RURAL NEVADA DEVELOPMENT CORPORATION
LOAN APPLICATION

INFORMATION ABOUT YOUR COMPANY

Company Name

____

____

Federal Tax ID No.________________

Duns No. (required) _______________

CCR No. (required) _______________

Form of Ownership

______ Corporation

______ Partnership

______ Proprietorship

______ Other______________

Address

____

____

___________________ Zip ________

Owners

____

____

____

Telephone _______________________

Fax # _____________________

Name of Manager or CEO ________________

____

Home _____________________

Title_____________________

Date Business established _______________

Type of Business: ____

Bank Contact: ________________________ Bank Telephone __________

MONITORING INFORMATION

Borrower: ___Male ___Female

___American Indian or Alaskan Native

___Asian or Pacific Islander

___Black, not of Hispanic Origin

___Hispanic

___White, not of Hispanic Origin

___Other (specify) _______________

Co-Borrower: ___Male ___Female

___American Indian or Alaskan Native

___Asian or Pacific Islander

___Black, not of Hispanic Origin

___Hispanic

___White, not of Hispanic Origin

___Other (specify) _______________

DESCRIPTION OF LOAN REQUEST

Requested loan amount $ ________________

Description of what loan proceeds will be used for: ____________

____

____

____

ECONOMIC IMPACT

Impact of project on jobs:

Retained ___________ to be created _____________

Potential benefits to community ______________________________

____

Financing Source

	Amount	Rate %	Term	Payment
RNDC Loan	$__________	____	________	$__________
Bank Loan	__________	____	________	__________
Other	__________	____	________	__________
Owner/Equity	__________	____	________	__________
TOTALS	__________			$__________

USE OF LOAN PROCEEDS

Land	$ ______________	Building	______________
New Construction	______________	Machinery/Equipment	______________
Furniture & Fixture	______________	Other	______________
TOTAL	$ ______________		

DESCRIPTION OF COLLATERAL OFFERED	ESTIMATED VALUE
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________
______________________________	$ ____________________

REQUIRED INFORMATION CHECKLIST

The following must be submitted with your application to complete your package.

_____ A business plan (The plan should include but not be limited to: A personal history statement of all officers owning 20% or more of the company, projections for 3 years with the first year broke down by months, resumes of principals involved in management, economic benefits, employment opportunities, and the competitive advantage your business will have within this industry.)

_____ Copy of photo ID

_____ Financial Institution Turndown documenting refusal to provide required financing.

_____ $100.00 Non-refundable fee to be applied to the 2% loan fee if loan is approved.

_____ Signed Monitoring Statement (included.)

_____ Signed RNDC Credit Authorization form (included.)

_____ Signed RNDC Agreement and Certification form (included.)

_____ Signed RNDC Criminal History form (included.)

_____ Completed USDA - Rural Development form 1940-20 Request for Environmental Information (included.)

_____ Copy of any existing Real Estate Leases for your business.

_____ Current Balance Sheets & Profit & Loss Statement.

_____ A balance sheet, profit & loss statement and business tax returns for previous three (3) years.

_____ Current personal financial statements for each owner of the business.

_____ Personal income tax returns for each borrower for previous three (3) years.

_____ Have you or any of the officers of your business ever been in bankruptcy or insolvency proceedings? ___ Yes ___ No

_____ Have Company or Personal Tax Returns been audited by the IRS, in the last 5 years?
____Yes ____ No (If yes, please include details and any Amended Tax Returns.)

_____ Have you obtained Business Counseling for this project?
____Yes ____ No (If yes, please answer the following.)

Agency:________________________________

Counselor Name: ________________________

Counselor Phone No.:_____________________

Agreement and Certification

I/We Agree and/or Certify:

That there are **no other** applications or requests for financing active at traditional lending institutions for funding on this project. If that changes, we will notify RNDC immediately.

That all information submitted in this loan application is accurate and complete to the best of my/our knowledge.

To authorize disclosure of information submitted in this application to other participating financial institutions.

That the proceeds of this loan, if approved, will be used as set forth in this application and as disclosed to the Rural Nevada Development Corporation.

To pay such fees as are disclosed by the Rural Nevada Development Corporation and authorized by the funding agencies including loan origination fees and legal fees.

As consideration for any Management and Technical Assistance that may be provided, to waive all claims against the Rural Nevada Development Corporation, it's officers, directors, and members.

That no owner or officer of my/our company or members of my/our immediate families will have any ownership interest which would create a conflict of interest as a result of receipt of funding from the lending programs as outlined in the EDA and/or USDA - Rural Development instructions 4274-D section 4274.308.

