

### Instructions

Each person who owns 20% or more of the business *must* complete this application to be considered. All financial information can be filled in with estimates. If you are pre-qualified, we will be asking for a complete and accurate financial statement from all applicants and guarantors.

Please submit application to BiGAUSTIN one of four ways, via email: [lending@bigaustin.org](mailto:lending@bigaustin.org), in person, by mail: 5407 North IH 35, Suite 200, Austin, TX 78723 or fax (512) 926-2997. For more information or for questions about this application please call (512) 928-8010, email: [lending@bigaustin.org](mailto:lending@bigaustin.org), or visit our website, [www.bigaustin.org](http://www.bigaustin.org).

### Personal Information

Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Soc Sec #: \_\_\_\_\_  
Home Address: \_\_\_\_\_ Phone #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Mobile #: \_\_\_\_\_  
E-Mail: \_\_\_\_\_

### Business Information

Name: \_\_\_\_\_ % Ownership: \_\_\_\_\_  
Description of Business: \_\_\_\_\_  
Business Address: \_\_\_\_\_ Phone #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Fax #: \_\_\_\_\_  
Web Site: \_\_\_\_\_  
Startup Date: \_\_\_\_\_ Legal Entity:  Sole Proprietor  Partnership  Corporation

### Loan Request

*Startups: up to \$15,000. Established businesses (min. 1 year sales & filed business income tax): up to \$35,000.*

Amount: \_\_\_\_\_  
Purpose:  Working Capital  Inventory  Equipment  Other: \_\_\_\_\_  
Referred By: \_\_\_\_\_

### Collateral

*Only assets that you own outright can be considered as collateral.*

Total Value of Business Assets: \_\_\_\_\_ Total Value of Personal Vehicles: \_\_\_\_\_

### Personal Cash Flow

Total Monthly Income From All Household Sources: \$ \_\_\_\_\_  
Total Monthly Household Expenses: \$ \_\_\_\_\_

### Business Cash Flow

Average Gross Monthly Sales: \$ \_\_\_\_\_  
Average Gross Monthly Expenses: \$ \_\_\_\_\_

<u>Personal Assets</u>		<u>Personal Liabilities</u>	
Cash on Hand: .....	\$ _____	Total Credit Card Balance: .....	\$ _____
Value of Investments: .....	\$ _____	Total Bank/Student Loans Balance:..	\$ _____
Real Estate*: .....	\$ _____	Total Mortgage Balance: .....	\$ _____
Automobile*: .....	\$ _____	Total Auto Balance: .....	\$ _____
Life Insurance Value: .....	\$ _____	Other Liabilities: .....	\$ _____
Other Assets: .....	\$ _____		
* present market value			

**Minimum Criteria Checklist**

- Have you ever filed bankruptcy? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_
- Do you have any collection items or unpaid taxes? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_
- Do you have any outstanding police, public, or legal issues? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_
- Are you or your business involved in any pending lawsuits? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_
- Do you owe any outstanding child support? ..... Yes \_\_\_ No \_\_\_
- Have you ever defaulted on a federal government contract or student loan? ..... Yes \_\_\_ No \_\_\_
- Is your business for profit or, if non-profit, a childcare center? ..... Yes \_\_\_ No \_\_\_
- Do you have proof of owner equity? (i.e. cash to invest, receipts business purchases) ..... Yes \_\_\_ No \_\_\_
- Do you have a written business plan? (required for start up businesses) ..... Yes \_\_\_ No \_\_\_
- Are you a US citizen, or do you have a green card or other proof of residence? ..... Yes \_\_\_ No \_\_\_
- Have you had 3 or more months of sales or do you have contracts for future sales? ..... Yes \_\_\_ No \_\_\_

**Additional Factors:**

- Do you or someone else in your household have a secondary source of income? ..... Yes \_\_\_ No \_\_\_
- Did your business make a profit last year? ..... Yes \_\_\_ No \_\_\_
- Do you have formal training/experience in the field? ..... Yes \_\_\_ No \_\_\_
- Have any personal or business bank accounts had checks returned NSF in the last 3 months?.. Yes \_\_\_ No \_\_\_
- Do you own real estate property (excluding homestead)?..... Yes \_\_\_ No \_\_\_
- Are you currently paying on a vehicle?..... Yes \_\_\_ No \_\_\_
- Is there another person who would be willing to guarantee on your loan? ..... Yes \_\_\_ No \_\_\_
- Will credit report show that you have been current with creditors over the past 2 years? ..... Yes \_\_\_ No \_\_\_
- Have you addressed any derogatory statements on your credit report? ..... Yes \_\_\_ No \_\_\_

**Explanations:** (attach additional sheets if necessary)

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**Authorization and Certification:**

I authorize BiGAUSTIN to make inquiries as necessary to verify the accuracy of the statements made and to determine my credit worthiness through a personal credit check. I hereby certify that all information contained in this document and any attachments is true and correct to the best of my knowledge.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Only applications completed in their entirety will be considered.*

**For Office Use Only:** Date Received: \_\_\_\_\_ By: \_\_\_\_\_ Accept: Yes \_\_\_ No \_\_\_ Date: \_\_\_\_\_