



**NEW YORK BUSINESS DEVELOPMENT CORPORATION
EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK**

Instructions for Completing a Business Loan Application

1. Please complete all sections of the Application form. If the space provided is inadequate, attach a separate schedule.
2. Before completing the Application, make copies of the Management Resume and Personal Financial Statement Forms, as necessary.
3. Sign where indicated below.
4. Attach your check for the Application Fee:
 NYBDC & ESCDC - \$500.00 for loans up to \$249,999.00
 \$1,000.00 for loans of \$250,000 and above.
 SZCC - \$250.00
5. Be sure to include all **Other Information Required** as requested on Page Two of the Application.
6. Please review the *Program Description* included with this application and refer any questions to the NYBDC/ESCDC/SZCC Loan Officer handling your loan request.

I/We hereby apply to the New York Business Development Corporation, Empire State Certified Development Corporation and/or Statewide Zone Capital Corporation of New York for a business loan. NYBDC, ESCDC and/or SZCC is authorized to verify all information contained in this application and to perform personal and business credit investigations/reports as it deems necessary.

Notice to Borrower

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who receives a loan.

We will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying information.

(Applicant)

(Authorized Representative and/or Guarantors)

(Dated)

(Authorized Representative and/or Guarantors)

(Dated)

**NEW YORK BUSINESS DEVELOPMENT CORPORATION
EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK
Business Loan Application**

Applicant:

Page Two

Business Name _____ Telephone () _____

Address _____ Zip Code _____

Type of Business _____ Established _____

Zone Location _____ # Employees _____

Corp. _____ Partnership _____ Sole Prop. _____ # Employees _____ After Loan _____

Ownership of Applicant Company:

List all principals with 20% or more ownership:

Name	Title	Picture ID	Type & #	% Owned	Annual Compensation
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Affiliates:

List all businesses in which applicant or any owner has an interest.

Company Name	Owner	% Ownership
_____	_____	_____
_____	_____	_____
_____	_____	_____

Funds Required:

Land Acquisition \$ _____

Building Construction/Renovations \$ _____

Land & Building Acquisition \$ _____

Machinery & Equipment \$ _____

Working Capital \$ _____

Acquisition of Business \$ _____

Refinance Bank Debt \$ _____

Refinance Private Debt \$ _____

Other \$ _____

Total Funds Required

\$ _____

Less own investment \$ _____

Loan Requested \$ _____

Term Requested _____

Other Information Required:

Last 3 Years Financial Statements _____

Latest Interim Statement _____

Personal Financial Statement _____

Personal Tax Return (3 Years) _____

Projections - 2 Years _____

Projections - Monthly (1 Year) _____

Company History/Business Plan _____

Management Resumes _____

Current Order Backlog _____

Appraisals of Collateral _____

Equipment List _____

Accounts Payable Aging _____

Accounts Receivable Aging _____

Purchase Agreement - if applicable _____

Franchise Agreement - if applicable _____

Partnership Agreement - if applicable _____

Zone Resolution - if applicable _____

Other _____

**NEW YORK BUSINESS DEVELOPMENT CORPORATION
 EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
 STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK
 Business Loan Application**

Description of Collateral Offered:

Collateral	Value (\$)	Existing Mortgages/Liens (\$)
_____	_____	_____
_____	_____	_____
_____	_____	_____

Outstanding Long Term Debt:

Lender	Date	Original Amount	Balance	Interest Rate	Monthly Payment	Maturity
1. _____	_____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____

List Collateral For Each Loan Above:

1. _____
2. _____
3. _____
4. _____
5. _____

Detail Any Litigation Pending: _____

Detail Any Past Bankruptcies: _____

**NEW YORK BUSINESS DEVELOPMENT CORPORATION
EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK
Business Loan Application**

Page Four

Primary Bank of Account:

Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

Attorney:

Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

Accountant:

Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

Trade References:

1. Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

2. Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

3. Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

Insurance Agent/Bonding Company:

Name _____
Address _____ Zip Code _____
Contact _____ Telephone () _____

**NEW YORK BUSINESS DEVELOPMENT CORPORATION
EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK
Business Loan Application**

Page Five

Outline for Submission of Historical and Operating Information.

When submitting information on the history and operation of your business, the following topics should be covered:

I. Company History

- A. Date established
- B. Ownership
- C. Number employed before and after loan

II. Company Operation

- A. Description of products/services (include catalogs, brochures, etc.)
- B. Territory covered
- C. Customer/Markets (list three largest customers and percentage of sales to each)
- D. Peak and slow seasons
- E. Supply sources
- F. Description of present facilities
- G. Competition
- H. If regulated, list State and/or Federal Agencies involved and any licenses or permits required

III. Affiliated Companies

- A. Names and ownership
- B. Description

IV. Projections

- A. Key assumptions
- B. Industry outlook
- C. Explanation for any major differences from historical data

V. Miscellaneous

- A. Any additional information pertinent to the loan request

**NEW YORK BUSINESS DEVELOPMENT CORPORATION
EMPIRE STATE CERTIFIED DEVELOPMENT CORPORATION
STATEWIDE ZONE CAPITAL CORPORATION OF NEW YORK
MANAGEMENT RESUME
(Copy as Needed)**

Name _____ SS# _____

Date of Birth _____ Place of Birth _____ Picture ID Type & # _____

Residence Telephone () _____ Business Telephone () _____

Address _____ ZIP _____

Are you employed by the U.S. Government? Y ___ N ___ Agency _____

Are you a U.S. Citizen? Y ___ N ___ If no, Alien Registration # _____

Have you ever been convicted of any criminal offense other than a misdemeanor involving a motor vehicle? Y ___ N ___ If yes, give details.

EDUCATION:

College or Technical Training School	Dates Attended	Degree or Certificate
_____	_____	_____
_____	_____	_____

WORK EXPERIENCE: (Begin With Present Employment)

1. Company/Location _____
From _____ To _____ Title _____
Duties _____

2. Company/Location _____
From _____ To _____ Title _____
Duties _____

3. Company/Location _____
From _____ To _____ Title _____
Duties _____

AREAS OF EXPERTISE/MAJOR ACCOMPLISHMENTS:

