

MICRONAIRA

Small Business Loan Application

SECTION I - BUSINESS INFORMATION

Type of Business/Organization

() Sole Proprietorship () S Corporation () Not yet established
 () Partnership () C Corporation () Other

Describe Type of Business (Product or Service): _____

Business History

Business Status: () Start-up (Not Started) Existing: () Under 12 months () Over 12 months
 Date Business Established: ____/____/____ # of Employees: Full Time ____ Part Time ____
 Federal Tax ID Number: _____ SIC Code _____
 Legal Name of Business _____ Years in Business _____
 Business Insurance Agent _____ Firm Name _____ Phone # _____
 Name of Franchise (If Applicable) _____

Address (Proposed if start up) _____
 City _____ State _____ Zip _____
 How long has business been at current address? _____
 Business Phone #: () _____ e-Mail Address: _____
 Cell Phone #: () _____ Fax #: _____
 Number of Employees now _____ After Loan _____ Lease / Own or Rent property _____

Name of Business Bank _____ Account Number _____
 Bank Address _____ City _____ State / Zip _____
 Contact person at the bank _____ Phone #: _____

Other Business Information

#	Description	Yes (√)	No (√)
1	Does the business or any of the owners have any judgements, unsettled lawsuits or pending disputes?		
2	Has the business or any of the owners been involved in a bankruptcy or insolvency proceeding in the last seven years?		
3	Is the business or any owner liable as a co-maker on any loans?		
4	Does the business or any of the owners owe any taxes?		
If the answer to any of the above questions is Yes, please provide an explanation.			

SECTION II - LOAN REQUEST INFORMATION

Loan requests for new businesses must be accompanied by a business plan. Loan requests for existing businesses should include a business plan summary describing the reasons for which financing is requested.

Have you completed a business plan? () Yes () No If yes, please attach a copy of your business plan. If no, would you like information to help you prepare a business plan? () Yes () No

Purpose of Loan _____

Amount Needed \$ _____ Proposed Repayment Term: _____ Years

How will the loan help the business? _____

Have you contacted a bank for financing? () Yes () No If Yes, what bank? _____

Contact person at the bank _____ Telephone #: () _____

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Use of the Loan Funds

Item	Description	Amount
Equipment		
Furniture / Fixtures		
Inventory		
Working Capital		
Other:		
Total		\$

Please review this section carefully and provide the following information with your application form to prevent delays in processing of your application. Please include a \$100 or 1% of requested funds, whichever is higher for acquisition fee. MicroNaira will not process your application until the fee is received.

Existing Business Information Required

- Business Plan Summary
- Personal Tax Returns for three years
- Business Tax Returns, as applicable
- Financial Statements for one year
- Cash Flow Projections for one year
- List of Customers and Suppliers
- List of Creditors
- Personal Financial Statements for 90 days
- Resume(s) for Owner(s) and Management
- Copies of permits and licenses to business
- Other: _____

Start-up Business Information Required

- Business Plan
- Personal Tax Returns for three years
- Monthly Cash Flow Projections for one year
- List of Potential Clients and Supplies
- List of Creditors
- Personal Financial Statements for 90 days
- Resume(s) for Owner(s) and Management
- Copies of permits and licenses to business
- Company Product or Service Brochure
- Other: _____

SECTION III - BORROWER'S INFORMATION

Borrower 1 - Principal

Are you a U.S. Citizen? Yes No % Owner _____ Title _____
 Name _____ SSN# _____
First Middle Last
 Maiden Name _____ Other Name _____
 Date of Birth ____/____/____ Place of Birth _____
 Home Address _____ City _____ State _____ Zip _____
 Home Phone #: () _____ Cell Phone #: () _____
 Bank Name _____ Bank Account #: _____
 Bank Phone #: _____
 Current Employer _____ Position _____ Years _____
 Name of Supervisor _____ Phone #: () _____
 Previous Employer _____ Position _____ Years _____
 Name of Supervisor _____ Phone #: () _____
 Nearest relative not living with you _____ Phone #: () _____

