Surrender Value Only	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Installment Account (Other)	\$ _____
Stocks and Bonds	\$ _____	Mo. Payments \$ _____	
(Describe in Section 3)		Loan on Life Insurance	\$ _____
Real Estate	\$ _____	Mortgages on Real Estate	\$ _____
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$ _____	Unpaid Taxes	\$ _____
Other Personal Property	\$ _____	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$ _____
Other Assets	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$ _____
Total	\$ _____	Net Worth	\$ _____
		Total	\$ _____

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)*	Other Special Debt

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

Revolving Loan Fund
ENVIRONMENTAL ASSURANCE AND COMPLIANCE COMMITMENT

NAME OF
BUSINESS:;

Hereinafter called the BORROWER), AND ITS PRINCIPALS (list all),

agree to indemnify and hold harmless PATHFINDERS STRATEGIC PARTNERS, hereinafter called the LENDER), its agents, and assigns from and against any damages, cost, liability or expense, including attorney and other professional fees directly or indirectly attributable to the release, threatened release, discharge, manufacture, production, storage, disposal or presence of hazardous toxic substances, either on or under BORROWER'S property or property in which the BORROWER has an interest, including adjoining real property, brought on by the BORROWER'S conduct of business.

The indemnification will specifically survive, and is entirely independent of: 1) the BORROWER'S contractual obligation to repay the primary obligation held by LENDER as amended, extended or renewed by BORROWER; 2) the repayment in full of the BORROWER'S indebtedness to LENDER; and 3) the release of LENDER'S liens on BORROWER'S real or personal property by payment, foreclosure or other action, including LENDER'S discretionary abandonment of lien.

Furthermore, the BORROWER, and its principals, as individuals, hereby assures the LENDER it will abide by all federal and state statutes and/or regulations regarding environmental protection issues. Additionally, the BORROWER and its principals agree to address environmental issues by area of compliance, and to operate under the latest applicable standards, including, but not limited to, the following:

AIR QUALITY: Clean Air Act of 1970, as Amended (42 U.S.C. 7401-7642) EPA Regulation 40 CFR Part 50, and Partially 40 CFR Part 51, 52, 61;

HISTORIC PROPERTIES: National Historic Preservation Act of 1966, Section 106 (16 U.S.C. 470-4704); Preservation of Historic and Archaeological Data Act of 1974 (16 U.S.C. 469-469c); Executive Order 11593 -- Protection and Enhancement of the Cultural Environment;

FLOODPLAIN: Flood Disaster Protection Act of 1973 (PL 93-234) and Implementary Regulations; Title 24, Chapter X, Subchapter B, National Flood Insurance Program (44 CFR 59-75);

WETLANDS: Executive Order 11990, Protection of Wetlands and Applicable State Legislation or Regulations;

COASTAL ZONE: Coastal Zone Management Act of 1972, as Amended (16 U.S.C. 1451-1464);

WATER QUALITY: Federal Water Pollution Control Act, as Amended (33 U.S.C. 1251-1376); Safe Drinking Water Act of 1974 (42 U.S.C. 300f-300j-10), as Amended; Kansas Storage Tank Act of 1989; Kansas Groundwater Pollution and Protection Act of 1989;

SOLID WASTE DISPOSAL: Solid Waste Disposal Act, as Amended by the Resource Conservation and Recovery Act of 1976 (42 U.S.C. 6901-6987); U.S. Environmental Protection Agency (EPA) Implementing Regulations (40 CFR Parts 240-265);

FISH AND WILDLIFE: Fish and Wildlife Coordination Act (16 U.S.C. 661-666c);

ENDANGERED SPECIES: Endangered Species Act of 1973, as Amended (16 U.S.C. 1531-1543); and,

CHEMICALS AND HAZARDOUS WASTE: Toxic Substances Control Act, (15 U.S.C. 2601 et seq).

