



Micro-Loan Business Application

Please type the following information

APPLICANT PROFILE

Business Name _____

Your Name _____ Title _____

Mailing Address _____ City, Zip _____

Business Phone _____ Home Phone _____

Please list the date business established _____ How many people do you employ? _____

Please describe your product or service: _____

What are your estimated annual sales? _____

What was your net profit last year? _____

Is your business seasonal? _____ Yes ___ No If yes, when is the busy season? _____

When is the slow season? _____

Please list your major competitors: _____

What are your future plans for expansion? _____

Do you have a written business plan? _____ Yes ___ No If so, please submit a copy.

LOAN INFORMATION

Loan amount _____

Use of Loan? _____

Is this Loan to be combined with other funding sources? If so, please list. _____

COLLATERAL

What is available for collateral? _____

_____ Deposit/Securities \$ _____ Real Estate \$ _____

_____ Accounts Receivable \$ _____ Inventory \$ _____ Equipment \$ _____

_____ Vehicles \$ _____ Other \$ _____

Please give a description of your collateral: (include year, model, serial #, account #) Itemize on separate sheet

if necessary

FINANCIAL BACKGROUND

Is your business: _____ Sole Proprietorship _____ Partnership _____ Corporation—Type C or S
 _____ General _____ Limited _____ Other _____

What is your Tax Identification Number # : _____

Have you or any company, which was owned by you or any principal officer of the company filed for bankruptcy within the past seven- (7) years? _____ If yes, please explain: _____

Are you currently involved in litigation? _____

Do you have any judgements filed or pending against you or your business? _____ If yes, please explain: _____

Please list current business account information:

Location of Account	Type of Account	Acct Number	Avg. Balance	Under what name?

Provide the following information on all debts, contracts, notes and mortgages available. Use separate sheet if necessary.

Payable to whom	Original Balance	Present Balance	Payments	Maturity

If any of the debts are past due, please indicate so on separate sheet of paper.

PLEASE PROVIDE THE FOLLOWING INFORMATION

Do you own or lease your building/property? _____

If you own, who is it financed through? _____

If you lease, what is the lease maturity? _____

Please give us the name of your: _____ Firm _____ Phone _____

Accountant _____

Attorney _____

Insurance Agent _____

Major Suppliers _____

How will the loan be repaid? (ex sale of inventory, conversion of assets, etc.) _____

Do you have an alternative source of repayment? _____ Yes _____ No If yes, please explain: _____

**PLEASE SUBMIT ALL INFORMATION TO: 1122 E. BUCKEYE RD SUITE B4,
PHOENIX, AZ. 85034**

All information in this application and Exhibits are true and complete to the best of my knowledge.

If Applicant is a proprietor or general partner, sign below

By: _____ Date: _____

If applicant is a Corporation, sign below

Corporate Name and Seal Date: _____

By: _____
Signature of President

Attested By: _____
Signature of Corporate Secretary

**Submit application to Prestamos CDFI, LLC 1122 E. Buckeye Rd Suite B4, Phoenix, AZ 85034.
Application must be signed and dated by each proprietor, partner, principal or guarantor.**

**Receipt of an application by PRESTAMOS does not constitute a commitment to make a loan.
PRESTAMOS shall have no obligation to make a loan to the applicant until PRESTAMOS has agreed
to do so in writing, until all conditions and requirements established by PRESTAMOS have been
fulfilled to the satisfaction of PRESTAMOS .**

PERSONAL FINANCIAL STATEMENT

As of _____ 20 _____

Name _____

Residence Phone _____

Residence Address _____

City, State, Zip _____

Social Security Number _____

Personal Assets:

Cash in bank _____

IRA _____

Notes Receivable (1) _____

Life Ins. Surrender _____

Stock & Bonds (3) _____

Real Estate (4) _____

Automobile _____

Per. Property _____

Other Assets (8) _____

Total Assets _____

Personal Liabilities:

Account payable _____

Notes payable (2) _____

Auto Installment _____

Life Ins. Loans _____

Mortgage (4) _____

Unpaid taxes _____

Other Liabilities _____

Total Liabilities _____

Source of Income:

Salary _____

Investment _____

Real State _____

Other Income _____

Contingent Liabilites:

