

## 400 East Avenue Rochester, NY 14607 (585) 340-3324

Dusiness Credit Application	<b>Business</b>	Credit	<b>Appl</b>	ication
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www.theenter	prisecenterinc.org
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APPLICANT	·					
Business Legal Name:					Та	x ID:
Business Structure: S-Corp C-Corp			шc	Partnership	Da	ate Established:
Business Address:				Nature of Busines	ss:	
City, State, Zip:		Phone:	•	Start-up Business (Under 24 Months Yes No		Start-up Business (Under 24 Months.) Yes No
Website Address		Number of	f Em	ployees:		Gross Annual Sales:
Owner/Borrower/Guarantor 1						
Name:	Date of Bir	rth:			Social Security No:	
Home Address:					Phone:	
City, State, Zip: Own		Own o	or rer	r rent: Monthly Housing Cost:		Monthly Housing Cost:
Gross Monthly Salary Other Income		ther Income	:	: Source:		::
Monthly Debt Payments:			Total Debt:			
Percentage Ownership: Title:			Email:			
Owner/Borrower/Guarantor 2						
Name:	Name: Date of Birth:			Social Security No:		Security No:
Home Address:			Phone:		:	
City, State, Zip Own		Own	or Rent: Mont			Monthly Housing Cost:
Gross Monthly Salary: Other Income		ther Income	e: Source:		::	
Monthly Debt Payments:	•		Total Debt:			
Percentage Ownership:			Email:			

Loan Request Information:					
Loan Amount:					
Term Requested in Months:					
Use of Loan Proceeds:					
Do you need assistance with Yes No	Ιh	ave a completed busine	ess plan.	Yes	No
business plan/projections?  Number of Jobs Created	Num	ber of Jobs Retained			
by loan:	by L				
Collateral Information: Complete only sections for	or av	vailable collateral.			
Business Assets Value:	Brie	f Description:			
Real Estate Value:	Brie	f Description:			
Address:					
Accounts Receivable Value (under 90 days):					
Vehicle/Equipment Value:					
Include Vin or Serial Number & Description:					
Other Collateral (include a value and description):					
Address Where Collateral is Located:					
Are you a US Citizen or Permanent Resident? If a Permanent		Vaa			
Resident please provide documentation.		Yes	No		
Have you or your business or ever declared bankruptcy?		Yes	No	If yes, what ch & filing date?	apter
Are there any delinquent taxes owed by the business entity or any owner(s)?		Yes	No		
Is there any pending litigation or unsatisfied judgements the business or any owner(s)?	for	Yes	No		
Does any one customer represent more than 25% of annual sales?		Yes	No		
Is your business involved in or has any income come from Internet gambling operations?		Yes	No		
Is the business for sale or under any type of agreement that would change ownership?		Yes	No		
Has the business incurred any net loss in the past 3 years?		Yes	No		
Are you a marijuana related business?		Yes	No		
* If yes to any of the above questions please provide an explanation on a separate sheet and attach to the application.					

Business Debt Schedule					
Name of Creditor	Balance	Monthly Payment	Maturity Date	Loan Type	Pay Off (Y/N)

Business Deposit Accounts			
Name of Financial Institution	Type of Account	Current Balance	6 Month Average Balance
		\$	\$
		\$	\$

# **Sources and Uses**

Sources	Amount	Uses	Description	Amount
Owner Equity	\$	Payables		\$
PathStone Loan	\$	Inventory		\$
	\$	Equipment		\$
	\$	Furniture/Fixtures		\$
	\$	Working Capital		\$
	\$	Other		\$
TOTAL	\$	Sources Total Must = Uses Total	TOTAL	\$

Have you contacted a bank for financing? If yes, what Bank?

#### References:

Bank reference name: Phone Number: Bank Name: Trade Reference Name: Phone Number: Company Name:

#### **Disclaimers and Agreements**

PathStone may render technical assistance, directly or indirectly, to you based on information you provide, in connection with management systems, internal controls, marketing plans, business plans, financial projections and compilations. Such assistance and all statements made in connection therewith are for your internal use only, and are not to be used or communicated in any manner whatsoever to third parties without PathStone's express written consent. PathStone is in no way responsible for your use of this information, and makes no warranties and representations in connection therewith except as expressly granted in writing.

Applicant agrees to indemnify and hold PathStone harmless in connection with the use or misuse of such information, documents, representations or writing.

I certify that the company does not deny services, employment, or membership to persons based on political preference, race, religion, age, gender, sexual preference, disability, or marital status. I certify that no employee of PathStone or the PathStone Enterprise Center hold any legal or financial interest or influence in the borrower, neither the Borrower nor any of its principal officers and immediate family hold any legal or financial interest in PathStone or the PathStone Enterprise Center. I also certify that credit is not available elsewhere at reasonable terms and conditions.

