



2515 Ceanothus Ave. Suite 105
Chico, CA 95973

Phone (530) 893-8732

Fax (530) 893-0820

Credit Authorization Form

To be completed by any owner of 20% or more of the business.

The following information is necessary for 3CORE to complete a thorough credit investigation and obtain a copy of your credit report.

A Photostat copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original

Legal Name: _____

Legal Address (No P.O. Boxes): _____

City, State and Zip Code: _____

Telephone Number: _____

Fax Number: _____

Driver's License Number: _____

State: _____

Social Security Number: _____

DOB: ____ / ____ / ____

Legal Name: _____

Legal Address (No P.O. Boxes): _____

City, State and Zip Code: _____

Telephone Number: _____

Fax Number: _____

Driver's License Number: _____

State: _____

Social Security Number: _____

DOB: ____ / ____ / ____

I hereby authorize 3CORE to contact credit reporting agencies and creditors with regards to the status of any past or outstanding debt or other credit history or information that such agencies make available for credit worthiness evaluation at present or at any time in the future for the purpose of making or monitoring a loan. Such information may include, but may not necessarily be limited to, employment and income verification and account deposit histories and balances.

I have been informed that the requested credit report is for 3CORE use only and I will not be able to obtain a copy from 3CORE. However, I have been informed that I may contact the credit reporting agencies individually to obtain a copy of a similar report.

3CORE will use its reasonable efforts to keep confidential such non-public financial and other information regarding this Credit Authorization and my loan application (the "Application") as it may receive, and I understand and agree that in any event 3CORE may disclose any such information (a) to its directors, officers, employees, service providers, funding sources and agents, including accountants, legal counsel and other advisors (it being understood that 3CORE has limited power and control over its agents, employees and other third parties and any failure by them to keep furnished information confidential shall neither constitute a breach of this confidentiality provision nor afford the undersigned or any other party a right of action against 3CORE, its agents or employees), (b) to the extent requested by any government authority, (c) to the extent required by applicable laws or regulations or by any subpoena or similar legal process, (d) in connection with the exercise of any remedies hereunder or any suit, action or proceeding relating to this Credit Authorization or the application, or the enforcement of rights hereunder, (e) with my consent or (f) to the extent such information (i) becomes publicly available other than as a result of a breach of this confidentiality provision or (ii) becomes available to 3CORE on a non-confidential basis from a source other than me; provided that in no event shall 3CORE be obligated or required to return any materials furnished by me, my business or any of its affiliates.

Date: _____

Signature: _____

Print Name: _____

Date: _____

Signature: _____

Print Name: _____



LOAN APPLICATION FEE POLICY

Thank you for your application. 3CORE's policy for refunding the Loan Application fee is as follows:

Fee is Non Refundable

By signing below, I acknowledge that I have read and understand the above policy.

Applicant Signature:	Date:
Applicant Signature:	Date:

Business Loan Application

LOAN REQUEST

Loan Amount:

Loan Amount Requested: \$ _____

Term: _____ Months Years

Purchase Price: \$ _____

(include copy of agreement for equipment/vehicle/land purchases)

Loan Type:

Term Loan

Business Line of Credit

Additional Information:

This request is to: Refinance existing debt Purchase new equipment Working capital Business Purchase
 Acquire Real Estate Machinery Line of Credit Inventory Purchase
 Leasehold Improvements Other (describe): _____

LOAN PURPOSE & COLLATERAL

What are the loan proceeds going to be used for: _____

Use of Funds

	Amount of Loan Request (listed on line "A" on page 1)	Plus	Applicant's Equity Contribution (Listed on line "B" on page 1) Plus Any Additional Funds That Will Be Used For This Project	Equals	Total Project Cost
Inventory	\$	+	\$	=	\$
Equipment & Machinery	\$	+	\$	=	\$
Working Capital	\$	+	\$	=	\$
Business Purchases	\$	+	\$	=	\$
Leasehold Improvements	\$	+	\$	=	\$
Real Estate Purchase	\$	+	\$	=	\$
Refinance Debt	\$	+	\$	=	\$
Construction					
Loan fees (if you would like a loan from 3CORE, include estimated loan fees here)	\$	+	\$	=	\$
Other	\$	+	\$	=	\$
Total	\$	+	\$	=	\$

