



# Craft3 Nonprofit Loan Application

## NONPROFIT LOAN APPLICATION CHECKLIST

Thank you for your interest in Craft3. In order to consider your interest in a loan we need you to provide us with the following information. **Place a checkmark next to each item to indicate item(s) are included.**

**Loan application form.** Please provide some basic information about your nonprofit organization and about the loan funds you are requesting on the enclosed form.

**History of the organization.** Please provide an explanation of your organization and its history.

**Management and Board resume(s).** Please provide resumes on all company key staff and board members.

**Minutes.** Please provide a copy of meeting minutes from the Board of Directors authorizing your organization to borrow funds from Craft3 and authorizing appropriate signers.

**Three years of the organization's Form 990.**

**Debt schedule.** Please see attached form for this purpose.

**Business financial statements for past three years.** Please provide copies of your organization's CPA audited or internally prepared income statements and balance sheets for the prior three fiscal years and an interim financial statement current within 90 days of the application.

**Aging of accounts receivable and accounts payable.** These should be current as the date of the interim financial statements.

**Finalized annual budget for the coming year.** You may use the enclosed form or provide a computer spreadsheet.

**Articles of Incorporation and Bylaws.** Please provide a *signed* copy.

**Business license.** Please provide a copy of the organization's city business license.

**Constitution and Bylaws.** (If Tribal entity) Please provide a copy.

(This section intentionally left blank.)



## Craft3 Nonprofit Loan Application

### NONPROFIT LOAN APPLICATION CHECKLIST (continued)

#### **IF APPLICABLE, PLEASE PROVIDE THE FOLLOWING ADDITIONAL INFORMATION:**

**Itemization of machinery and equipment.** Please list the names, model numbers, serial numbers and estimated costs of equipment you plan to purchase with loan proceeds.

**Lease.** Please provide a *signed* copy of lease, including any amendments or modifications. If you do not yet have a lease, term agreement or Letter of Interest is adequate.

**Purchase and Sale Agreement.** Please attach a *signed* copy of the negotiated purchase agreement or letter of intent and all available exhibits.

**Real property collateral information.** For the real estate to be provided as collateral in the transaction please provide Tax Assessment I.D. number, legal description, and most recent appraisal of property. (If appraisal is not available or property value has changed since last appraisal has occurred, a new one may be required.) If real property taken as collateral is in a flood plain, flood insurance will be required.

**Construction contract.** Please provide a *signed* copy.

**Plans and specifications.** Please provide a copy.

#### **Please note: A copy of business and liability insurance will be required.**

Once Craft3 receives all of the above requested items, we can complete our analysis of your organization's loan request and ability to repay.

This is not a letter of intent or a letter of commitment. This check list is only a tool to assist you in collecting information for your Craft3 loan application. This letter does not commit or obligate Craft3 in any way to provide a loan.

Please call if you have any questions. We look forward to working with you.

#### **Primary Mailing Address:**

Craft3  
42 7th Street, Suite 100  
Astoria, OR 97103  
888-231-2170 tel  
360-455-4879 fax



# Craft3 Nonprofit Loan Application

## ORGANIZATION INFORMATION

Thank you for your interest in Craft3. In order to consider your interest in a loan we need you to provide us with the following information. **If you require assistance in completing this application please contact Craft3 at 888-231-2170 ext. 216 tel, 360-455-4879 fax.**

Date:

Nonprofit Name:

Contact Person(s):

Address:

City:

State:

Zip:

*(Physical Address of Organization Required)*

Mailing Address:

City:

State:

Zip:

*(If different from above)*

Phone:

Fax:

Cell Phone:

Email:

Website URL:

Type of Business:

Mission of Organization:

Type of Entity (check one):

Non-Profit Corporation

Tribal Government

Other (explain):

Tribally Incorporated Business

State of Incorporation:

Tax ID #:

Date of Incorporation:

Executive Director or CEO:

Board President:

Does the organization provide essential human services, education, or scholarships for low income individuals?

