

LOAN PROGRAM  
REQUIREMENTS CHECKLIST

The following documents are required for a complete evaluation of your loan request. Submission of a **complete** application with documentation will aid in the timely processing of your request. Please write N/A (not applicable) next to those items that are not pertinent.

Please mark (x) if attached.

- |  |       |   |
|--|-------|---|
| 1. Preliminary Application (for each individual owning 10% or more of the business).                             | _____ | * |
| 2. Release   | _____ | * |
| 3. Questionnaire   | _____ | * |
| 4. Right to Financial Privacy Act form   | _____ | * |
| 5. Personal Financial Statement (for each individual owning 10% or more of the business)                         | _____ | * |
| 6. \$200.00 <b>non-refundable</b> research fee   | _____ | * |
| 7. Business Plan (see attached information for a Business Plan should contain)                                   | _____ |   |
| 8. Also Include:   |       |   |
| <b><u>FOR THE BUSINESS</u></b>   |       |   |
| a. Bank and Bank Account Number  | _____ |   |
| b. Previous 3 years Financial Statements (Balance Sheet and Income Statement)                                    | _____ |   |
| c. Current Financial Statement (Balance Sheet and Income Statement)  | _____ |   |
| d. Previous 3 years Income Tax Returns   | _____ |   |
| e. 5 year cash flow projections (the first two years on a monthly basis, then annually for the last three years) | _____ |   |

**FOR THE OWNERS, PARTNERS, PRINCIPALS**

- |  |       |  |
|--|-------|--|
| a. Personal Financial Statement, less than 90 days old   | _____ |  |
| b. Previous 3 years Income Tax Returns (a Complete copy) | _____ |  |

**RECORDS/DOCUMENTS**

- |  |       |  |
|--|-------|--|
| a. Minority Certification from the City of St. Petersburg, Pinellas County, or the State | _____ |  |
| b. Occupational License(s)   | _____ |  |
| c. If a partnership, the Partnership Agreement   | _____ |  |

**\*Documents are included in the Loan Application Package. Your application will not be processed until all applicable documents are included.**

REQUIREMENTS CHECKLIST (CONTINUED)

- d. If a Corporation, please submit:
  - 1. Names of Principals \_\_\_\_\_
  - 2. Stock ownership and percentage \_\_\_\_\_
  - 3. Certificate of Incorporation \_\_\_\_\_
  - 4. Copy of stocks issued \_\_\_\_\_
  - 5. Articles of Incorporation \_\_\_\_\_
  - 6. Certificate of Good Standing (Current) \_\_\_\_\_
- e. Insurance Information
  - 1. Business \_\_\_\_\_
  - 2. Personal \_\_\_\_\_
- f. Professional Services Providers
  - 1. Accountant ( name, address & telephone no. \_\_\_\_\_
  - 2. Attorney ( name, address & telephone no. \_\_\_\_\_
- 3. Others – name, address & telephone no. \_\_\_\_\_**

**Tampa Bay Black Business  
Investment Corporation, Inc.**

1920 E. Hillsborough Ave. Ste. 222  
Tampa, Florida 33610  
(813) 274 7925 Fax: (813) 274 -7927

**LOAN APPLICATION**

**1. Personal Information**

Name \_\_\_\_\_ Phone: \_\_\_\_\_ No. of Persons in Household/  
Total Gross Household Income  
/ \$ \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Social Security No. \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth (City, St or Foreign Country) \_\_\_\_\_  
U.S. Citizen: Yes \_\_\_ No \_\_\_ If No, Alien reg. # \_\_\_\_\_

**2. Business Information** (All owners of 20% of more must submit personal financial information)

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Social Security No./EIN \_\_\_\_\_

Type of Business: Check One  
\_\_\_ Corporation \_\_\_ Partnership \_\_\_ Sole Proprietorship