Source of funding	\$
Borrower Funds (B)	\$
Private Party Financing (A)	\$
Bank Financing (A)	\$
3CORE Loan (A)	\$
Other:	\$
Total Funding	\$

Summary of Collateral

Collateral Available:

Collateral	Name of Owner(s)	Present Market Value
Real Estate		\$
Equipment & Machinery		\$
Inventory		\$
Other business assets		\$
Total		\$

*Loans will be secured by all business assets unless specific assets, acceptable to the 3CORE, are pledged. Please describe fully any such specific assets that you wish to use as collateral. Please note which assets, if any are pledged as collateral for other loans. Please note location of collateral if different than your business location.

BUSINESS INFORMATION

Business Legal Name (exact legal name) _____ DBA (if applicable) _____

Taxpayer ID Number _____ Year Business Began Operation _____ Years of Current Ownership _____ Years owners have been in this line of business _____ Annual Sales _____

Business Type: Sole Proprietorship Other _____ (specify corporation, partnership, limited liability company)

Description of Business or Service _____

Primary Contact Name _____ Business Phone () _____ Business Fax () _____ email _____

BUSINESS PHYSICAL LOCATION (cannot be a P.O. box):

Street Address _____

City _____ County _____ State _____ Zip _____

BUSINESS MAILING ADDRESS (if different from above):

Street Address _____

City _____ County _____ State _____ Zip _____

About Your Products

Describe your products/services _____

How are your products sold? Walk-in business Internal Sales Force Direct Mail Telemarketing
 Representative/Distributors Other _____

About Your Industry

List three of your major competitors 1. _____
 2. _____
 3. _____

On what basis do you compete? Price Location Service Major Brands Product Other _____

About Your Sales

What are your projected sales this year? \$ _____ How many customers do you have? _____

Does any customer represent more than 10% of your total sales?
 No Yes, please list customer names and percent of sales below

	%		%
	%		%

Has your business been profitable?
 Yes No, please describe below.

Are your sales seasonal?
 No Yes, please describe below.

What percentage of sales is in cash? _____% What percent of your sales is in credit cards _____%

What are your selling terms? Cash Net/10 Net/30 Net/60 Other _____

What are your purchasing terms from vendors? Cash Net/10 Net/30 Net/60 Other _____

Do you sell to the local, state, or federal government? No Yes, specify % of sales _____%

Do you sell internationally? No Yes, specify % of sales _____%

FINANCIAL INFORMATION

Business Deposit Accounts

CPA Name: _____ Phone Number: _____

Financial Institutions	Account Type	Current Balance	Average Balance
		\$ _____	\$ _____
		\$ _____	\$ _____
		\$ _____	\$ _____

BUSINESS DEBTS

Business Debts List all business debts, including accounts and/or payables. Include any existing outstanding debt. Be sure to include any business loans from family or friends, credit card debt, or any other debt the business has.

Place an * by the item that you are requesting to be refinanced. If necessary attach additional page.

Creditor	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Past Due

RELATED BUSINESS ISSUES

(If Yes, please explain on a separate sheet)

Has the Business Applicant ever declared bankruptcy? Yes No If yes, Date of occurrence: _____

Has any Principal, Guarantor or Co-applicant ever declared bankruptcy? Yes No If yes, Date of occurrence: _____

Is the Business Applicant liable as guarantor or endorser on an existing or outstanding loan? Yes No If yes, Date of occurrence: _____

Is any Principal, Guarantor or Co-applicant liable as guarantor or endorser on an existing or outstanding loan? Yes No If yes, Date of occurrence: _____