Yes No



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## PROJECT INFORMATION

Physical Address of Project:

City:

State:

Zip:

Proposed Financing is for a(n):

Existing Nonprofit Organization

Conservation Activities

Other, Please Explain:

Tribal Enterprise of Sovereign Nation

Is or will location be leased? Yes No

Length of lease term:

## SOURCES AND USES

What is the purpose of the loan?

When do you expect to repay this loan?

What is the source of repayment?

Have you conducted a capital campaign for this project? If yes, please provide the goal, results, and status of the campaign. If no, do you plan on conducting a capital campaign for this project?

Are any board members willing to guaranty this loan or pledge collateral to secure this loan?

Dollar amount being requested in this application: \$

Total project Cost: \$

<b>Sources</b> of funding (provide \$ amount):	\$	Craft3	
	\$	Organization Equity Contribution	
	\$	Bank (Name: _____)	)
	\$	Other, explain	
	\$	<b>TOTAL</b>	

**Note: The above Sources "Total" must match the Uses "Total" below.**

<b>Use of proceeds:</b>	\$	Bridge Financing (to receipt of awarded grant or pledged capital campaign contributions)
	\$	Equipment or Fixed Assets (provide itemization including price)
	\$	Land or Building Acquisition
	\$	Land or Tenant Improvements
	\$	New Construction
	\$	Other, explain
	\$	<b>TOTAL</b>



# Craft3 Nonprofit Loan Application

## SUMMARY OF COLLATERAL

What type of Collateral is available? Please provide collateral valuations and source (*List below or provide on separate form, if necessary.*)

- 1.
- 2.
- 3.

Is the collateral within tribal reservation boundaries? (*If no, skip to JOBS section below*) Yes No

If yes, who can provide us with up to date information on any commercial code and court system?

Is the Collateral on trust land or vested in a trust? Yes No

## JOBS

One full-time employee is a 35 hour or more work week, one part-time/seasonal employee works less than 35 hours a work week.

Living wage is defined as a job that pays at minimum **\$46,654/year or \$22.43/hour.**

	Full Time Employees		Part Time Employees	
	Total # of jobs	# Paid a living wage	Total # of jobs	# Paid a living wage
How many full-time and part-time employees do you currently have?				
How many Existing Jobs will be retained as a direct result of this loan?				
How many new jobs will be created within twelve (12) months as a direct result of this loan?				

## APPLICANT INFORMATION

**Please answer the following. Provide the appropriate information, if applicable, as a corresponding attachment.** Answering yes does not automatically disqualify you from receiving a loan but will be a factor in our credit decision and specific program eligibility determinations.

A. Does the organization or do key employees, officers, or directors operate any or control any affiliates or subsidiaries? If yes, please provide the names of those businesses and their relationship with the organization along with a current balance sheet for each as an attachment.

Yes No Additional detail:

B. In the past 12 months has the organization been rejected by a bank, credit union, or other financing facility for a similar loan request?

Yes No



# Craft3 Nonprofit Loan Application

## APPLICANT INFORMATION (continued)

**Provide information of previous or pending government financing to the organization. Attach additional sheets as necessary. If not applicable, initial here.**

Name of Agency	Approved or Declined?
Original \$ Amount	Outstanding Balance
Date of Request	Status

C. Are any of the key staff or governing board members a non-US citizen or permanent resident or an undocumented immigrant? If yes, please provide details.

Yes      No      Additional details:

D. Is there any pending or threatened litigation, administrative proceedings, or investigation involving the organization, its key staff or directors acting in their official capacity? If yes, please provide details.

Yes      No      Additional details:

E. Have any of the key staff or governing board members ever been debarred, suspended or excluded from federal assistance programs? If yes, please provide details.

Yes      No      Additional details:

F. Have any of the key staff or governing board members ever been convicted of a crime involving embezzlement or fraud? If yes, please provide details.