Current Number of Employees \_\_\_\_\_ Proposed Number of Employees \_\_\_\_\_ MBE Certified  
F/T \_\_\_\_\_ P/T \_\_\_\_\_ F/T \_\_\_\_\_ P/T \_\_\_\_\_ Yes \_\_\_ No \_\_\_

Number of years of experience in this type of business: \_\_\_\_\_ Where: \_\_\_\_\_

**3. Loan Request: \$**

Describe  
Project: \_\_\_\_\_  
\_\_\_\_\_

Describe the use and amount of funds requested:

Use	Amount
_____	\$ _____

Total Amount of Request \_\_\_\_\_  
\$ \_\_\_\_\_

**4. Applicant's Attestation**

I attest that the business has at least 51% black ownership and operational interests and is located in Hillsborough or Pinellas County, Florida. I agree to obtain technical or managerial assistance if advised to do so. All information provided is true and accurate. I further attest and acknowledge that as required by the Auditor General of the State of Florida, I have been provided a copy of the Single Audit Act requirement of all recipients of any State of Florida funds. There are specific instructions for those who are in receipt of \$300,000.00 or more with respect to a required Annual Audit (Section 2315.97, Florida Statutes: applicable rules of the Executive Office of the Governor and the Comptroller: and Chapters 10.550 or 10.650)

Signature \_\_\_\_\_ Date \_\_\_\_\_

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TAMPA BAY BLACK BUSINESS  
INVESTMENT CORPORATION, INC.

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DATE: \_\_\_\_\_

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I, \_\_\_\_\_, understand the loan application procedure, qualifications, and time constraints set forth. I understand that completing the loan application does not guarantee receiving a loan.

I authorize the Tampa Bay Black Business Investment Corporation, Inc. (TBBBIC) to inquire into any and all business and personal records related to \_\_\_\_\_.

I agree to indemnify and hold harmless the Tampa Bay Black Business Investment Corporation, Inc., its members, officers, employees and agents, and hereby release same from any and all claims, judgments, suits at law or any other action be it derivative or direct which may arise out of the above -mentioned inquires or which may arise out of technical assistance provided by the TBBBIC to any successful or unsuccessful loan applicant.

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Signature of Loan Applicant \_\_\_\_\_ DATE \_\_\_\_\_

Signature of Loan Applicant \_\_\_\_\_ DATE \_\_\_\_\_

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### **Customer Identification Requirements**

In accordance with Section 326 of the USA PATRIOT Act signed October 26, 2001, all financial institutions are required to obtain a copy of the documents used in identifying new account customers and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those individuals submitting applications to us prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or we were unable to form a reasonable belief that we know the true identify of the existing customer. In all cases protection of our customer's identity and confidentiality is our pledge to you. We thank you for your business.

**RIGHT TO PRIVACY ACT  
MICRO-ENTERPRISE LOAN PROGRAM**

This is a notice to you as required by the RIGHT TO FINANCIAL PRIVACY ACT of 1978 that the Tampa Bay Black Business Investment Corporation, Inc. has a right to access financial records held by any financial institution in connection with the consideration or administration of the COMMERCIAL BUSINESS LOAN for which you have applied. Financial records involving your transaction will be available to the **Tampa Bay Black Business Investment Corporation, Inc.** (TBBBIC) without further notice or authorization but will not be disclosed or released to another Agency or Department without your consent, except as required or permitted by law. It is acknowledged that the Tampa Bay Black Business Investment Corporation, Inc. is a private non profit organization; however, some funds utilized are from a public source. While the TBBBIC believes in the privacy of its files, the confidentiality has not been tested under Florida Statute 119- Public Records Law. A challenge for release would be protested vigorously; however, TBBBIC reserves the right to defend or not. As a result, it is recognized that information provided may become public record. It is further understood that completing the loan application does not guarantee receiving a loan.

18 USCS 1001

Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals, or covers up by any trick, scheme, or device a material fact, or makes any false, or fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisonment not more than five years, or both. (June 25, 1948, ch. 645 § 1.62 Stat. 749.)

