



Dear Small Business Applicant:

Thank you for contacting Self-Help about a loan for your small business. We look forward to working with you to find financing that best meets your needs. To make this process easier, please take time to read the following information about the application process.

What forms do I submit to apply for a loan?

A checklist of items you need to submit to us is on page 2 of this package. Most of the forms you need to submit to us are in the pages attached to this letter. A few items we will need, such as your tax returns, are not forms in this package. Just follow the checklist and you'll stay organized.

What do I do when I have my application package completed?

Please mail or deliver your completed application package to the loan officer listed on the business card with this package. This is who will work with you on your application. (If there is not a business card enclosed, then please call the nearest Self-Help branch and ask for the loan officer's name.)

What should I make sure not to forget?

Sign all forms where indicated. The items requiring your signature include the personal financial statement, the commercial loan application form, and your tax returns. Also, before you mail your completed loan application package to us, make a copy of the application package to keep for yourself. We keep all application materials sent to us and cannot return submitted forms.

What if I have questions about the loan application package?

If you have any questions about this package, the forms or the application process, please feel free to contact your loan officer or the nearest Self-Help branch. Our locations are:

Asheville	34 Wall St. Suite 704 Asheville, NC 28801	(828) 253-5251 (800) 229-7428
Charlotte	926 Elizabeth Ave. Suite 302 Charlotte, NC 28204	(704) 409-5900 (800) 394-7428
Durham	301 W. Main St, PO Box 3619 Durham, NC 27702	(919) 956-4400 (800) 476-7428
Greenville	301 S. Evans St. Suite 306 Greenville, NC 27858	(252) 752-8866 (800) 893-9669
Wilmington/ Cape Fear Credit Union	1109 New Pointe Blvd Suite 4 Leland, NC 28451	(910) 371-2034

Where can I find more information about Self-Help's loan programs?

The enclosed brochure includes information about Self-Help's commercial lending programs. You can visit our website at www.self-help.org to learn even more about our loan products and the other aspects of our nonprofit organization.



SMALL BUSINESS LOAN APPLICATION CHECKLIST

To provide you with the most efficient service, we ask that you please submit a complete application package. If you have questions concerning application forms or materials, feel free to call the nearest Self-Help office. Please send your completed package to the Self-Help loan officer listed on the business card enclosed with this application package.

Make a check in the appropriate box after you have included the item in your loan package. Please be aware that your loan officer may request additional items after receiving your loan application package.

Include these items with your loan application package

Check off when completed

Signed Commercial Loan Application (enclosed)	
Signed Personal Financial Statement (enclosed) <i>If married, submit a joint statement with your spouse.</i>	
Copy of Personal Federal Tax Returns for Most Recent 2 Years	
Copy of Business Federal Tax Returns for Most Recent 2 Years	
Internal or Audited Financial Statements for Most Recent 2 Years (for existing businesses only) <i>Not required for loans under \$35,000.</i>	
Current Year Internal Financial Statements Within the Last 60 Days (for existing businesses only)	
12-Month Income and Expense Projections <i>A form is enclosed as a guide. You do not need to use it as long as you provide us with similar information.</i>	
Business Notes Payable Schedule (enclosed)	
Resume(s) of Key Management	
Signed Disclosure Statement (enclosed)	
Business Plan (for new businesses only) <i>A form is enclosed as a guide. You do not need to use it as long as you provide us with similar information.</i>	

COMMERCIAL LOAN APPLICATION

Business or Organization Name _____ Who referred you to us? _____
 Street Address _____ City _____
 State _____ Zip Code _____ County _____ Federal Tax ID # (if incorporated) _____
 Type of Business _____ Date Started _____ Today's Date _____

Legal Structure (check one)
 C Corporation S Corporation Nonprofit Corporation Are you thinking about changing your legal structure? Yes No
 Legal Partnership Sole Proprietorship Limited Liability Corporation