Yes      No      Additional details:

G. Have any of the key staff or governing board members ever been convicted of a sex offense against a minor?

Yes      No

H. Does the organization engage in any of the following activities?

- Gambling Enterprises
- Illegal Activities
- Lending, Investing, or Insurance
- Pyramid Sales
- Speculative Activities
- Lobbying or political activities as a primary function of the business
- Sale of products, services, presentation or displays of prurient sexual nature

Yes      No      If yes, please identify and provide details:

I. Does the project involve construction (new or remodel)? If yes, provide specifications and contractors estimates. A copy of your contract with the contractor will be required before your loan can be approved.

Yes      No

J. How did you hear about us?

K. If possible, please provide the name of the person or organization who referred you to Craft3:



# Craft3 Nonprofit Loan Application

## DEMOGRAPHIC INFORMATION

The following information is requested by the Federal Government to monitor compliance with applicable federal laws prohibiting discrimination in lending and by lender to monitor its efforts in communities across the region. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it.

If you choose to furnish the information, please provide gender, ethnicity, and race of governing board members. For race, you may check more than one designation.

If you do not choose to furnish ethnicity, race, or gender, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person.

Percent of key staff and governing board members that are:

American Indian Tribe	Other Pacific Islander
White	Alaska Native
Asian	Other
African American	Not Disclosed

Percent of governing board members that are male:

Percent of governing board members that are female:

Percent of governing board members that are of Hispanic/Latino origin:

## LOAN APPLICATION DISCLOSURE

If Craft3 takes adverse action on your application for credit, you have the right to a statement of specific reasons within 30 days, as to why we took such adverse action, if you request a statement within 60 days of our notification. You may contact our Intake Specialist at Craft3 to obtain the statement of reasons: [loaninquiry@craft3.org](mailto:loaninquiry@craft3.org), 888-231-2170, Ext. 216. 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 the Consumer Credit Protection Act. The Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580 administers Craft3's compliance with the Equal Credit Opportunity Act.

Once Craft3 receives the requested information within this application and provided attachments we can complete our analysis of your loan request.

This is not a letter of intent or a letter of commitment. This letter does not commit or obligate Craft3 in any way to provide a loan.

Please call if you have any questions. We look forward to working with you.

### Primary Mailing Address:

Craft3  
42 7th Street, Suite 100  
Astoria, OR 97103  
888-231-2170 tel  
360-455-4879 fax



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## CERTIFICATION

- A. The Applicant agrees to comply with Federal and State laws which prohibit discrimination, including but without limitation, discrimination based on race, color, sex, religion, national origin, sexual orientation, age, disability, marital or family status, veteran or military status, or other recognized status or condition.
- B. If the loan is approved, Craft3 may use photographs of facilities in its Annual Report, slide presentation, or other publications.
- C. As a condition of considering the application, Craft3 and its agents are granted the right to inspect business facilities.
- D. The application and attachments hereto, are submitted for the purpose of inducing Craft3 to provide financing or to participate in a loan by a bank or other lending institution to the undersigned Applicant (or business representative). Applicant certifies that the proceeds of any loan granted under this application shall be used solely for business purposes in the manner indicated.
- E. The Applicant understands and agrees that they may be recipients of CDFI Funds as well as other public or private funders and Craft3 may share business related personal or financial information with the CDFI Fund for program regulation purposes.
- F. Craft3 is a conservation economic development organization dedicated to resource use reduction measures that are cost effective for both our customers and us. In an effort to reduce paper usage and postal costs, Craft3 utilizes technology for electronic communication. By signing below, you agree to receive standard communications in this manner. Craft3 will be emailing all standard communication to those clients who have e-mail unless you proved a valid reason for not receiving communications in this fashion.
- G. *The Applicant agrees to pay for the cost of any surveys, title or mortgage examinations, appraisals, UCC Searches, etc., performed whether or not this loan is actually disbursed.*

*This is an Equal Opportunity Program. Discrimination is prohibited by Federal law. Complaints of discrimination may be filed with the Administrator, Rural Development, USDA, Washington, DC 20250-0706.*

I authorize Craft3 to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments and supporting documents are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the US Attorney General (Reference 18 U.S.C. 1001).