Is the Business Applicant or any Principal, Guarantor or Co-applicant a party to any legal claim or lawsuit? Yes No If yes, Date of occurrence: _____

Is the business already pledging any assets for a loan or lease? Yes No If yes, Date of occurrence: _____

Is the Business Applicant or any Principal, Guarantor or Co-applicant currently past due on any taxes? Yes No If yes, Date of occurrence: _____

Is there any tax liens filed against the Business Applicant, or any Principal, Guarantor, or Co-applicant?
occurrence: _____

Yes No If yes, Date of

Does Business Applicant own or lease occupied building? Own Lease

If leased, name of lessor: _____

Mailing address of lessor: _____

Years remaining on lease: _____

Monthly lease payments, if applicable: \$ _____

OWNERSHIP/MANAGEMENT INFORMATION

List all owners of the company

Name	Social Security #	Title	Percent Ownership	Number of Years in This Line of Business	Payment

Principal, Guarantor, or Co-applicant information

Name	Position	Social Security Number			
Address					
Home Phone	Cell Phone	Business Phone	Email		
Name	Position	Social Security Number			
Address					
Home Phone	Cell Phone	Business Phone	Email		
Name	Position	Social Security Number			
Address					
Home Phone	Cell Phone	Business Phone	Email		
Name	Position	Social Security Number			
Address					
Home Phone	Cell Phone	Business Phone	Email		

Business References

3CORE may contact these references to verify your relationship with them (suppliers, customers, vendors, etc.)

Contact Name & Company Name	Address, City, State, Zip Code	Phone Number
1.		
2.		
3.		

Public Benefit

As a direct result of receiving the requested loan, will your business:

Create jobs? Yes No

Please estimate how many full/part time jobs the business will create in the next 2 years: _____

Retain jobs? Yes No If yes, please estimate how many jobs the business will retain: _____

Authorization: Each Business Applicant and each person or entity signing this Application (“Signer”) certifies that all information provided by the Business Applicant and the signer(s) is true and complete and authorizes 3CORE and its agents to obtain credit and employment information about the Business Applicant and signer(s); obtain credit reports and make any inquiries 3CORE and its agents consider appropriate in connection with this application or review of this loan account from time to time; make 3CORE’s experience with this loan account and information about this application available to credit bureaus, other signers or other persons who have expected to have financial dealings with the Business Applicant and the signer(s); share collection information with signer’s other creditors; and disclose account information as required by law. Each signer acknowledges that the additional information may be required in order to make a final credit decision.

Required Signers: All signers must also be duly authorized to sign on behalf of applicant.

ACKNOWLEDGEMENT: EACH SIGNER ACKNOWLEDGES THAT 3CORE AND IT’S AGENTS MAY RELY ON THE STATEMENTS AND INFORMATION SET FORTH IN THIS APPLICATION AND THAT SUCH STATEMENTS AND INFORMATION MAY BE INCORPORATED BY REFERENCE IN ANY AGREEMENT ANY OF THE UNDERSIGNED MAY ENTER INTO WITH 3CORE. EACH OF THE UNDERSIGNED HEREBY AGREES TO NOTIFY 3CORE PROMPTLY OF ANY CHANGE IN ANY SUCH STATEMENT OR INFORMATION. EACH SIGNER HAS READ AND UNDERSTOOD THE TERMS OF THIS APPLICATION, INCLUDING ANY ADDENDUM, AND REPRESENTS AND WARRENTS THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.

X			
Signature	Print Name	Title	Date
X			
Signature	Print Name	Title	Date
X			
Signature	Print Name	Title	Date
X			
Signature	Print Name	Title	Date

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 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 the applicant has in good faith exercised any right under Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning creditors is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. 3CORE is an equal opportunity provider and employer.





