

DISASTER RECOVERY MICROLOAN BUSINESS APPLICATION

The East Central Wisconsin Regional Planning Commission, Microloan Fund Lender may ask for additional information not included in this application.

SECTION I-BUSINESS INFORMATION	
Legal Entity: <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Nonprofit (Attach copies of IRS documents showing acceptance of Federal Tax Exempt Status)	
Legal Name:	
Trade Name:	
Mailing Address:	
City, State, Zip:	County:
FEIN: (Federal Employee Identification Number –Tax ID)	
Date Established:	State of Organization (Per Articles of Incorporation/Organization):
Current Employment	Full-time: <input type="text"/> Part-time: <input type="text"/>
Website URL:	Phone:
Head of Organization:	Title:
Phone:	Email:
Briefly describe the business including products/services, locations and customers:	

SECTION II- PRIMARY APPLICATION CONTACT	
Project Contact:	Title:
Email:	Office Phone:
Cell Phone:	Mailing Address:
City, State, Zip:	

SECTION III- BUSINESS OWNERSHIP			
List All Owners:			
Name	Ownership %	Phone	Email
How many years has the business been under current ownership?			

SECTION IV- AFFECTED PROPERTY	
Physical Address:	
City, State, Zip:	
Property Owner:	
Email:	Office Phone:
Cell Phone:	Mailing Address:
City, State, Zip:	

SECTION V- DAMAGE

Describe the extent of your business loss to building, land, equipment, inventory etc. (attach photos if available):

Estimated Total Physical Business Damage:	
--	--

Has or will your business register for assistance with FEMA Yes No

If no, please explain:

We encourage you to register with FEMA. FEMA's contact information is provided at the bottom of the last page.

Has/will your business apply for Small Business Administration (SBA) Assistance? Yes No

If no, please explain:

We encourage you to register with SBA through the contact information provided at the bottom of the last page.

Have/will any of the business's damages or economic losses be covered by other sources such as insurance, grants, reimbursements, loans, etc? Yes No

Please explain:

Insurance Carrier / Funding Source Name:	Agent's / Rep's Name:
---	------------------------------

Agent's / Rep's Email:	Agent's / Rep's Phone:
-------------------------------	-------------------------------

SECTION VI- LOAN REQUEST

Please detail how you intend to use the microloan dollars:

Note: Business and/or personal guarantee(s) and a security agreement from the applicant will be required.

Rent/Mortgage Expense:	
-------------------------------	--

Operating Costs (taxes, fines and fees are not eligible):	
--	--

Architecture & Engineering:	
--	--

Equipment/Furniture/Fixtures:	
--------------------------------------	--

Inventory Replacement:	
-------------------------------	--

Repairs/Renovations:	
-----------------------------	--

TOTAL (not to exceed \$15,000):	<small>Click here to enter text.</small>
--	--

SECTION VII- BANKING - LENDER REFERENCE

Banking-Lender:	Banking-Lender Contact:
------------------------	--------------------------------

Email:	Office Phone:
---------------	----------------------

Cell Phone:	Mailing Address:
--------------------	-------------------------

City, State, Zip:

SECTION VIII- BUSINESS STATUS

Answering no to one or more of the questions below or being unable to provide information requested below may not exclude you from a loan. You must however be current on all taxes prior to loan closing.

(a) Are you (personally) and your business current with state and federal taxes? Yes No

If no, please explain the amount overdue, reason and how you plan to become compliant prior to loan closing:

(b) Are you (personally) and your business current on your personal and business property taxes?
 Yes No

If no, please explain the amount overdue, reason and how you plan to become compliant prior to loan closing:

(c) Are you (personally) and your business compliant and current with the terms and conditions of any loan, loan guarantee, leases, or financing arrangements with any other creditor? Yes No

If no, please explain the amount overdue, reason and how you plan to become compliant.

(d) Is your business currently registered with the Wisconsin State Department of Financial Institutions? (This question is not applicable for a business operating as Sole Proprietorship) Yes No

If no, please explain how you will become registered prior to loan closing:

(e) There is no known occurrence or event that could have an adverse material impact on you or your business. Such as but not limited to lawsuits, criminal actions, bankruptcy, violation of laws, lawsuits, criminal or civil actions, bankruptcy proceedings or regulatory intervention? Yes No

If no, please explain how you will resolve this prior to loan closing:

(f) Attach a copy of the business's most current federal and state tax return or personal tax return if a Sole Proprietorship

(g) Attach a copy of the business's most recent balance sheets and profit and loss statements. If not available, please explain:

(h) Attach a copy of personal financial statements of owners owning 20% or more of the business.

SECTION IX – COMPLIANCE CHECKS FOR MICROLOAN ELIGIBILITY

Your business and its owners need to be in compliance with several authorities including but not limited to the following.