Authorized Signer:

Date:

Title:





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### CRAFT3 PRIVACY POLICY

This Privacy Policy explains our policies regarding information you provide and we collect and how we may use or disclose that information. We value your privacy and provide this Privacy Policy to help you make informed decisions about your use of Craft3's services, including the submission and processing of this application. **By submitting this application, you consent to and authorize Craft3 to use your personal and company information as described in this Privacy Policy.** If you do not agree to our use of your information consistent with this Privacy Policy, you should not submit the application.

Craft3 does collect and use your information, including personally identifiable information, for business purposes, for communicating with you and evaluating your loan application and, if approved, the processing and servicing of your loan. The security of your personally identifiable information is important to us, and so we take commercially reasonable steps to maintain the security of that information. In general, we will not share your personally identifiable information or company information with third parties without your prior permission. Within Craft3, we will limit access to borrower and client records to Craft3's own employees who manage the credits or accounts, those performing regulatory/oversight functions, and subcontractors who have signed confidentiality agreements. Craft3 also uses a firewall and network security methods and policies to protect against unauthorized access to electronic files. Our practice is to maintain working papers and other sensitive documents in secure files or to shred such materials.

Please be aware that we may be required by applicable law, subpoena, court order or other legal process (including rendering assistance to government enforcement agencies) to disclose or retain for some period the personally identifiable information and/or company information that you submit to us. It is our policy to comply with any such requirements or good-faith belief that such requirement exists, and you agree we shall have no liability for any such disclosure or retention.

If Craft3 does make a loan, it may reserve the right to sell that loan to another financial institution or organization. Under such circumstances, if your loan is to be sold, we also reserve the right to disclose and/or transfer your personally identifiable and company information on a confidential basis to a third party in connection with such sale.

Furthermore, please remember that no method of transmission over the Internet or method of electronic storage is perfect or 100 percent secure. Therefore, we cannot and do not guarantee or warrant the absolute security of the information you provide to us.

Craft3 reserves the right to change, add, or delete any portions of this Privacy Policy from time to time without liability or prior notice to you.

Please contact [privacypolicy@craft3.org](mailto:privacypolicy@craft3.org) if you ever have concerns or questions about our Privacy Policy. Alternatively, you may send your concern or question to Privacy Policy via our confidential fax at 360-456-1031.



**MANAGEMENT RESUME**  
(Additional forms available upon request)

Please fill in all spaces, and include full first, middle, maiden, and last names - no initials. If an item is not applicable, please indicate so. You may include additional relevant information on a separate exhibit. Sign and date where indicated.

Name \_\_\_\_\_ SSN \_\_\_\_\_  
*First Middle Maiden Last*

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

Residence Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

Residence Address \_\_\_\_\_  
*Street City State Zip*

Previous Address \_\_\_\_\_  
*Street City State Zip*

Lived at previous address from \_\_\_\_\_ to \_\_\_\_\_

Spouse's Name \_\_\_\_\_ SSN \_\_\_\_\_  
*First Middle Maiden Last*

**EDUCATION** - College or technical training

Name and Location, Degree or certificate awarded	Dates attended	Major/Field of study
_____	_____/_____/_____	_____
_____	_____/_____/_____	_____
_____	_____/_____/_____	_____

**MILITARY SERVICE BACKGROUND**

Branch \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_ Honorable Discharge? \_\_\_\_\_

Rank at discharge \_\_\_\_\_ Major assignment or accomplishment \_\_\_\_\_

**WORK EXPERIENCE** (List chronologically, beginning with present employment)

**Company Name/Location** \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

**Company Name/Location** \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

**Company Name/Location** \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

**Company Name/Location** \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

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

