

PHYSICAL FACILITIES

Do you own/rent? _____
 Lot size in acres: _____
 Annual Rental: \$ _____

Building in square feet: _____
 Purchase price of building: _____
 Building appraised value: \$ _____

METHOD OF FINANCING

Complete the following. Identify each project funding source in a separate column, indicate the use and amount of funds to be expended and provide the other information requested for each funding source. Use additional paper if more than four funding sources are to be used for your project.

FINANCING	Source No. 1 NEPA LOAN PROGRAM	Source No. 2	Source No. 3	Source No. 4
<p>Use of Funds:</p> <p>1. Land/Building \$ _____</p> <p>2. Machinery/ Equipment \$ _____</p> <p>3. Working Capital \$ _____</p> <p>TOTAL \$ _____</p> <p>Term (years) _____</p> <p>Interest Rate (%) _____</p> <p>Collateral _____</p> <p>Contact Person _____</p> <p>Telephone No. _____</p>				

HISTORY OF BUSINESS

Date Established: _____
 Market Region: _____
 % of Market Held: _____

Date/State Incorporated: _____
 % Sales outside PA: _____
 Number of Customers: _____

Major Customers: 1. _____ 2. _____ 3. _____
 Major Competitors: 1. _____ 2. _____ 3. _____
 Major Suppliers: 1. _____ 2. _____ 3. _____

Please answer the following questions on separate sheets of paper:

1. Provide a detailed description of your business.
2. Describe your production, competitive advantage and marketing strategy.

ACKNOWLEDGMENTS

All information contained herein and submitted herewith, is true and complete to the best of the applicant's knowledge and belief; it is intended to induce the Northeastern Pennsylvania Alliance to lend or to participate with others in lending money to the applicant.

 Date Signature and Title

Questions and completed application form/attachments should be addressed to: Development Section, Northeastern Pennsylvania Alliance, 1151 Oak Street, Pittston, PA (Telephone: 570-655-5581).

DOCUMENTATION REQUIRED

The following documentation must accompany this loan application:

1. Financial Statements (must include Balance Sheet and Income Statement):
 - a. Annual Financial Statements and/or Income Tax Returns for last three years
 - b. Latest Interim Financial Statement (Internal)
 - c. Projected Financial Statements (Start-up Company, three years: Existing Company, one year)
2. Personal Financial Statements of all Principals/Guarantors
3. Resumes of Key Personnel
4. Collateral listing with appropriate Appraisals
5. Price Quotes to verify entire Project Costs

**NORTHEASTERN PENNSYLVANIA ALLIANCE
REVOLVING LOAN FUND**

Notice to Applicants

This notice to you is provided as required by the "Right to Financial Privacy Act of 1978." In seeking a loan through one or more of the various Revolving Loan Funds administered by the Northeastern Pennsylvania Alliance (NEPA) you hereby grant access rights to financial records held by financial institutions that are or have been doing business with you or your business, including financial institutions participating in this loan. Also, you hereby grant NEPA the right to obtain a credit report from a credit bureau service on your company and personal credit reports on any principals with twenty (20%) percent or more ownership in the company. Access rights continue for the term of any approved loan without further notice or authorization. Under certain Revolving Loan Funds, verification of employment and payment of unemployment compensation and worker's compensation will be made through the Department of Labor and Industry.

This authorizes NEPA to use or transfer financial records on an application for an approved loan as necessary to process, service, or foreclose a loan or collect on a defaulted loan. No other transfer of your financial records will be permitted.

I/We authorize disclosure of all information submitted in connection with this application for an approved loan as necessary to process, service, or foreclose a loan or collect on a defaulted loan. No other transfer of your financial records will be permitted.

As consideration for any Management and Technical Assistance that may be requested, I/we waive all claims against NEPA and its consultants.

I/We give the assurance that we will comply with Sections 112 and 113 of Volume 13 of the Code of Federal Regulations. These Code Sections prohibit discrimination on the grounds of race, color, sex, religion, marital status, handicap, age, or national origin by recipients of federal financial assistance and require appropriate report and access to books and records. In addition, I/we give assurance that we will comply with the requirements of Federal and State laws concerning the environment, prevailing wage rates (Davis-Bacon) for construction projects, flood protection insurance, if projects sites are located within a flood plain area, and access for the physically handicapped. These requirements are applicable to any one who buys or takes control of the business. I/We realize that if I/we do not comply with these requirements, NEPA can call, terminate, or accelerate repayment on my/our loan.

Authority to Collect Personal Information – This information is provided pursuant to Public Law 93-579 (Privacy Act of 1974).

Effects of Nondisclosure – Omission of an item means your application might not receive full consideration.

Agreement of Nonemployment of NEPA personnel – I/We agree that if NEPA approves this loan application, I/we will not, for at least two (2) years, hire as an employee or consultant anyone that was employed by NEPA during the one year period prior to the disbursement of the loan.

All information is true and complete to the best of my knowledge.

I/We certify that I/we have read this "Notice to Applicants" and that I/we have been given a copy of it.

By: _____
(President or Duly Authorized Executive) Company Name Date

Proprietors, Partners, Principals, and Guarantors

Signature Social Security # Date

Signature Social Security # Date

Signature Social Security # Date

PERSONAL FINANCIAL STATEMENT

As of _____, 20__

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 and each corporate officer and director, or (4) any other 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 hands & in Banks \$ _____	Accounts Payable \$ _____
Savings Account \$ _____	Notes Payable to Banks and Others \$ _____ (Describe in Section 2)
IRA or other Retirement Account \$ _____	Installment Account (Auto) \$ _____ Mo. Payments \$ _____
Accounts & Notes Receivable \$ _____	Installment Account (other) \$ _____ Mo. Payments \$ _____
Life Insurance-Cash Surrender Value Only .. \$ _____ (Complete Section 8)	Loan on Life Insurance \$ _____
Stocks and Bonds \$ _____ (Describe in Section 3)	Mortgages on Real Estate \$ _____ (Describe in Section 4)
Real Estate \$ _____ (Describe in Section 4)	Unpaid Taxes \$ _____ (Describe in Section 6)
Automobile-Present Value \$ _____	Other Liabilities \$ _____ Describe in Section 7
Other Personal Property \$ _____ (Describe in Section 5)	Total Liabilities \$ _____
Other Assets \$ _____ (Describe in Section 5)	Net Worth \$ _____
TOTAL \$ _____	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 Bank and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Name and Address of Noteholders	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 part of this statement and signed).

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

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

	Property A	Property B	Property C
Name of Property			
Name and Address of Title Holder			
Date Purchased			
Original Cost			
Present Market Value			
Name and 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 NEPA 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. I understand FALSE statements may result in forfeiture of benefits.

Signature _____ Date _____ Social Security Number _____

Signature _____ Date _____ Social Security Number _____