

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: _____

Are you a U.S. Citizen? ___ Yes ___ No. If not, Alien Registration Number _____

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: _____

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

Date: _____

Corporate Name and Seal

By: _____

Signature of President

Attested By: _____

Signature of Corporate Secretary

**Submit the application to Prestamos, 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.

PLEASE SUBMIT THE FOLLOWING EXHIBITS WITH YOUR APPLICATION.

EXHIBIT A Include a one page description on you business product or service.

EXHIBIT B Include a copy of your last year of INDIVIDUAL FEDERAL INCOME TAX RETURNS.

EXHIBIT C 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.

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_____

SCHEDULE 2. Stocks and Bonds (Attach separate sheet if necessary.)

	DESCRIPTION	SECURITY IN NAME OF	MARKET PRICE	Current Market Value		Bond Information Interest Rate & Maturity Date	Annual Income on Securities
				Listed	Unlisted		
TOTALS							

ARE ANY OF THESE SECURITIES PLEDGED TO SECURE BROKERS LOANS? IF SO, GIVE DETAILS _____

SCHEDULE 3. Real Estate and Buildings

Address of Property (Indicate S if sold, PS if Pending Sale Or R if Rental being held for income) ↓	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance And Mics.	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS							

ARE ANY TAXES DELINQUENT? _____ IF SO, GIVE AMOUNT AND DETAILS _____

HAVE YOU FILED A HOMESTEAD? _____ IF SO, ON PARCEL NO. _____

SCHEDULE 4. Notes, Contracts, and Mortgages Payable (Include Real Estate Mortgages)

DUE FROM	AMOUNT DUE		DATE OF MATURITY	AMOUNT OF PAYMENT RECEIVED		TYPE OF OBLIGATION AND COLLATREAL IF SECURED
	Within OneYear	After One Year		Monthly	Annually	
TOTALS						

IF ANY PAYMENTS OF PRINCIPAL OR INTEREST ARE DELINQUENT, PLEASE GIVE DETAILS _____

SCHEDULE 5. Life Insurance

NAME OF COMPANY	BENEFICIARY	FACE AMOUNT	CASH VALUE	AMT. OF LOAN	DUE TO
TOTALS					

AUTO INSURANCE _____
 PUBLIC LIABILITY \$ _____ PROPERTY DAMAGE \$ _____ HEALTH, ACCIDENT, DISABILITY YES _____ NO _____

HAVE YOU ANY LIABILITY AS GUARANTOR OR ENDORSER? YES _____ NO _____ IF SO, GIVE DETAILS _____

HAVE YOU EVER DELARED BANKRUPTCY? YES _____ NO _____ IF SO, GIVE DATE _____

ARE YOU MARRIED? YES _____ NO _____ IF SO, ARE ANY OF THE ABOVE ASSETS YOUR SPOUSE'S _____ SEPARATE _____ PROPERTY?

DESCRIBE _____

ARE THERE ANY SUITS, JUDGMENTS, TAX DEFICIENCIES OR OTHER CLAIMS PENDING OR IN PROCESS AGAINST YOU? YES _____ NO _____

GIVE DETAILS _____

HAVE YOU MADE A WILL? YES _____ NO _____ IF SO, WHO IS NAMED EXECUTOR OF ESTATE? _____

ARE YOU A U.S. CITIZEN? YES _____ NO _____ IF NOT, GIVE ALIEN REGISTRATION NUMBER _____

THIS STATEMENT HAS BEEN REVIEWED BY
 THE UNDERSIGNED OFFICER OF THIS ASSOCIATION

In submitting the foregoing statement, both the printed and written portions of which I have carefully read, I guarantee its accuracy with the intent that it be relied upon by the Association addressed in extending credit to me. I warrant that I have no known obligations, direct or contingent, which have not been set forth hereon and that I have not knowingly withheld an material information of an adverse nature. I agree to notify the said Association immediately, in writing, of any unfavorable change in my financial condition. I hereby authorize you to investigate my credit record and to check statements I have made.

DATE _____ ASSOCIATION OFFICER _____ DATE SIGNED _____ SIGNATURE _____

OUTLINE FOR A BUSINESS PLAN

The following information is to be used as a guide in developing a business plan. Remember this is only a guide and that you may use any format you desire. The information given is for aiding an individual in selecting which topics to address. While some subjects may not be applicable to your business, most should be addressed in one form or another.