Business	Date
Current Executive Officer-Type or Print Name	Signature
Other Principal or Owner-Type or Print Name	Signature
Other Principal or Owner-Type or Print Name	Signature
Other Principal or Owner-Type or Print Name	Signature

ENVIRONMENTAL RISK ASSESSMENT QUESTIONNAIRE

Name of Business: _____

Name of Person Completing Questionnaire: _____

Address: _____

Nature of Business: _____

Question	Yes	No
Do you own your current premises?		
In the course of your business, do you use, generate, store, or dispose of any hazardous substances, toxic material, or toxic pollutants?		
Are there, or were there ever, any underground fuel or chemical storage tanks on the property?		
Are petroleum products stored above ground?		
If petroleum products are stored above ground, is the storage capacity of any single container more than 660 gallons, or is the aggregate storage greater than 1,320 gallons?		
If yes, has SPCC plan been prepared for the EPA?		
Is there a well located on the property?		
If there, or was there ever, a septic system or other type of waste treatment system on the property?		
Are there any environmental or land licenses, permits, approvals, authorizations, registrations, certifications, notices, or filings required by any governmental agency for the operation of your business, construction of facilities, or alterations on the property?		
Are you (your company or partners, as applicable) now subject to, or have you ever been subject to, environmental regulatory proceeding or private lawsuit relating to environmental law violations?		

Has the property ever been used for any of the following (please check all that apply):

<input type="checkbox"/>	Gas station	<input type="checkbox"/>	Car wash	<input type="checkbox"/>	Auto, truck, bus, or boat maintenance or repair
<input type="checkbox"/>	Auto dealership	<input type="checkbox"/>	Auto body shop	<input type="checkbox"/>	Electronic component manufacturing
<input type="checkbox"/>	Dry cleaning	<input type="checkbox"/>	Metal plating	<input type="checkbox"/>	Coal, gas, or tar plant
<input type="checkbox"/>	Railroad yard	<input type="checkbox"/>	Machine shop	<input type="checkbox"/>	Sand or gravel pit
<input type="checkbox"/>	Pig farm	<input type="checkbox"/>	Tanning	<input type="checkbox"/>	Landfill (including waste disposal site)
<input type="checkbox"/>	Junkyard	<input type="checkbox"/>	Electrical substation	<input type="checkbox"/>	Chemical manufacturing

The undersigned certifies he/she/it has exercised due diligence and made all appropriate inquiries in completing this questionnaire and that the foregoing information is true and correct to his/her/its knowledge. In the event that additional environmental analyses are required by Pathfinders Strategic Partners (Pathfinders) as a condition of its decision to lend, the undersigned authorizes the lender or its agencies to directly discuss the results of those analyses with any consultants the undersigned has retained to perform them.

The undersigned acknowledges that this questionnaire is for Pathfinder's risk assessment purposes only. Should Pathfinders lend to the borrower after review of this questionnaire and any other evaluations it may require, such lending decision should not be construed as a determination or implicit representation that the borrower's real property or mode of operation is free of actual or potential environmental problems.

Signed: _____ Dated: _____

Printed Name: _____ Title: _____

STATEMENT OF REQUIRED ACTS

I certify to the best of my knowledge and belief, data in the application is true and correct, including any commitment of local resources, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with all applicable Federal and State requirements, including the following if this assistance is approved:

- A. Housing and Community Development Act of 1974, as amended;
- B. Age Discrimination Act of 1975;
- C. Section 504 of the Rehabilitation Act of 1973;
- D. Davis-Bacon Act, as amended (40 U.S.C. 276a-276-a-5) where applicable under Section 110 of the Housing and Community Development Act of 1974, as amended;
- E. National Environmental Policy Act of 1969;
- F. Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1979, Title II and Title III;
- G. Public Works and Economic Development Act of 1965, as amended;
- H. Americans with Disabilities Act;
- I. Equal Credit Opportunity Act; and
- J. Title VI of the Civil Rights Act of 1964

Signed: _____ Dated: _____

Printed Name: _____ Title: _____

DATA COLLECTION FORM

The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information but are encouraged to do so. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname. This information will not be used in evaluating your application or to discriminate against you in any way. The information on this sheet will be kept strictly confidential. Please note that this sheet will be removed from the application prior to distribution of application materials to the Loan Review Committee members.

Business Name: _____

*Owner Name: _____

**If business seeking assistance is owned by more than one individual, please provide the following information for each individual owner.*

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race: (Mark one or more)

- White
- Black or African American
- American Indian/Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander

Sex:

- Male
- Female

Information completed by: Applicant Pathfinder Staff