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Personal Budget Analysis

To be completed by any owner of 20% or more of the business

Name: _____

*Spouse's Name: _____

Expenses	Monthly Amount
Rent/Mortgage Payment	\$
Real Estate Taxes	\$
Auto Loan(s)	\$
Student Loan(s)	\$
Credit Card(s)	\$
Other Loan(s)	\$
Utilities & Telephone	\$
Insurance (all)	\$
Food	\$
Clothing	\$
Child Care	\$
Other(_____)	\$
Total Monthly Expenses	\$

CERTIFICATION

In signing below, I/we hereby certify that the above information is valid and correct to the best of my/our knowledge as of the date hereof.

Date: _____ Applicant's Signature: _____

Applicant's Printed Name: _____

Date: _____ Spouse's Signature*: _____

Spouse's Printed Name*: _____

* If applicable



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Personal Financial Statement

(must be within 90 days of application date)

To be completed by any owner of 20% or more of the business.

First Name	Middle Name	Last Name	
Home street address	City, State, Zip code	Home Phone number	
How long have you lived at your current address? Payment	<input type="checkbox"/> Own <input type="checkbox"/> Rent	\$	Monthly
Are you currently (check one) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Other (single, divorced or widowed)			
Name of current employer	Employer's address	City, State, Zip code	Phone Number
Current job title	Dates of employment	\$	Monthly Salary
Name of previous employer	Dates of employment (if more space is required attach a separate sheet or resume)		

Spouse and /or Co-Applicant

First Name	Middle Name	Last Name	
Name of current employer	Employer's address	City, State, Zip code	Phone Number

Schedule 1. Stocks and Bonds

Do you own 10% or more of any other company? Yes No

Please list any stocks or bonds you own in the chart below. Do not include retirement accounts such as IRA's. 401(k)'s etc.

How Held*	Number of Shares Or Bond Amount	Description	Pledged to another Party Yes or No	Present Market Value
				\$
				\$
				\$
* Indicate J-Jointly with Spouse; O-Jointly with other than Spouse; A-Applicant's Separate property; S-Spouse's separate property				
Total				\$

Schedule 2. Notes Receivable

(Personal loans you have made to any other person or entity).

Name of Debtor	Date the Loan Was Made	Annual loan Payment Amount	Date of Final Payment of the Loan	Remaining Balance
			\$	\$
			\$	\$
			Total	\$

Schedule 3. Real Estate Owned

How Held*	Property Address	a. Market Value	c. Date of purchase	Name of Lender	a. 1st Mortgage Balance	Monthly Payment 1 st	Status of Mortgage
		b. Cost			b. 2 nd Mortgage		
		a.\$			a.\$	\$	
		b.\$			b.\$	\$	
					c.\$	\$	
		a.\$			a.\$	\$	
		b.\$			b.\$	\$	
					c.\$	\$	
	Totals	a.\$		Totals	a.\$	\$	
		b.\$			b.\$	\$	
					c.\$	\$	

*Indicate J-Jointly with spouse; O-Jointly with other than Spouse; A-Applicant's separate property; or S-Spouse's separate property.

Schedule 4. Personal Revolving Credit

(Credit cards and other revolving debt).

Creditor's Name	Monthly Payment	Present Balance
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
4. _____	\$ _____	\$ _____

Schedule 5. Installment Loans and Notes Payable

(Student loans, auto loans and other loans).

Creditor's Name	Monthly Payment	Collateral	Present Balance
1. _____	\$ _____	_____	\$ _____
2. _____	\$ _____	_____	\$ _____
3. _____	\$ _____	_____	\$ _____

Please use information from Schedules 1 to 5 (pages 10 & 11) to complete the table below.

Assets		Amount	Liabilities		Amount
Personal bank account (s)		\$	Mortgage on real estate (schedule 3)		\$
Stocks & bonds (schedule 1)		\$	Personal revolving credit (schedule 4)		\$
Notes receivable (schedule 2)		\$	Installment loans and notes payable (schedule 5)		\$
Real Estate owned (schedule 3)		\$	Unpaid Taxes		\$
Retirement accounts IRA/Keogh/401k		\$	Loan(s) on Life Insurance		\$
Other investments		\$	Any other loan and liabilities not already listed; describe on separate sheet		\$
Automobiles		\$			
Cash Value life insurance		\$			
Other assets(provide itemized list)		\$			
Total Assets		\$	Total Liabilities		\$

Total Assets Minus Total Liabilities = \$ _____ Net Worth

Annual Expected Income and Expenses (Covering the Next 12 Months)

(You do not have to list income from alimony, child support, or public assistance unless you want 3CORE to consider it for the purpose of this Application).