I hereby certify that the foregoing information, submitted in support of my application for a commercial business loan is true and complete to the best of my knowledge and belief. I further certify that the penalties under USCS Title 18, Section 1001, for false and fraudulent statement(s) (see above) has been explained to me. I acknowledge receipt of the Financial Privacy Act. I hereby waive all claims against the Tampa Bay Black Business Investment Corporation and its personnel in connection with the assistance hereby requested.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

STATE OF FLORIDA

COUNTY OF \_\_\_\_\_

Subscribed and Sworn before me this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_.

Notary Public \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

**NOTICE: THIS APPLICANT UNDERSTANDS THAT COMPLETION OF THIS APPLICATION DOES NOT GUARANTEE ASSISTANCE WITH THIS PROGRAM**

**TAMPA BAY BLACK BUSINESS INVESTMENT CORPORATION  
QUESTIONNAIRE**

Be sure to answer the next 11 questions correctly. The fact that you have an arrest or conviction record will not necessarily disqualify you. An incorrect answer will cause your application to be turned down. If you answer yes, furnish details (on a separate sheet of paper) including name under which it occurred.

1. Are you presently under indictment, on parole or probation? \_\_\_\_\_ yes \_\_\_\_\_ no
2. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? \_\_\_\_\_ yes \_\_\_\_\_ no
3. Have you ever been convicted of any criminal offense other than a minor motor vehicle violation? \_\_\_\_\_ yes \_\_\_\_\_ no
4. Do you have any pending judgments against you? \_\_\_\_\_ yes \_\_\_\_\_ no
5. Have you ever filed bankruptcy? \_\_\_\_\_ yes \_\_\_\_\_ no
6. Have you any past or pending lawsuits? \_\_\_\_\_ yes \_\_\_\_\_ no
7. Do you owe IRS back taxes? \_\_\_\_\_ yes \_\_\_\_\_ no
8. Is there a lien against your business, or you personally? \_\_\_\_\_ yes \_\_\_\_\_ no
9. Does the business have a pending judgment? \_\_\_\_\_ yes \_\_\_\_\_ no
10. Does the business owe back taxes? \_\_\_\_\_ yes \_\_\_\_\_ no
11. Has the business any pending lawsuit? \_\_\_\_\_ yes \_\_\_\_\_ no

I (we), \_\_\_\_\_, understand that an incorrect answer will cause my application to be declined. I, (we) certify the above and the statements contained in the above questionnaire are true and accurate to the best of my knowledge.

\_\_\_\_\_  
Applicant's signature

\_\_\_\_\_  
Date

TO:

DATE:

RE: Request for Credit Information

NAME: \_\_\_\_\_ ACCOUNT # \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ TYPE ACCOUNT \_\_\_\_\_

To Whom It May Concern:

I/we, hereby, authorize you to release the requested information to Tampa Bay Black Business Investment Corporation, in connection with my/our loan file.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Applicant

Return to the attention of Albert Lee, President, Tampa Bay Black Business Investment Corporation,  
1920 E. Hillsborough Ave. Ste. #222, Tampa, Florida 33610.

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CREDIT INFORMATION:

DATE ACCOUNT OPENED \_\_\_\_\_ PRESENT BALANCE \_\_\_\_\_

HIGH BALANCE \_\_\_\_\_ LOW BALANCE \_\_\_\_\_

# OF O.D. IN LAST 6 MONTHS \_\_\_\_\_ # OF NSF IN LAST 6 MONTHS \_\_\_\_\_

PRESENT BALANCE \_\_\_\_\_

DATE: \_\_\_\_\_

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
PRINT NAME AND TITLE

**TAMPA BAY BLACK BUSINESS  
INVESTMENT CORPORATION, INC.**

**PERSONAL FINANCIAL STATEMENT  
AS OF \_\_\_\_\_ 20\_\_\_\_**

Complete this form if 1) a sole proprietorship by the proprietor; 2) a partnership by each partner; 3) a corporation by each officer or each stockholder with 20% or more ownership; 4) any other person or entity providing a guaranty on the loan.