List two largest personal debts

Company / Creditor	Collateral / Purpose	Original Amount	Unpaid Balance	Monthly Payment

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Borrower 2

Are you a U.S. Citizen? () Yes () No % Owner _____ Title _____
 Name _____ SSN# _____
 First Middle Last
 Maiden Name _____ Other Name _____
 Date of Birth ____/____/____ Place of Birth _____
 Home Address _____ City _____ State _____ Zip _____
 Home Phone #: () _____ Cell Phone #: () _____
 Current Employer _____ Position _____ Years _____
 Name of Supervisor _____ Phone #: () _____
 Previous Employer _____ Position _____ Years _____
 Name of Supervisor _____ Phone #: () _____
 Nearest relative not living with you _____ Phone #: () _____

Business References

Name	Relationship	Home Phone	Daytime Phone

Personal Financial Statement

Assets: Items of value that belong to you. Please indicate your best estimate of current value.

Liabilities: Money that you owe to others. Please state the monies owed.

Assets		Liabilities	
Items	Amount	Items	Amount
Real Estate Owned (list below #1)		Real Estate Mortgages	
Cash On Hand / In Bank		Loans Automobile	
Stocks / Securities (list below #2)		Loans Unsecured	
Cash Value of Insurance		Total Credit Card Balances	
Automobiles		Debt Owed Individuals	
Retirement Accounts (IRA, 401K)		Stocks Margin Account Loans	
Personal Property		Other:	
Other:		Total Liabilities	
Total Assets		Total Liabilities	
Net Worth: Assets - Liabilities = \$			

Detail Schedules

#1 Real Estate Owned:	Location	Purchase Date	Current Value
#2 Stocks Owned:			

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SECTION IV - CERTIFICATIONS & DISCLAIMERS

Please read the following certifications carefully and sign below. All company owners, officers or partners must sign below. If you have any questions, please contact MicroNaira at 585.217.7297 or by e-mail at info@MicroNaira.com

1. I agree that MicroNaira may render technical assistance, directly or indirectly to me and / or the business based on information I provide, in connection with business plans, loan support and financial projections. Such assistance and all statements made in connection therewith are for my internal use only, and are not to be used or communicated in any manner whatsoever to third parties without MicroNaira's express written consent.

I agree to indemnify and hold MicroNaira harmless in connection with the use or misuse of this information.

2. I certify that this company does not deny services, employment or membership to persons based on political preference, race, religion, age, gender, sexual preference, handicap, or marital status.

3. I certify that ownership of the company is at least 51% by U.S. citizens or persons admitted to the U.S. for permanent residence.

4. I certify that MicroNaira or any of its principal officers, including immediate family does not hold any legal or financial interest or influence in any of its principal officers.

5. I hereby authorize MicroNaira and / or its affiliates or lending institution, creditor, credit association, trade or credit reporting bureau, or any other person who has knowledge of Borrower's credit or trade history to release such information to MicroNaira, Inc or its assignee(s) or designee(s). A photographic or faxed copy of this application shall be valid as the original.

Acknowledgement

By signing below, the applicant agrees to the following: All answers to the questions in this application and any attachments are complete and true. MicroNaira has the right to verify the accuracy of the information provided in this application. MicroNaira is authorized to check applicant's credit and provide credit information to others. I understand that intentional misrepresentation of facts may be the basis for denial of credit.

Borrower 1

Signed _____

Signed _____

Date ____/____/____

Borrower 2

Signed _____

Name _____

Date ____/____/____

Thank you for your interest in MicroNaira.

Upon the receipt of a completed application, including supporting documentation and the acquisition fee, MicroNaira will process your application. Where necessary, a MicroNaira representative will contact you to discuss your application further. If you have any questions, please contact us at 585.217.7297 or by e-mail at info@MicroNaira.com.

Click on link to e-mail this form. loans@MicroNaira.com