	Annual Income		Annual Expenses
Annual salary or wages from any job(s) you have outside of your business	\$	Annual living expenses(multiply your Total Monthly Expenses on your Personal Budget Analysis form by 12)	\$
Annual rental income	\$	Annual income taxes	\$
Annual business income (your salary or owner's draw from your business)	\$	Annual other expenses	\$
Annual other income (describe)	\$	Payments on any loans and contracts not listed in your Personal Budget Analysis	\$
Total Annual Income	\$	Total Annual Expenses	\$

Total Annual Income Minus Total Annual Expenses = _____

Contingent Liabilities

Do you have any other loan(s) or have you entered into any other important contract(s) not described yet in this Personal Financial Statement? Yes No

If yes, please explain: _____

General Information

If you are married and a resident of California, questions 1-10 also apply to your spouse.

- 1. Are any of your assets held in trust? Yes No
- 2. Are there any unsatisfied judgments against you? Yes No
- 3. Have you declared bankruptcy within the past ten years, or are you currently involved in a bankruptcy proceedings? Yes No
- 4. Have you been a principal or guarantor of the obligations of a firm that declared bankruptcy in the past ten years? Yes No
- 5. Are you currently under audit by the IRS or any state or local tax authority? Yes No
- 6. Do you have any outstanding tax liabilities not already disclosed on this Personal Financial Statement? Yes No
- 7. Are any of your assets pledged or debts secured except as shown on this Personal Financial Statement? Yes No
- 8. Have you directly or indirectly been obligated on any loan or financing arrangement that resulted in foreclosure, repossession of assets, transfer title in lieu of foreclosure, or judgment? Yes No
- 9. Are you a party to a lawsuit? Yes No
- 10. Have you been convicted of a crime? Yes No

(A conviction will not necessarily result in the denial of this Application.)

If you answered yes to any of the questions above, please explain. (Attach separate sheet if necessary).

Are you a U.S. Citizen? Yes No

If you answered no, provide Alien Registration Number: _____

Please provide a copy of front & back of registration card.

CERTIFICATION

The undersigned, for the purpose of procuring and establishing credit from time to time with 3CORE and to induce 3CORE to permit the undersigned to become indebted to 3CORE on notes, endorsements, guarantees or otherwise, certifies that this Personal Financial Statement is a full, true and correct statement of the financial condition of the undersigned on the above date, and agrees to notify 3CORE immediately of the extent and character of any material change in said financial condition, and also agrees that if a third party attempts to obtain or hold by writ of execution, garnishment, attachment, or other legal process, the assets of the undersigned, or property of the undersigned held by 3CORE, or if any of the representations made in this Personal Financial Statement prove to be untrue, or if the undersigned fails to notify 3CORE of any material changes as above agreed, or if the business or any interest therein of the undersigned is sold, then and in such case, at 3CORE's option all the obligations of the undersigned to 3CORE, or held by 3CORE shall immediately become due and payable, without demand or notice. This Personal Financial Statement shall be constructed by 3CORE to be continuing statement of the financial condition of the undersigned until the undersigned advises in writing to the contrary. 3CORE may request that the undersigned complete a new and original Personal Financial Statement of all assets of the undersigned upon each and every transaction in and by which the undersigned hereafter becomes indebted to 3CORE.

I assure 3CORE that all the information furnished is complete and correct. 3CORE may verify any of this information. I understand I may apply for credit in my name alone without my spouse or any other person, regardless of my sex or marital status.

Date: _____

Signature: _____

Print Name: _____