I. INTRODUCTION

The introduction should summarize what the business is, highlight who you are, what can make it profitable and what you are requesting. Include...

- *Type of business-retail, wholesale, manufacturing or service and registered or incorporated name.
- *Is it a start-up, the purchase of an operating business or an expansion.
- *Form of business-proprietorship, partnership or corporation.
- *List owners, percent of ownership and annual compensation.
- *Sources and uses of the funds including borrower's contribution to the total. Include a list of what you will purchase with the loan and describe the benefits, which will result.
- *Proposed collateral-Inventory, machinery, equipment, real estate and (where appropriate) their value and balance of related mortgages.

II. BUSINESS ACTIVITIES

This section describes what the business does and how it will succeed in its location. Given an evaluation of the industry in general (is it growing or in decline), and objective description of the competition and a specific discussion of who, what, where, when and how it will be done. Include...

- *Description of the products or services you will sell.
- *The market area and your potential customers. Any claims that you make about the projected volume of your business must be substantiated. Surveys or letters from potential customers indicating their interest in buying a service or product of your kind totaling more than the market presently offers will strengthen your claim for projected sales.
- *List competition-strengths and weaknesses.
- *Describe your sales strategy and method for attracting and holding customers.
- *List employees by title-responsibilities and their schedule.

III. MANAGEMENT

This will show why you will be able to do what it is you say you are going to do. Any business will have an organizational chart showing who is responsible for what and which services (if any) will be provided by outside professionals. You should include a resume and...

- *Description of your experience related to this line of work.
- *List management team-responsibilities and salaries.

IV. FINANCIAL INFORMATION

This will show the lender your need for the loan and your ability to repay. Financial information must be consistent throughout. An existing business should provide financial statements to show trends of the business. A start-up business will present a balance sheet for the time at which the business starts. Projections are

necessary for either an existing business or a start-up and must be substantiated by business history or by supportable assumptions from the market area. Include...

OUTLINE FOR BUSINESS PLAN CONTINUED...

*Financial statements (balance sheet and profit and loss statements) for the last three years-tax returns at a minimum. In addition a balance sheet and an aging of accounts receivable and accounts payable dated within the last 90 days.

*Monthly cash flow projection for the year ahead.

*Projected year-end balance sheet and profit and loss statement for the year-end balance sheet and profit and loss statement for the year ahead or further (if necessary) to the point of "breakeven".

*Current personal financial statements for individuals, partners, or corporate officers with 20% or greater ownership including family income and living expenses. Personal financial statements for co-signers.

*If borrowers have other employment, include personal tax returns for the last three years.

*If you are purchasing an existing business include appraisal and financial statements from prior owner.

V. SUPPORTING DOCUMENTS

Attach any other documents, which will strengthen your plan by supporting the borrower and the borrower's capabilities. Include surveys, letters, contracts, purchase orders or any other form of commitment, which will substantiate your claims for projected sales.

FACT SHEET FOR PRESTAMOS MICRO LOAN PROGRAM

Loan range is from \$2,000 to a maximum of \$35,000. A loan request at and above \$15,000 requires a credit denial letter.

Loans to start-up businesses are on a limited basis. Maximum loan for a start up will generally be at \$5,000.

Job creation will be looked at but is not a major consideration. CPLC will provide loan recipients with technical assistance as needed.

ELEGIBILITY REQUIREMENTS

Virtually all types of businesses are eligible for a microloan. To be eligible, your business must be operated for profit and fall within size standards set by the SBA (most businesses are well within the standard).

USE OF FUNDS

Money borrowed under this program can be used for the purchase of machinery and equipment, furniture and fixtures, inventory, supplies and working capital. You may not use it to pay existing debt.

TERMS OF LOANS

The loan must be paid on the shortest term possible; six years maximum. The interest rate depends on the amount you borrow, but will be approximately 12%.

CREDIT REQUIREMENTS

As a loan applicant, you must demonstrate good character, enough management experience and commitment for a successful operation, and show that there is reasonable assurance that the loan will be repaid.

APPLYING FOR A MICROLOAN

Interested parties can call Teresa, Gary or Joe in Phoenix at (602) 252-0482 or Cecilia in Tucson at (520) 882-0018.