

ADDITIONAL EXHIBITS *

- A. Commitment Letter(s) from participating lender(s) detailing: Amount, Interest rate, Term and Collateral and all terms and conditions of financing
- B. Project Information:
 - 1) Sales Agreement for land and/or building to be purchased.
 - 2) Recent Appraisal of building to be purchased (or offered as collateral). Loan may be contingent upon receiving appraisal at value. Ordering appraisal prior to loan approval is at borrower's risk.
 - 3) Current Environmental Assessment of subject property. Loan may be contingent upon receipt of Environmental Study, if necessary. Ordering environmental study prior to loan approval is at borrower's risk.
 - 4) Itemized contractor's bid/estimates for construction/renovation.
 - 5) Signed quotes or sales agreements on machinery/equipment purchases.
- C. Financial Statements & Tax Returns:
 - 1) Professionally prepared Balance Sheet, Income Statement, and Cash Flow for the Company's three most recent fiscal years, with notes from accountant
 - 2) In-House Balance Sheet and Profit & Loss statements (within last 90 days)
 - 3) Corporate Tax Return (most current)
 - 4) Company Debt Schedule

NOTE: For companies in operation less than 3 years, financial projections for 3 years including Profit & Loss, Balance Sheet, and Cash Flow are required.
- D. Financial Projections:
 - 1) Professionally prepared projected Balance Sheet and Income Statement, with notes. (Project the balance of this fiscal year and one additional fiscal year)
 - 2) Professionally prepared projected Cash Flow Statement (month-by-month), which includes new debt service. (Project CF for balance of this fiscal year as well as next fiscal year)
- E. Company Information:
 - 1) Business Plan/Narrative which:
 - i. Describes the background and history of the business
 - ii. Provides an analysis of what the new project will accomplish
 - iii. Explains how the market will support and sustain business operations
 - iv. Provides a breakdown of ownership.

NOTE: For companies in operation less than 3 years, the submitted business plan must be prepared by a Small Business Development Center, SCORE, or a business consulting organization that is qualified to assist with documentation.
 - 2) Organizational Documents (Articles of Incorporation, Partnership Agreement, etc.)
 - 3) Names of any affiliates or subsidiaries including relationship (include financial statements). A company is considered an affiliate if the principal has 51% or more ownership in another company.
 - 4) Details of any bankruptcy or insolvency proceedings against company or principals.
 - 5) Details of any pending lawsuits against the Company or Principals.
- F. Owner(s)/Management Information:
 - 1) Personal Financial Statement for all major stockholders (owning 20% or more of the company)
 - 2) Spousal guarantee (if applicable).
 - 3) Personal Tax Return & W2s (most current)
 - 4) Resume for all persons listed as principals and management

* If exhibit does not pertain to your business, place an N/A in front of the item.

Please place exhibits in order & submit with application.

Additional information may be requested upon approval, including but not limited to Corporate Resolution to Borrow, Insurances and Substantiation of total project cost.