The Rural Nevada Development Corporation reserves the right to verify any and all information submitted in this application at their discretion.

By: ________________________ By: ______________________

Title: _____________________ Title: _______________________

Date: ______________________ Date: ________________________

Criminal History Information

A history of criminal conviction(s) will not necessarily result in the denial of your application for a loan. An untruthful answer, however, will cause your application for a loan to be denied. If you answer yes to any of the following questions, please provide the date of the conviction, the location where the conviction occurred, the name under which you were convicted, the sentence you were given and any information regarding the conviction which you feel is pertinent to the extension of credit.

1. Have you, any officers of the corporation or any guarantor or surety of the loan been convicted of any crime other than a minor traffic violation?

   ______Yes ______No

2. Are you, any officers of the corporation or any guarantor of surety of the loan presently being supervised on probation, parole or pursuant to a pretrial diversion program?

   ______Yes ______No

3. Do you, any officers of the corporation or any guarantor or surety of the loan have a criminal proceeding presently against you or them?

   ______Yes ______No

Signature: ________________________ Signature: ________________________

Print: ____________________________ Print: ____________________________

Date: _____________________________ Date: _____________________________

Rural Nevada Development Corporation
1320 E. Aultman Street
Ely, NV. 89301
(775) 289-8519

AUTHORIZATION FORM

I authorize the Rural Nevada Development Corporation to request verification of my bank accounts, other assets, and employment earnings records and also to order a consumer credit report. I further authorize my banks and employer(s) to accept a copy of this document as their authorization to release such information.

BORROWERS Name (printed) ____

Social Security Number ____

Address: ____

BORROWERS SIGNATURE ______________________________________

CO-BORROWERS Name (printed) ________________________________

Social Security Number ____

Address: ____

CO-BORROWERS SIGNATURE __________________________________

This information is confidential and will only be used to process your loan request application.

MONITORING STATEMENT

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Borrower: ___Male ___Female

___American Indian or Alaskan Native
___Asian or Pacific Islander
___Black, not of Hispanic Origin
___Hispanic
___White, not of Hispanic Origin
___Other (specify) ______________
___ I do not wish to furnish this information

Co-Borrower: ___Male ___Female

___American Indian or Alaskan Native
___Asian or Pacific Islander
___Black, not of Hispanic Origin
___Hispanic
___White, not of Hispanic Origin
___Other (specify) ______________
___ I do not wish to furnish this information

Full time employees: __________

Part time employees: __________

Number of employees that fit the proper category:

___Males
___Females

___American Indian or Alaskan Native
___Asian or Pacific Islander
___Black, not of Hispanic Origin
___Hispanic
___White, not of Hispanic Origin
___Other (specify) ______________

____
Business Name

____________________________________ ____________________
Business Owner Date

OMB APPROVAL NO. 3245-0188
EXPIRATION DATE:3/31/2008

PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of ______________ , ________

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

Name and Address of Noteholder(s)	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 a part of this statement and signed).

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

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

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & 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 SBA/Lender 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 and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: Date: Social Security Number:

Signature: Date: Social Security Number:

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**

USDA
Form RD 1940-20
(Rev. 6-99)

Position 3

FORM APPROVED
OMB No. 0575-0094

REQUEST FOR ENVIRONMENTAL INFORMATION

Name of Project

Location

Item 1a. Has a Federal, State, or Local Environmental Impact Statement or Analysis been prepared for this project?
☐ Yes ☐ No ☐ Copy attached as EXHIBIT I-A.

1b. If "No." provide the information requested in Instructions as EXHIBIT I.

Item 2. The State Historic Preservation Officer (SHOP) has been provided a detailed project description and has been requested to submit comments to the appropriate Rural Development Office. ☐ Yes ☐ No Date description submitted to SHPO ____________

Item 3. Are any of the following land uses or environmental resources either to be affected by the proposal or located within or adjacent to the project site(s)? *(Check appropriate box for every item of the following checklist).*

