

# OREGON INVESTMENT BOARD **PILOT** LOAN APPLICATION FORM

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C/O Mid-Columbia Economic Development District (MCEDD)  
802 Chenowith Loop Road  
The Dalles, OR 97058  
Phone: (541) 296-2266  
Fax: (541) 296-3283

## GENERAL APPLICANT INFORMATION

Legal Business Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City, State, Zipcode \_\_\_\_\_

Business Physical

Address (if different) \_\_\_\_\_

Name of Principal(s) \_\_\_\_\_

Principal(s) Address \_\_\_\_\_

City, State, Zipcode \_\_\_\_\_

Loan to be in the name of: \_\_\_\_\_

Telephone # \_\_\_\_\_

Fax # \_\_\_\_\_

Cell phone # \_\_\_\_\_

Email \_\_\_\_\_

Federal tax ID # (if applicable) \_\_\_\_\_

Business Financial Institution of Applicant \_\_\_\_\_

Contact Person at Financial Institution \_\_\_\_\_

How Long in Business? \_\_\_\_\_

## Additional Information

Are you or your business involved in any pending lawsuits?

Yes

No

Has the business or any officers ever been in receivership or adjudicated as bankrupt?

Yes

No

If Yes, please explain  
\_\_\_\_\_

Are all owners of business US Citizens?

Yes

No

If No, please explain  
\_\_\_\_\_

**COMPANY OWNERSHIP AND MANAGEMENT**

List management, proprietors, officers, stockholders (20% or more) or partners

<u>Name</u>	<u>Title</u>	<u>Address</u>	% owned
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(attach additional page if necessary)

**EMPLOYMENT and JOBS CREATED**

Number of current employees to be retained: \_\_\_\_\_

Number of staff expected to be hired within two years: \_\_\_\_\_

**PROJECT TO BE FINANCED**

Please check any that apply

**Machinery & Equipment**

Describe equipment to be acquired (including make, model and serial # if known).

**Leasehold Improvements**

Describe improvements to be made

**Working capital (funding for day to day operations)**

Describe use of loan proceeds

**Debt Refinance**

Describe use of loan proceeds.

**Other**

Please describe

**COLLATERAL FOR LOAN**

I/We understand that a signed personal guarantee will be required of all individuals with 20% or more ownership in the business, if the loan is approved.

List assets that are available to be used as security for the loan, such as equipment, vehicle, or another other meaningful item.

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**PROJECT BUDGET**

*Enter amounts without commas (eg \$10000 for ten thousand)*

**Proposed Funding Uses**

**Proposed Funding Sources**

Machinery/Equipment: \$ \_\_\_\_\_

Leasehold Improvements: \$ \_\_\_\_\_

Working Capital: \$ \_\_\_\_\_

Debt Refinance: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Total\*: \$ \_\_\_\_\_

Equity or Cash: \$ \_\_\_\_\_

Commercial Lender: \$ \_\_\_\_\_

Private Lender: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Requested OIB Loan: \$ \_\_\_\_\_

Total\*: \$ \_\_\_\_\_

*\*Total of Uses and Sources should match*

**The Oregon Investment Board and MCEDD are Equal Credit Opportunity Lenders.**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program or because applicant has in good faith exercised any right under the Consumer Protection Act.

# APPLICANT'S ACKNOWLEDGEMENT AND CERTIFICATION

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Applicant certifies that the project will be within the Oregon boundary of the Columbia River Gorge National Scenic Area and that the project will not relocate jobs from one labor market to another.

Applicant hereby consents to disclosure of information herein and the attachments as may be deemed necessary by OIB/MCEDD and its agents for such review and investigation.

Whether or not the financial assistance herein applied for is approved, applicant agrees to pay or reimburse OIB/MCEDD for the cost of any survey, title or mortgage examinations, appraisals, etc., performed by non-OIB/MCEDD personnel with consent of the applicant.

Applicant hereby certifies that all information contained above and in exhibits attached hereto are true and complete to the best knowledge and belief of the applicant and are submitted for the purpose of allowing the full review by OIB/MCEDD and its agents for the purpose of obtaining the financial assistance requested in this application. All applications, forms, attachments, supporting documentation, tax returns, financial records and other documents and information submitted to OIB/MCEDD in association with this application become the sole property of OIB/MCEDD. OIB/MCEDD is required to maintain all information received in its records.

Whoever makes any statement, knowing it to be false, on an application for financial assistance is subject to fines and imprisonment and will be prosecuted to the full extent of the law.

