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A Touchstone Energy® Cooperative 

## Letter of Authorization

I authorize Umatilla Electric Cooperative (“UEC”) and it’s agents to discuss any and all financial information contained in my application and any other information related to my application with my private lender, UEC and any other organization or business; whether publically or privately held, or any government agency that may be helpful in processing my application. Verification may be obtained from any source, and I agree to submit to a personal credit check. I further consent to release any and all financial information as requested by UEC.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

## Loan Fund Application

### *I. General Information*

Name of Business: \_\_\_\_\_

Name of Applicant(s): \_\_\_\_\_

Project Description: \_\_\_\_\_

\_\_\_\_\_

DUNS #: \_\_\_\_\_

*(For information on how to receive a free DUNS, see Page 6.)*

#### **Borrower # 1:**

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

\*Ethnicity: \_\_\_\_\_

\*Race: \_\_\_\_\_

\*Gender: \_\_\_\_\_

**Borrower # 2:**

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

\*Ethnicity: \_\_\_\_\_

\*Race: \_\_\_\_\_

\*Gender: \_\_\_\_\_

*\* This information will be used for statistical purposes only.*

Mailing Address: \_\_\_\_\_

Telephone Number: (541) \_\_\_\_\_ Fax Number: (541) \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Have you already requested financing, for this project, from your bank? Yes ( ) No ( )

Do you have a prepared business plan? Yes ( ) No ( )

Bank of Business Account:  
\_\_\_\_\_

Business Account Number:  
\_\_\_\_\_

Name of Bank Contact: \_\_\_\_\_

Bank Telephone Number: ( ) \_\_\_\_\_

Bank Fax Number: ( ) \_\_\_\_\_

How long have you been in business in our service district? \_\_\_\_\_

Have you ever filed Bankruptcy?: \_\_\_\_\_ If yes, when?: \_\_\_\_\_

Do you have any outstanding liens or judgments or any pending lawsuits?

Yes ( ) No ( )

If yes, please describe: \_\_\_\_\_

\_\_\_\_\_

Please provide the name and address of the nearest relative not living with you:

\_\_\_\_\_ ( ) \_\_\_\_\_

Name

Address

Telephone

How many employees currently work for you?:

Current: Full Time: \_\_\_\_\_ Part Time: \_\_\_\_\_

One year after loan: Full Time: \_\_\_\_\_ Part Time: \_\_\_\_\_

What is the average wage of your employees?: \$ \_\_\_\_\_

## ***II. Total Project Cost***

Land \$ \_\_\_\_\_

Building Construction	\$ _____
Building Acquisition	\$ _____
Leasehold Improvements	\$ _____
Acquisition of Machinery & Equipment	\$ _____
Inventory	\$ _____
Working Capital	\$ _____
<b>Total Project Cost</b>	<b>\$ _____</b>

**III. Proposed Financing**

Bank Loan	\$ _____	% of total	_____
UEC Loan	\$ _____	% of total	_____
Other	\$ _____	% of total	_____
Applicant	\$ _____	% of total	_____
Total	\$ _____		

***UEC does not finance more than 80% of the total project cost; 20% must come from another source. The minimum amount is \$5,000.00, maximum is \$360,000.00.***

***Exhibits***

1. Brief history and description of business (two pages or less). Businesses less than two years old must provide a complete business plan.

2. Personal financial statements for each owner.
3. Business financial statements (past three years and current within 90 days).
4. Two years of tax returns (personal & business, if applicable).
  
5. Two year projected income statement with explanations.
6. Detail description of proposed use loan proceeds, including a breakdown of proposed costs with written estimates from contractors and suppliers. Purchase agreements, when applicable.
7. Proof of matching funds:
  - a. Letter from bank stating loan terms and conditions.

**OR**

  - b. Letter from bank stating account balance or copy of most recent monthly statement, which shows sufficient matching funds.
8. Schedule of business debt.
9. Letter of Authorization.

***VI. Applicants Certification***

I/we certify that all information in this application and information furnished in support of this application are true and complete to the best of my/our knowledge and belief. Verification may be obtained from any source named, and I/we agree to submit to a personal credit check.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Instructions for receiving a  
D&B D-U-N-S**

*Dear Applicant,*

*The United States Department of Agriculture (USDA) now requires all applicants to acquire a Dunn & Bradstreet number. Below, please find the instructions on receiving this number. It is a free service, so please let the operator know that you are required to obtain this number because you are seeking assistance through a federal program. The automated system will notify you that this can be done on-line. Please do not choose this option, or it will charge your company. Simply use the phrase “for US Federal Government Contractors and Grantees” and you will receive your free number.*

(D&B) provides a D-U-N-S Number, a unique nine digit identification number, for each physical location of your business.

D-U-N-S Number assignment is FREE for all businesses required to register with the US Federal government for contractor grants. It is free, so do not go to the website to request one (as it may very well cost you money).

To request your D-U-N-S number call **866-705-5711**, Monday – Friday 7AM to 8 PM. It will take 10-15 minutes. Their recording will automatically refer you to their web site and then require money to obtain this number. Just tell them that it is free and that your business is **registering with the US Federal Government for Contractor Grants**.

You will need to provide the following information:

- Legal Name
- Trade style, Doing Business As (DBA), or other name by which your organization is commonly recognized
- Physical Address, City, State and Zip Code
- Mailing Address, (if separate)
- Telephone Number
- Contact Name
- SIC Code (Line of Business)
- Number of Employees at your location
- Headquarters name and address (if there is a reporting relationship to a parent corporation entity)
- Is this a home-based business?

# Individual Financial Statement

Lender: UEC

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

**CHECK AS APPLICABLE:**

- Individually, without a co-signor or guaranty of a relative or other person(s) or entity.
- Jointly, with the co-signature or guaranty of one or more persons or entities.

NAME OF OTHER PERSON(S) OR ENTITY(IES): \_\_\_\_\_

STATEMENT OF FINANCIAL CONDITION AS OF: \_\_\_\_\_

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Schedule A	\$	Schedule G	\$
<b>Cash</b>		<b>Notes &amp; Loans Payable</b>	
Banks/Savings/Loans		<b>(Other Than Real Estate)</b>	
		Notes Payable to Banks	
		Notes & Loans Payable (Oth.)	
Schedule B	\$	Schedule C	\$
<b>Stocks &amp; Bonds</b>		<b>Insurance Loans</b>	
Marketable Securities			
Others			
<b>Tax</b>	\$		\$
Tax Refund Due		Taxes Owed	
Schedule C	\$	Schedule H	\$
<b>Insurance</b>		<b>Accounts &amp; Bills</b>	
Cash Value		<b>Payable</b>	
Schedule D	\$	Bankcharge Cards	
<b>Accounts &amp; Notes</b>		Open & Revolving Accts	
<b>Receivable</b>		Other	
Schedule E	\$	Schedule E	\$
<b>Real Estate</b>		<b>Real Estate Payable</b>	
Residence(s)		Residence(s)	
Unimproved Land		Unimproved Land	
Income Property(s)		Income Property(s)	
Other		Other	
Schedule F	\$	Schedule I	\$
<b>Other Assets</b>		<b>Other Liabilities</b>	
Other Assets			
Personal Property			
<b>Total Assets</b>	\$	<b>Total Liabilities</b>	\$
Net Worth (Difference Between Total Assets and Total Liabilities)			\$



# Our Loan Process