Endorser / Co-maker _____

Claims / Judgments _____

Income Tax _____

Other Deb _____

(1) Describe Note Receivable:

(2) Describe Notes Payable:

Name/Address of Holder	Org. Bal	Cur. -Bal	Mo. Pmt

(3) Describe Stocks and Bonds:

Shares	Name of Securities	Cost	Mkt. Val

(4) Describe Real Estate:

Address	Purch. Date	Cost	Pres. Va.	Mortg. Bal	Payment

(5) Describe Tax Liability:

(type, to whom payable, when due, amount, liens)

(6) Describe Other Liabilities:

(7) Describe Other Liabilities:

(8) Describe Other Assets:

CREDIT RELEASE FORM

**There is a \$10.00 credit check fee for each partner
Please make check payable to Prestamos DCFI, LLC.**

We are requesting the following information from you in order for us to obtain
Current information from one or more commercial and/or personal credit reporting
Institutions.

*Your Full Name _____

Date of Birth _____

Your Social Security # _____

Place of Employment _____

*Your Spouse's Full Name _____
Or Marital Status _____

Date of Birth _____

Your Spouse's Social Security # _____

Place of Employment _____

*Present Address _____

Number

Street

City

State

Zip Code

Please sign the following statement and return this form along with the application.

I authorize Prestamos, LLC to use the above information to obtain
current credit report (s) as required in connection with the loan application.

Your Signature _____ Date _____

Spouse's Signature _____ Date _____

PLEASE SUBMIT THE FOLLOWING EXHIBITS WITH YOUR APPLICATION. IF SOME OF THE EXHIBITS ARE NOT APPLICABLE, SIMPLY WRITE N/A IN THE APPROPRIATE AREA (S).

- EXHIBIT A** Attach a BUSINESS PLAN for your business. The plan should discuss, among other areas, a description of the business, market information, competition, location of business, management, etc. Please see the Business Plan Guide included in this application for your reference.
- EXHIBIT B** Provide a signed (not older than 60 days) PERSONAL BALANCE SHEET, for the Owner and/or Partner(s). This form is included in this package.
- EXHIBIT C** Provide two references of a nearest relative not living with you with name address and phone numbers.
- EXHIBIT D** Provide a BALANCE SHEET covering the past 3 calendar years; also a current BALANCE SHEET within 60 days of application submission.
- EXHIBIT E** Provide a PROFIT & LOSS STATEMENT for the last calendar 3 years; also a PROFIT & LOSS STATEMENT within the last 60 days of application submission.
- EXHIBIT F** Include a copy of your last 3 years of INDIVIDUAL FEDERAL INCOME TAX RETURNS.
- EXHIBIT G** If your business is a franchise, include a copy of the franchise agreement and a copy of the FTC disclosure statement supplied to you and by the Franchiser.
- EXHIBIT H** Provide \$10.00 (for the Owner and /or Partner) for a credit report the signed credit authorization form included in this package.

Please provide copies of all requested documents since we are unable to return submitted materials.

B U S I N E S S P L A N

What is a “business Plan?”

A business plan is a document written by the owner of a business that explains the nature of their business, the business’s objectives, and how they will be achieved. It answers the question, “Where is this business going, and why will it succeed?”

When is a business plan required?

Many commercial lenders routinely ask for a business plan as part of a loan application. As business plan is required with every Prestamos guaranteed loan application. Ideally, it should be part of the pre-application package, but it can be provided later if it is not initially available.

Is a specific business plan format required?

Usually, the key issues can be addressed in 2-5 pages.

Prestamos does not mandate any specific form or format for the business plan, but it should normally address at least the following issues:

Business Description:

- Business organization and ownership
- Nature of the product or service provided

Market Information

- Demand What is the demand (past, present, future) for the business’s product/service. Who will buy the product/service?
- Supply what is the supply (past, present, future) of the business’s product/service? Who are business’s competitors?
- Market niche Given the trends in demand and supply, how will the business be able to sell enough of its product/service to be profitable?

Production Information

- What is availability of material, labor, & machinery needed for the product/service?
- Is the technology to be used by the business reliable? state-of-the-art? proven?

Industry & Market Area Information

- Discuss any economic & demographic trends affecting the business (past, present, & future).

Management

- Resumes of management, focusing on relevant business experience.