Contact Person _____ Business Phone () _____
 Home Phone () _____ E-mail _____

Number of employees now _____ How many jobs will this loan create? _____

Briefly describe your business or organization and what you plan to do with this loan _____

PROJECT INFORMATION:

Uses of Funds	<i>Total uses should equal total sources.</i>	Sources of Funds	<i>Total sources should equal total uses.</i>
Land and/or Building Purchases	\$ _____	Loan Requested	\$ _____
New Building Construction	\$ _____	Owner's Investment	\$ _____
Building Improvements	\$ _____	Other Funding Sources	\$ _____
Machinery and Equipment	\$ _____	Specify _____	
Inventory	\$ _____		
Working Capital	\$ _____		
Other _____	\$ _____		
Other _____	\$ _____		
Total Project Uses	\$ _____	Total Project Sources	\$ _____

COLLATERAL INFORMATION:

Assets available to secure this loan	Value of Asset	Loans on Asset	Address of Asset
Property 1	\$	\$	
Property 2	\$	\$	
Inventory	\$	\$	
Equipment	\$	\$	
Accounts Receivable	\$	\$	
Other (specify):	\$	\$	
Other (specify):	\$	\$	

Names of Possible Co-Signers for Loan Request: _____

MANAGEMENT INFORMATION AND ACKNOWLEDGMENTS:

Please read the following and complete the information below.

The undersigned hereby certifies that the information contained in this application and related materials is true and correct. The undersigned hereby further certifies that the proceeds of any loan made as a result of this application will be used for business or organizational purposes only, and will not be used for personal or consumer purposes. The undersigned hereby affirms that he or she does not discriminate on the basis of race, color, religion, national origin, gender, marital status, or age. The undersigned hereby acknowledges that (1) no loan officer has authority to commit Self-Help to any loan without prior approval by Self-Help’s credit committee and (2) any loan commitment must be in writing and signed by an authorized representative of Self-Help. Self-Help is authorized to make all inquiries Self-Help deems necessary to verify the accuracy of this statement and to determine the creditworthiness of the business or organization. The undersigned also authorizes Self-Help to answer questions and inquiries from others seeking credit experience information about the business or organization.

Each individual owner of 20% or more of this business must sign below and fill in the information requested. For nonprofit organizations, please provide this information for the Executive Director, Treasurer and/or Board Chairperson.

_____	_____	_____
Name (print) _____	Name (print) _____	Name (print) _____
Address _____	Address _____	Address _____
_____	_____	_____
SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____
Date of Birth _____	Date of Birth _____	Date of Birth _____
% Ownership _____	% Ownership _____	% Ownership _____
Title/Function _____	Title/Function _____	Title/Function _____
Signature _____	Signature _____	Signature _____
Date _____	Date _____	Date _____

Please send this application form and the other items listed on the application checklist to the Self-Help loan officer listed on the business card enclosed in this package. Your application cannot be processed until we receive all required materials. Remember to make a copy of the materials for yourself since we will not be able to return them to you. Questions? Call us at the locations listed below.

Self-Help Office Locations

Asheville	34 Wall St. Suite 704 Asheville, NC 28801	(828) 253-5251 (800) 229-7428
Charlotte	926 Elizabeth Ave. Suite 302 Charlotte, NC 28204	(704) 409-5900 (800) 394-7428
Durham	301 W. Main St, PO Box 3619 Durham, NC 27702	(919) 956-4400 (800) 476-7428
Greenville	301 S. Evans St. Suite 306 Greenville, NC 27858	(252) 752-8866 (800) 893-9669
Wilmington/ Cape Fear Credit Union	1109 New Pointe Blvd Suite 4 Leland, NC 28451	(910) 371-2034

Section 4. Stocks and Bonds (Please label and sign any attachments to this section.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 5. Real Estate Owned (List each parcel separately. Please label and sign any attachments to this section.)			
	Property A	Property B	Property C
Type of Property (residential / commercial)			
Title in Name of:			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Balance			
Amount of Payment per Month			

Section 6. Other Liabilities			
	Yes	No	If yes, describe below or on a separate attachment.
Are you a guarantor, co-maker or endorser for any debt of another?			
Are you currently liable on any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any tax obligations past due?			
Are you obligated to pay alimony, child support or separate maintenance payment?			
Have you ever had a judgment recorded against you?			
Have you ever filed bankruptcy? If yes, list date of discharge.			