Applicant hereby authorizes the review and investigation of this application by OIB/MCEDD and its agents, and specifically consents to disclosure of information contained herein and in the attachments as may be deemed necessary by OIB/MCEDD and its agent for such review and investigation. Applicant further gives permission for release of information from any sources to verify the credit and/or any information contained in this application.

\_\_\_\_\_  
Signature (and Title if appropriate)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (and Title if appropriate)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (and Title if appropriate)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (and Title if appropriate)

\_\_\_\_\_  
Date

## REFERENCES

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Please Provide Three Professional References

Name	Address	Phone	E-mail

Please Provide Three Personal References (can include family)

Name	Address	Phone	E-mail

# Oregon Investment Board Loan Fund Assistance Agreement

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\_\_\_\_\_ agrees to defend, hold harmless, and indemnify Oregon Investment Board (OIB), Mid-Columbia Economic Development District (MCEDD) and OIB and MCEDD's officers, directors, employers, agents or invitees, partners and funding source agencies to the fullest extent of the law related to any and all losses, injury to persons, damages, claims, judgments, actions and liability, including attorney's fees, associated with assistance that OIB/MCEDD provides to Applicant including, but not limited to, applying for a loan, the decision process and/or approval and servicing of a loan from OIB loan funds.

I further agree and understand that any applications, tax returns, financial records and other information that is provided to OIB/MCEDD by applicant, applicant's business, representatives of applicant's business or other professionals authorized by applicant becomes the property of OIB/MCEDD upon receipt by OIB/MCEDD staff. It is recommended to provide copies of all documents submitted, unless originals are required.

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*Name of Authorized Representative*

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*Title*

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*Signature of Authorized Representative for Applicant*

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# AUTHORIZATION FOR CREDIT INVESTIGATION

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IN COMPLIANCE WITH THE FAIR CREDIT REPORTING ACT, THIS IS TO INFORM YOU THAT YOU ARE AUTHORIZING THIS ORGANIZATION AND/OR ITS SUPPLIERS TO OBTAIN A CREDIT REPORT AND/OR AN INVESTIGATIVE CONSUMER REPORT. THIS REPORT MAY INCLUDE INFORMATION AS TO YOUR CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, AND MODE OF LIVING.

YOU HAVE THE RIGHT TO DISPUTE THE INFORMATION PROVIDED AND RECEIVE A COPY OF THE NATURE AND SCOPE OF THE INVESTIGATIVE CONSUMER REPORT. YOU MAY DO THIS BY CONTACTING THE PROVIDER OF THE INFORMATION. TO DO SO PLEASE CONTACT MID-COLUMBIA ECONOMIC DEVELOPMENT DISTRICT, 515 EAST SECOND STREET, THE DALLES, OR 97058, (541) 296-2266 AND YOU WILL BE DIRECTED TO THE PROPER CREDIT REPORTING COMPANY OR BE MAILED A REPORT DESCRIBING THE NATURE AND SCOPE OF THE INVESTIGATION REQUESTED. THIS ORGANIZATION IS NOT ALLOWED TO GIVE YOU A COPY OF YOUR CREDIT REPORT.

IN ADDITION, BY SIGNING THIS AUTHORIZATION YOU ARE AUTHORIZING THIS COMPANY OR ANY OTHER ENTITY TO OBTAIN ANY AND ALL INFORMATION THEY DEEM RELEVANT, INCLUDING ALL STATEMENTS MADE ON THIS FORM, AND IN ANY ATTACHMENTS OR SUPPORTING DOCUMENTS. YOU ALSO RELEASE FROM LIABILITY ANY PERSONS INVOLVED IN THE INVESTIGATION AND ANY PERSONS, (SUCH AS FORMER SUPERVISORS), EMPLOYERS OR OTHERS SUPPLYING THE INFORMATION.

**Please print the following information:**

## **Applicant**

FULL NAME: \_\_\_\_\_  
DATE OF BIRTH: \_\_\_\_\_  
SOCIAL SECURITY #: \_\_\_\_\_  
CURRENT STREET ADDRESS: \_\_\_\_\_  
CITY, STATE, ZIP: \_\_\_\_\_  
LENGTH OF TIME AT ADDRESS  
(Years and Months): \_\_\_\_\_  
PREVIOUS ADDRESS (List  
additional addresses on back of  
form if necessary): \_\_\_\_\_