Name \_\_\_\_\_ Residence Phone \_\_\_\_\_

Residence Address \_\_\_\_\_

City, State, & Zip \_\_\_\_\_

Business Name of Applicant/Borrower \_\_\_\_\_

ASSETS		LIABILITIES	
(Omit Cents)		(Omit Cents)	
Cash on Hand & in Banks	\$ _____	Notes Payable (to Bk & Others)	\$ _____
Savings Accounts	_____	(Describe in Section 2)	_____
IRA	_____	Accounts & Bills Due	_____
Accounts & Notes Receivable	_____	(Describe in Section 3)	_____
(Describe in Section 6)	_____	Mortgages on Real Estate	_____
Life Insurance--Cash Surrender	_____	(Describe in Section 5)	_____
Value Only (Describe in Section 10)	_____	Unpaid Income Tax	_____
Stock and Bonds	_____	(Describe in Section 8)	_____
(Describe in Section 4)	_____	Other Debts	_____
Real Estate	_____	(Describe in Section 9)	_____
(Describe in Section 5)	_____	_____	_____
Automobile--Present Value	_____	_____	_____
Other Personal Property	_____	_____	_____
(Describe in Section 6)	_____	_____	_____
Other Assets	_____	_____	_____
(Describe in Section 7)	_____	Total Liabilities	_____
Total	\$ _____	Net Worth	_____
		Total	\$ _____

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Income Investment	Legal Claims & Judgments
Real Estate Income	Provision for Fed Income Tax
Other Income (Describe)*	Other Special Debt

Description of items listed 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 separate sheet if necessary)**

Name & Address of Noteholder	Original Balance	Current Balance	Payment Amount	Terms (Monthly-etc.)	Collateral (If Any) & Type of Ownership

**Section 3. Accounts and Bills Due (Use separate sheet if necessary)**

Name & Address of Account	Account Number	Original Balance	Current Balance	Payment Amount	Terms (Monthly-etc.)

<b>Section 4. Stocks and Bonds (Use separate sheet if necessary)</b>				
Number of Shares or Face Value (Bonds)	Names of Securities	In Name Of	Are These Pledged?	Market Value

<b>Section 5. Real Estate Owned (List each parcel separately. Use supplemental sheets if necessary. Each sheet must be identified as a supplement to this statement and signed).</b>						
Address-Type of property	Mortgagor	Date Purchased	Original Cost	Present Value	Mortgage Balance	Monthly Payment

**Section 6. Other Personal Property. (Describe, and if any is mortgaged, state name and address of mortgage holder and amount of mortgage, terms of payment, and if delinquent, describe delinquency.)**

**Section 7. Other Assets, Notes & Accounts Receivable (Describe)**

**Section 8. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and what, if any, property the tax lien attaches)**

**Section 9. Other Debts (Describe)**

**Section 10. Life Insurance Held (Give face amount of policies--name of company and beneficiaries)**

<b>Section 11. Cash in Banks</b>			
Name of Institution	Account #	Type of Ownership	Amount on Deposit

TBBBIC/Lender is authorized to make all inquires deemed necessary to verify the accuracy of the statements made herein and to determine my/our creditworthiness. 'I) or (We) certify the above and the statements contained in the schedules herein are a true and accurate statement of (my) or (our) 'financial condition as of the date stated herein. This statement is given for the purpose of: Check one of the following)

\_\_\_\_\_ Inducing TBBBIC to grant a loan as requested in the application, to the firm whose name appears herein.  
 \_\_\_\_\_ Furnishing a statement of (my) or (our) financial Condition, pursuant to the terms of the guaranty executed by (me) or (us) at the same time TBBBIC granted a loan to the firm, whose name appears herein.

Signature		Signature	
Social Security No.	Date of Birth	Social Security No.	Date of Birth
Date Signed		Date Signed	