Section 7. Life Insurance Held				
Name of Person Insured / Insurance Company	Face Amount of Policy	Cash Surrender Value	Loans on Policy	Is Policy Assigned?

I am providing this financial statement for the purpose of obtaining or maintaining credit with SELF-HELP on my behalf or on behalf of others whose credit I may endorse, cosign or guarantee. I understand that SELF-HELP is relying on the information provided within this statement (including the designations made as to ownership of property) in deciding to grant or continue credit. I certify that THE INFORMATION PROVIDED IS TRUE AND COMPLETE and that SELF-HELP may consider this statement to be true and correct until a written notice of a change is given to SELF-HELP. SELF-HELP is authorized to make all inquiries SELF-HELP deems necessary to verify the accuracy of this statement and to determine my creditworthiness. I also authorize SELF-HELP to answer questions and inquiries from others seeking credit experience information about me. If this is a joint financial statement, these representations and warranties are from each of us. I HAVE READ, UNDERSTAND, AND HEREBY MAKE THESE REPRESENTATIONS AND WARRANTIES.

Signature _____ Date _____ Signature _____ Date _____

Who is your competition? Be specific. What are the advantages of your product or service?

What are your plans for growth or expansion? How does this relate to working capital, equipment and /or your building (location, size, age, zoning, condition)?

What is your financing plan? Please specify how much money you can put towards the project and how much money you need to borrow.

Include additional comments on separate pages.

Examples of N.C. Businesses That Save \$\$\$'s with "Green" Methods

- **The Bridge Street Café** in Hot Springs lowers its electric bill by using energy efficient lighting and daylighting, and insulating its building well. The historic restaurant uses cloth napkins instead of paper and a soda fountain instead of aluminum cans. It recycles and composts.
- Burlington apparel manufacturer **T.S. Designs** has made many "green" changes. Most notable is the conversion to organic cotton and non-toxic dyes. Workers benefit from upgraded task lighting. The company mows and waters less after replacing their lawn with low-maintenance and attractive native plants. See www.tsdesigns.com.
- **The Iredell-Statesville School District** designed a new elementary school to use energy more efficiently. High-performance thermal windows, occupancy sensors that turn off lights automatically, and the use of natural light have cut the building's utilities by 33%.

Some of the Best Resources for You on the Internet

Energy Star

www.energystar.gov

Jointly managed by the US Environmental Protection Agency and US Department of Energy, this site is full of information for small businesses and facility owners. It has calculators to figure out your potential savings, locations of EnergyStar product retailers, and other easy-to-use resources.

GreenBiz: The Resource Center on Business, the Environment and the Bottom Line

www.greenbiz.com

This site is the most comprehensive non-government resource you can find. It has an excellent "Business Toolbox" section. Go to the "GreenBiz Essentials" section within the "Toolbox" for quick and easy advice on using greener methods in specific areas of your business.

NC Department of Environment and Natural Resources, Division of Pollution Prevention

www.p2pays.org

North Carolina's state government website on pollution prevention (P2) is excellent. Click on "Small Business" for resources geared to different industries and facilities.

NC State University, Industrial Extension Service

www.ies.ncsu.edu

The IES site offers energy information and links you to free and reduced-cost consulting services.

Waste Reduction Partners

www.landofsky.org/wrp

Access a popular and low-cost environmental consulting program for western NC businesses and organizations (west of I-77) via this site.