(a) For-profit Corporations, Limited Liability Companies, Limited Liability Partnerships, Limited Partnerships and Cooperatives doing business in the State of Wisconsin are required to register with the Department of Financial Institutions (DFI). These type of businesses must be registered using their legal name and be current with DFI. If your business is not listed as being current in DFI records your business is not eligible for a microloan. Businesses operating as Sole Proprietorships are not required to be registered with the DFI.

(b) The State Department of Revenue maintains a database of businesses and individuals with outstanding delinquent income taxes due to the State. Presence on this list indicates that the applicant or principal owner is in arrears on its income taxes. Any listed business or principal owner is not eligible for a microloan until they have paid their taxes and are removed from this list.

(c) The State Department of Workforce Development maintains a list of contractors debarred for state labor standard noncompliance related to state or local public works projects, or publicly funded private construction projects. Debarred businesses are not eligible for a microloan unless satisfactory evidence is provided that the issue is being resolved.

(d) The State Department of Administration maintains the Vendor/Net contracting system, which includes lists of businesses and other entities in noncompliance with State equal employment and affirmative action requirements, as well as a list of entities which have inappropriately collected or have not collected and remitted sales and use taxes. Any business or principal owner is not eligible for a microloan unless they can provide satisfactory evidence their violations have or are being resolved and have become current on all sales and use taxes owed.

(e) The State Department of Corrections maintains a database for sex offenders and there is also a Federal database. Any principal owner (20% or more) of a business that is listed on these databases is not eligible for a microloan unless they can provide satisfactory evidence that the owner is adhering to reintegration requirements and in compliance with parole or other judgments restricting the owner's manner of living.

(f) The Wisconsin Circuit Court Access is a statewide database that lists court cases for foreclosures, background checks, criminal and civil matters, sentencing data, judgments, and targeted direct mailings. Pending and rendered judgments will be assessed for collateral and capacity risk which may make the business not eligible for a microloan.

SECTION X - CERTIFICATION

I hereby understand, attest, certify and/or agree to the following terms and conditions:

(a) That except as disclosed in SECTION VIII (a) you (personally) and your business are both current on state and federal taxes.

(b) That except as disclosed in SECTION VIII (b) you (personally) and your business are both current on your personal and business property taxes.

(c) That except as disclosed in SECTION VIII (c) you (personally) and your business are in compliance with

and current under the terms and conditions of any loan, loan guarantee, leases, or financing arrangements with any other creditor.

- (d) That except as disclosed in SECTION VIII (e) above there are no known occurrences or events that could have an adverse material impact on you or your business. Such as but not limited to lawsuits, criminal actions, bankruptcy, violation of laws, lawsuits, criminal or civil actions, bankruptcy proceedings or regulatory intervention.**
- (e) That the Microloan Fund Lender is authorized to obtain a credit check, insurance information and background checks on my business or any owner with 20% ownership or more and to discuss the business's condition with its creditors and insurance companies for the purposes of determining credit worthiness for a microloan.**
- (f) Agree to indemnify, defend and hold harmless the Microloan Fund Lender, its committees, agents, partners, business advisors or other associated parties against claims and damages relating to or arising from this application or any funds provided in connection with this application, and hereby release and waive any claims and damages arising now or in the future relating in any manner to rights, claims, damages, losses, liability, costs, or expenses against them.**
- (g) Agree that by submitting this application, neither the Microloan Fund Lender nor any of its partners are under any obligation to approve the loan.**
- (h) Acknowledge, understand and agree that you have applied for a 0% interest rate loan that is required to be paid back to the Microloan Fund Lender and that will be secured by a business and/or personal guarantee(s) and a security agreement.**
- (i) Agree that in the event credit is extended you will complete a direct deposit and payment authorization form allowing for the Microloan Fund Lender to transfer funds into your business's bank account and for your payments to be electronically debited by automatic clearing-house (ACH) and deposited into the Microloan Fund bank account.**
- (j) That the information supplied in this application and all other supplemental information submitted for review is true, accurate, complete and reflects my intended response.**

Signature:

Name:

Title:

Date:

Signature:

Name:

Title:

Date:

Include additional signatures as required to authorize the submission of this application on behalf of the business.

If you need assistance in preparing this application please contact the East Central Wisconsin Regional Planning Commission: Telephone: 920-751-4770 | E-Mail: tbaron@ecwrpc.org

Submit this application and its attachments to the East Central Wisconsin Regional Planning Commission by

E-mail or US Mail using the following addresses:

E-Mail: tbaron@ecwrpc.org

**US Mail: East Central Wisconsin Regional Planning Commission
400 Ahnaip Street, Suite 100
Menasha, WI 54952**

For questions on the application call: 920-751-4770

Residents and business owners who sustained losses are also encouraged to apply for all forms of disaster assistance through FEMA and SBA by registering online at <https://www.DisasterAssistance.gov> or by calling 1-800-621-FEMA(3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers will operate from 7:00 a.m. to 9:00 p.m. (local time) seven days a week until further notice.

For SBA application assistance please visit <https://sba.gov>.