	Yes	No	Unknown		Yes	No	Unknown
1. Industrial.	☐	☐	☐	19. Dunes	☐	☐	☐
2. Commercial.	☐	☐	☐	20. Estuary	☐	☐	☐
3. Residential..	☐	☐	☐	21. Wetlands	☐	☐	☐
4. Agricultural	☐	☐	☐	22. Floodplain	☐	☐	☐
5. Grazing	☐	☐	☐	23. Wilderness *(designated or proposed under the Wilderness Act)*	☐	☐	☐
6. Mining, Quarrying	☐	☐	☐				
7. Forests	☐	☐	☐	24. Wild or Scenic River *(proposed or designated under the Wild and Scenic Rivers Act)*	☐	☐	☐
8. Recreational	☐	☐	☐				
9. Transportation	☐	☐	☐	25. Historical, Archeological Sites *(Listed on the National Register of Historic Places or which may be eligible for listing)*	☐	☐	☐
10. Parks	☐	☐	☐				
11. Hospital	☐	☐	☐	26. Critical Habitats *(endangered /threatened species)*	☐	☐	☐
12. Schools	☐	☐	☐	27. Wildlife	☐	☐	☐
13. Open spaces	☐	☐	☐	28. Air Quality	☐	☐	☐
14. Aquifer Recharge Area	☐	☐	☐	29. Solid Waste Management	☐	☐	☐
15. Steep Slopes	☐	☐	☐	30. Energy Supplies	☐	☐	☐
16. Wildlife Refuge	☐	☐	☐	31. Natural Landmark *(Listed on National Registry of Natural Landmarks)*	☐	☐	☐
17. Shoreline	☐	☐	☐				
18. Beaches	☐	☐	☐	32. Coastal Barrier Resources System	☐	☐	☐

Item 4. Are any facilities under your ownership, lease, or supervision to be utilized in the accomplishment of this project, either listed or under consideration for listing on the Environmental Protection Agency's List of Violating Facilities? ☐ Yes ☐ No

______________________ Signed: ______________________

(Date) *(Applicant)*

____

(Title)

INSTRUCTIONS FOR PREPARING FORM RD 1940-20

Federal agencies are required by law to independently assess the expected environmental impacts associated with proposed Federal actions. It is extremely important that the information provided be in sufficient detail to permit Rural Department to perform its evaluation. Failure to provide sufficient data will delay agency review and a decision on the processing of your application.

This information request is designed to obtain an understanding of the area's present environmental condition and the project's elements that will affect the environment. Should you believe that an item does not need to be addressed for your project, consult with the RD office from which you received this Form before responding. In all cases when it is believed that an item is not applicable, explain the reasons for this belief.

It is important to understand the comprehensive nature of the information requested. Information must be provided for a) the site(s) where the project facilities will be constructed and the surrounding areas to be directly and indirectly affected by its operation and b) the areas affected by any primary beneficiaries of the project. The amount of detail should be commensurate with the complexity and size of the project, and the magnitude of the expected impact. Some examples:

A small community center project may not require detailed information on air emissions, meteorological conditions and solid waste management.

A water resource, industrial development, or housing development project will require detailed information.

Item la - Compare the Environmental Impact Statement or Analysis that was previously prepared with the information requested in the instructions for Item lb below to be sure that every point in the information request is covered in the Environmental Impact Statement or Analysis. If any of the requested information is not covered, attach to the Environmental Impact Statement or Analysis a supplemental document that corrects any deficiencies or omissions.

Item lb - Provide responses to the following items in the order listed and attach as <u>EXHIBIT I</u>. In order to understand the full scope of the land uses and environmental factors that need to be considered in responding to these items, it may be helpful to complete Item 3 of the Form before completing these narrative responses. If your application is for a project that Rural Development has classified as a Class I action, complete only parts (1), (2), (13), (15), (16), and (17) of this Item. The Rural Development office from which you received this Form can tell you if your application falls within the Class I category.

(1) <u>Primary Beneficiaries</u>

Identify any existing businesses or major developments that will benefit from the proposal, and those which will expand or locate in the area because of the project. These businesses or major developments hereafter will be referred to as primary beneficiaries.

(2) Area Description

(a) Describe the size, terrain, and present land uses as well as the adjacent land uses of the areas to be affected. These areas include the site(s) of construction or project activities, adjacent areas, and areas affected by the primary beneficiaries.

(b) For each box checked "Yes" in item 3, describe the nature of the effect on the resource. If one or more of boxes 17 through 22 is checked "Yes" or "Unknown," contact Rural Development for instructions relating to the requirements imposed by the Floodplain Management and Wetland Protection Executive Orders.

(c) Attach as Exhibit II the following: 1) a U.S. Geological Survey "15 minute" ("7 1/2 minute" if available) topographic map which clearly delineates the area and the location of the project elements; 2) the Federal Emergency Management Administration's floodplain map(s) for the project area; 3) site photos; 4) if completed, a standard soil survey for the project area; and 5) if available, an aerial photograph of the site. If a floodplain map is not available, contact Rural Development for additional instructions relating to the requirements imposed by the Floodplain Management Executive Order.

(3) Air Quality

(a) Provide available air quality data from the monitoring station(s) either within the project area or, if none exist nearest the project area.

