

OREGON INVESTMENT BOARD LOAN APPLICATION FORM

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 _____

Name of Principal(s) _____

Principals(s) Address _____

City, State, Zip Code _____

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 _____

Additional Information

Are you or your business involved in any pending lawsuits? **Yes** **No**

Has the applicant or any officers ever been in receivership or adjudicated as bankrupt? **Yes** **No**

If Yes, Please explain (a separate sheet may be attached if necessary)

Are all owners of business U.S. citizens? _____

If No, Please explain

(Attach a separate sheet if necessary)

How long in business _____

COMPANY INFORMATION

Site address _____

Own Lease Monthly Payment _____

Product or services provided

Permits and Licenses (List required permits, licenses, bonding and other required authorizations)

OTHER BUSINESS INFORMATION

Company ownership and management

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

Name Title Address % 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

Project description

Machinery & Equipment

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

Leasehold improvements

Describe improvements to be made

Working capital

Describe use of loan proceeds

Construction or Acquisition

Describe use of loan proceeds.

New Location: _____

Zoning: _____

Lease or Purchase: _____

Current Title Holder: _____

Description of Property: _____

Other

Please describe.

PROJECT BUDGET

Enter amounts without commas (e.g. \$10000 for ten thousand)

PROPOSED FUNDING USES

Land: \$ _____

Building Acquisition: \$ _____

Leasehold Improvements: \$ _____

New Construction: \$ _____

Equipment: \$ _____

Working Capital: \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Total*: _____

PROPOSED FUNDING SOURCES

Equity or Cash: \$ _____

Commercial Lender: \$ _____

Private Lender: \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Requested OIB Loan: \$ _____

Total*: _____

**Total of Uses and Sources should match*

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, vehicles, real estate, etc.

APPLICANT'S ACKNOWLEDGEMENT AND CERTIFICATION

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

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 in to 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.

Adverse Change: As determined solely by OIB/MCEDD in accordance to its business expertise, OIB/MCEDD reserves the right to terminate any approval any time prior to the settlement of a loan in the event of a material adverse change in applicant’s/borrower’s personal or business financial status or any material adverse change in applicant/borrower or in any guarantor’s collateral and property or in any other matters which OIB/MCEDD analyzed in conjunction with this credit request (application); including, without limitation, no change in the structure of the approved loan.

REFERENCES

Please Provide Three Professional References

Name	Address	Phone	E-mail

Please Provide Three Personal References (can be family members)

Name	Address	Phone	E-mail

Oregon Investment Board Loan Fund Assistance Agreement

_____ (*Applicant*) 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.

Dated this _____ day of _____, 20__.

Name of Applicant

Name of Authorized Representative

Title

Signature of Authorized Representative for Applicant

AUTHORIZATION FOR CREDIT INVESTIGATION

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** _____

Policy on Confidentiality of Financial Information

The Oregon Investment Board (OIB)/Mid-Columbia Economic Development District (MCEDD) will not disclose any financial information concerning the Borrower's business to any person not serving on the Board or staff of OIB/MCEDD, with the following exceptions:

1. U.S. Small Business Administration
2. U.S. Department of Commerce - Economic Development Administration
3. USDA Rural Development
4. Oregon Business Development Department (Business Oregon)
5. Columbia River Gorge Commission
6. Small Business Development Centers
7. Other lenders involved in the Borrower's project
8. The applicant's or loan client's accountant and attorney
9. Those requesting information that OIB/MCEDD is required to release by law, including public meeting laws
10. Other persons designated by the Borrower and by OIB/MCEDD staff and stipulated immediately below:

Other: _____

Other: _____

By signing below, the applicant indicates that he/she has read, understood, acknowledged and accepted these conditions.

Date: _____

By: _____

By: _____

Voluntary Disclosure

Notwithstanding the provisions above, I agree to allow OIB/MCEDD to disclose the following information about my business and its project to any person, organization, business, governmental agency, or any entity upon approval of an OIB loan:

1. Business name
2. General description of project
3. Total project cost
4. Amount of OIB loan
5. Number of new jobs to be created/retained

Date: _____

By: _____

By: _____

Additional information to be submitted with application

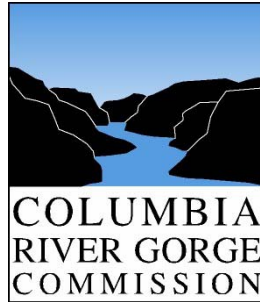
- ◆ Business Plan (required if applicant is a start up business or less than 1 year in operation)
- ◆ Business History/Forecasting Narrative (include management team, industry statistics, marketing niche),
- ◆ Resumes of owners, partners, key officers, and key personnel
- ◆ **Business Financials:** Balance sheets and income statements for business for the last 3 years
- ◆ Current interim (year to-date) balance sheet and income statement (not over 45 days old)
- ◆ Tax returns - both business and personal for the last 3 years
- ◆ **Personal financial statement:** for each proprietor, partner, shareholder or personal guarantor (*Note: All loans must be personally guaranteed by all persons with 20% or more ownership*)
- ◆ Profit and loss projections and income statement projections for 3 years (1st year monthly)
- ◆ Schedule of long term debt (include Lender, Amount borrowed, Remaining balance, Interest rate and Monthly payments)
- ◆ List of collateral offered (All OIB loans must be fully collateralized as determined by OIB/MCEDD staff)
- ◆ Bank denial or commitment letter

If applicable:

- ◆ Articles of incorporation and certificate/partnership agreement/LLC organization documents
- ◆ Site plan
- ◆ Earnest money agreements, financial agreements, contract agreements, lease/rental agreements
- ◆ Copy of bids or cost estimates by contractor
- ◆ Schedule for construction start and completion
- ◆ Appraisal
- ◆ Legal description of property
- ◆ Evidence of acceptable zoning/land use compliance
- ◆ Aging of accounts payable and/or accounts receivable
- ◆ Copy of equipment list and bids
- ◆ List of any affiliates and current financial statement for each
- ◆ Verification of applicant's equity/cash for project
- ◆ Environmental questionnaire

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) or mail 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. A map to assist with locating the township, range, section, and tax lot can be found at:
<https://crgc.maps.arcgis.com/apps/View/index.html?appid=000af0bb64934a0891ce3c5ff9283645>

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. Select all that apply and provide any further explanation at the end.

The Project:

1. Creates jobs, emphasizing family wage jobs
2. Focuses on workforce training and development
3. Expands the economy
4. Diversifies the economy
5. Increases the regions tax base
6. Sells area's products outside the region
7. Adds value to region's products
8. Helps develop new products
9. Provides support for adequate public infrastructure
10. Leverages use of available resources

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.)

COLUMBIA RIVER GORGE NATIONAL SCENIC AREA ECONOMIC DEVELOPMENT PROGRAM

Signatures: 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.

Applicant Signature Date

Property Owner(s) Signature Date

Property Owner(s) Signature Date

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