**Applicant Signature:** \_\_\_\_\_

\_\_\_\_\_ Date

## **Joint Applicant**

FULL NAME: \_\_\_\_\_  
DATE OF BIRTH: \_\_\_\_\_  
SOCIAL SECURITY #: \_\_\_\_\_  
CURRENT STREET ADDRESS: \_\_\_\_\_  
CITY, STATE, ZIP: \_\_\_\_\_  
LENGTH OF TIME AT ADDRESS  
(Years and Months): \_\_\_\_\_  
PREVIOUS ADDRESS (List  
additional addresses on back of  
form if necessary): \_\_\_\_\_  
RELATIONSHIP TO APPLICANT: \_\_\_\_\_

**Joint Applicant Signature:** \_\_\_\_\_

\_\_\_\_\_ Date

## Additional information to be submitted with application

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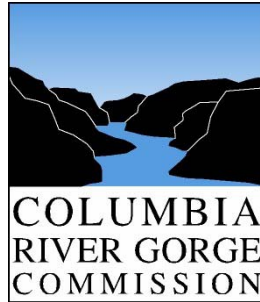
- ◆ Business Plan Narrative
- ◆ Resumes of business owners
- ◆ **Business Financials:** Balance sheets and income statements for the last 3 years
- ◆ Current interim (year to-date) balance sheet and income statement
- ◆ Profit and loss projections and income statement projections for 3 years
- ◆ Tax returns - both business and personal for the last 3 years
- ◆ **Personal financial statements** for each proprietor, partner, shareholder or guarantor
- ◆ Bank denial or commitment letter
- ◆ Lease, *if applicable*
- ◆ Articles of incorporation and certificate/partnership agreement/LLC organization documents, *if applicable*
- ◆ List of permits needed/acquired, *if applicable*.

**Note: Other documents and supporting information may requested during review of application**  
[Please send completed OIB Application by email to loanmanager@mcedd.org.](mailto:loanmanager@mcedd.org)

Please mail one hard copy to:

**Mid-Columbia Economic Development District**  
**802 Chenoweth Loop Road**  
**The Dalles, Oregon 97058**





## COLUMBIA RIVER GORGE COMMISSION ECONOMIC DEVELOPMENT GRANT/LOAN CERTIFICATION APPLICATION

*The Columbia River Gorge National Scenic Area Act created a fund to provide grants and loans for economic development in the Gorge. Each state administers its portion of the fund and determines what projects are eligible for grants and loans. The Columbia River Gorge Commission certifies that activities supported by Scenic Area grants and loans are consistent with the purposes of the Scenic Area Act, the Management Plan, and applicable county Scenic Area land use ordinances. See Commission Rule 350-120 for more information.*

### **Applicant information:**

Business or Organization: \_\_\_\_\_  
Applicant name: \_\_\_\_\_  
Contact name (if different): \_\_\_\_\_  
Mailing address: \_\_\_\_\_  
Phone number(s): \_\_\_\_\_  
Email: \_\_\_\_\_

### **Landowner information (if different):**

Property owner: \_\_\_\_\_  
Mailing address: \_\_\_\_\_  
Phone number & email: \_\_\_\_\_

### **Project Location:** Please list the location, or locations, where your project will be located.

Township: \_\_\_\_\_ Range: \_\_\_\_\_ Section: \_\_\_\_\_ Tax Lot(s): \_\_\_\_\_  
Parcel Address: \_\_\_\_\_  
Existing use of parcel: \_\_\_\_\_

Existing structure       Proposed new structure       Addition/remodel

COLUMBIA RIVER GORGE NATIONAL SCENIC AREA ECONOMIC DEVELOPMENT PROGRAM

**Project Summary:** Briefly describe your proposed project and the proposed use of Scenic Area funds. Include information on any new construction if applicable. You may also attach a more detailed project description unless this is already included in the OIB Project Proposal application materials.

**Scenic Area Information:** Please describe how your project protects or enhances scenic, cultural, natural, or recreation resources in the Scenic Area or how your project supports the economy of the Gorge.

**Other Agency Permits:** If your project requires any local state or federal permits please list these along with their status. (Please attach copies of all permits or application materials for pending permits.)

If the applicant does not own the property on which the proposed project is to be located, the property owner(s) signature is required.

Signature of the property owner(s) indicates that the property owner(s) is/are aware that an application is being made on the subject property.

Signature of the property owner(s) also authorizes the Gorge Commission or the Commission’s designee(s) reasonable access to the site in order to evaluate the application.

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Applicant Signature Date

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Property Owner(s) Signature Date

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Property Owner(s) Signature Date

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For additional information about the certification by the Columbia River Gorge Commission, please call the Gorge Commission office at 509-493-3323.