(b) Indicate the types and quantities of air emissions to be produced by the project facilities and its primary beneficiaries. If odors will occur, indicate who will be affected.

(c) Indicate if topographical or meteorological conditions hinder the dispersal of air emissions.

(d) Indicate the measures to be taken to control air emissions.

(4) Water Quality

(a) Provide available data on the water quality of surface or underground water in or near the project area.

(b) Indicate the source, quality, and available supply of raw water and the amount of water which the project is designed to utilize.

(c) Describe all of the effluents or discharges associated with the project facilities and its primary beneficiaries. Indicate the expected composition and quantities of these discharges prior to any treatment processes that they undergo and also prior to their release into the environment.

(d) Describe any treatment systems which will be used for these effluents and indicate their capacities and their adequacy in terms of the degree and type of treatment provided. Indicate all discharges which will not be treated. Describe the receiving waters and their uses (e.g., recreational) for any sources of treated and untreated discharge.

(e) If the treatment systems are or will be inadequate or overloaded, describe the steps being taken for necessary improvements and their completion dates.

(f) Describe how surface runoff will be handled if not discussed in (d) above.

(5) Solid Waste Management

(a) Indicate the types and quantities of solid wastes to be produced by the project facilities and its primary beneficiaries.

(b) Describe the methods for disposing of these solid wastes plus the useful life of such methods.

(c) Indicate if recycling or resource recovery programs are or will be used.

(6) Transportation

(a) Briefly describe the available transportation facilities serving the project area.

(b) Describe any new transportation patterns which will arise because of the project.

(c) Indicate if any land uses, such as residential, hospitals, schools or recreational, will be affected by these new patterns.

(d) Indicate if any existing capacities of these transportation facilities will be exceeded. If so, indicate the increased loads which the project will place upon these facilities, particularly in terms of car and truck traffic.

(7) Noise

(a) Indicate the major sources of noise associated with the project facilities and its primary beneficiaries.

(b) Indicate the land uses to be affected by this noise.

(8) Historic/Archeological Properties

(a) Identify any known historic/archeological resources within the project area that are either listed on the National Register of Historic Places or considered to be of local and state significance and perhaps eligible for listing in the National Register.

(b) Attach as EXHIBIT III any historical/archeological survey that has been conducted for the project area.

(9) Wildlife and Endangered Species

(a) Identify any known wildlife resources located in the project area or its immediate vicinity.

(b) Indicate whether to your knowledge any endangered or threatened species or critical habitat have been identified in the project area or its immediate vicinity.

(10) Energy

(a) Describe the energy supplies available to the project facilities and the primary beneficiaries.

(b) Indicate what portion of the remaining capacities of these supplies will be utilized.

(11) Construction

Describe the methods which will be employed to reduce adverse impacts from construction, such as noise, soil erosion and siltation.

(12) Toxic Substances

(a) Describe any toxic, hazardous, or radioactive substances which will be utilized or produced by the project facilities and its primary beneficiaries.

(b) Describe the manner in which these substances will be stored, used, and disposed.

(13) Public Reaction

(a) Describe any objections which have been made to the project.

(b) If a public hearing has been held, attach a copy of the transcript as EXHIBIT IV. If not, certify that a hearing was not held.

(c) Indicate any other evidence of the community's awareness of the project such as through newspaper articles or public notification.

(14) Alternatives to the Proposed Project

Provide a description of any of the following types of alternatives which were considered:

(a) Alternative locations.

(b) Alternative designs.

(c) Alternative projects having similar benefits.

(15) Mitigation Measures

Describe any measures which will be taken to avoid or mitigate any adverse environmental impacts associated with the project.

(16) Permits

(a) Identify any permits of an environmental nature which are needed for the project.

(b) Indicate the status of obtaining each such permit and attach as EXHIBIT V any that have been received.

(17) Other Federal Actions

Identify other federal programs or actions which are either related to this project or located in the same geographical area and for which you are filing an application, have recently received approval, or have in the planning stages.

Item 2 - All applicants are required to provide the State Historic Preservation Officer (SHPO) with (a) a narrative description of the project's elements and its location, (b) a map of the area surrounding theproject which identifies the project site, adjacent streets and other identifiable objects, (c) line drawings or sketches of the project and (d) photographs of the affected properties if building demolition or renovation is involved. This material must be submitted to the SHPO no later than submission of this Form to Rural Development . Additionally, the SHPO must be requested to submit comments on the proposed project to the Rural Development office processing your application.

Item 3 - Self-explanatory.

Item 4 - Self-explanatory.