I/we have carefully read the information contained in this Credit Application (hereafter Application) and I am/we are providing this Application to the PathStone Enterprise Center, Inc. for a request to extend or continue credit or other business relationship. I/we hereby certify that this application and all supporting documentation is a true and correct exhibit of the applicant's financial condition. I/we specifically notify the PathStone Enterprise Center, Inc. in writing of any changes therein. In consideration of any such credit or other business relationship, I/we agree if at any time this Application shall prove incorrect or misleading, in the PathStone Enterprise Center, Inc.'s judgment, as a statement of my/our then condition, or if at any time by reason of insolvency, application for receiver, or any act or omission on my part, such credit or other obligation is, in the PathStone Enterprise Center, Inc's judgment, prejudiced or impaired, all or any of my/our obligations to the PathStone Enterprise Center, Inc. whether direct, indirect, contingent or fixed, shall stand immediately due and payable without demand upon or notice to me/us. It is a crime to willfully and deliberately provide incomplete or incorrect information on this application or in any supporting documentation. The person(s) signing this application is/are authorized to act on behalf of the borrower listed in the application. The borrowers, guarantors, and/or co- applicants grant the PathStone Enterprise Center, Inc. the authority to use reasonable means to verify application information and creditworthiness. I/we hereby authorize the PathStone Enterprise Center, Inc. to obtain consumer and/or business reports to use in connection with this application, the credit, or other business relationship to which it relates and to obtain and exchange credit information from and with other credit grantors and consumer reporting agencies. I/we authorize the PathStone Enterprise Center, Inc. to retain all information and reports for its file. The applicant/borrower grants the PathStone Enterprise Center, Inc. the right to share information with a third party as reasonable while underwriting and/or reviewing this application. The applicant/borrower further agrees to pay all fees associated with processing of this application and in the course of closing/funding the loan whether approved or denied. The applicant/borrower certifies that the credit that you are seeking is for business purpose. Completing the "By:" below with your name and by completing the "Print Name:" below you are hereby signing the document and agreeing to the terms and conditions above.

3y:		Date:
rint N	lame:	
	Borrower Co-Applicant	
-	Guarantor	
Ву:		Date:
Print N	lame:	
	Borrower Co-Applicant	
	Guarantor	

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 our programs. You are not required to furnish the information, but are encouraged to do so. This information will not be used to evaluate your application or credit worthiness or to discriminate against you in any way. However, if you choose not to furnish the information we are required to note race/ethnicity of an individual on the basis of visual observation and/or surname.

PathStone is an equal opportunity provider. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D.C. 20250.

*ND = Not Disclosed	·		
Owner/Borrower/Guara	antor 1	Owner/Borrower/Guara	entor 2
Gender:  Male Female Non-Binary ND  Ethnicity: Hispanic or Latino NonHispanic or Latino ND	Race: (Mark one or more)  White Black or African American American Indian/Alaska Native Asian Hawaiian or Pacific Islander  ND	Gender:  Male Female Non-Binary ND  Ethnicity: Hispanic or Latino Non Hispanic or Latino ND	Race: (Mark one or more)  White Black or African American American Indian/Alaska Native Asian Hawaiian or Pacific Islander  ND
Members of Household Annual Household ncome	Veteran or Active Duty Military  Yes No	Members of Household Annual Household Income	Veteran or Active Duty Military:  Yes No

### Required Documentation:

Please provide the following information with your application and the \$25 application fee to prevent delays in processing. PathStone cannot process the application if incomplete or without payment of the application fee.

Existing Business	Start-Up Business
Business Plan Summary	Business Plan
Personal & Business Tax Returns 3 Years for All Owners	Personal Tax Returns 2 years for All Owners
Business Financial Statements 3 yrs. (Profit & Loss/Balance Sheet)	Pro Forma Balance Sheet
Cash flow Projections for 3 years, Year One by Month, Years 2 and	Cash flow Projections for 3 years, Year One by Month, Years 2
3 by Quarter.	and 3 by Quarter.
Receivables and Payables Aging	Personal Financial Statement For All Business Owners
Personal Financial Statement For All Business Owners	Resume(s) for All Business Owners and Management
Resume(s) for All Business Owners and Management	List of Customers and Suppliers
List of Major Customers and Suppliers	Copy of Licenses and Permits Necessary for the Business
Copies of Licenses and Permits Necessary to Your Business.	Company Brochure or Literature
Company Brochure or Literature	Valid Government Issue ID for Owner (S) (DL, Passport, etc.)
Valid Government Issue ID for Owner (S) (DL, Passport, etc.)	Business Formation Documents
Business Formation Documents	Quotes/Invoices for Items or Equipment to Be Purchased
Quotes/Invoices for Items or Equipment to be Purchased	Proof of Equity Injection
Proof of Equity Injection	