



# Community Emergency Loan Application

On March 20th, 2020 Oregon Pacific Bank committed to lend up to \$5,000,000 to businesses and non-profits that reside in the communities of Coos Bay, Eugene, Florence, Medford, and Roseburg. The funds are to be used in our community and to reduce the impact of COVID-19 for our current clients and prospective clients.

## APPLICANT/BUSINESS INFORMATION

Name: \_\_\_\_\_ Date Opened: \_\_\_\_\_ Are you an existing client?  Yes  No

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Business Phone #: \_\_\_\_\_

Type of entity?  S-Corp  C-Corp  LLC  Other: \_\_\_\_\_

Do you own the building?  Yes  No If no, monthly rent payment? \$ \_\_\_\_\_

Have contacted your landlord or lien holder for payment relief?  Yes  No If yes, was a concession made?  Yes  No

Have contacted other creditors for payment relief?  Yes  No If yes, was a concession made?  Yes  No

If any concessions have been made, please describe: \_\_\_\_\_

Have you had to close or reduce the hours of the business?  Yes  No If yes, please explain below: \_\_\_\_\_

Please provide the following **year end 2019** financial information:

Gross Revenue/Sales: \$ \_\_\_\_\_

Total Expenses (including depreciation/amortization expense): \$ \_\_\_\_\_

Total Interest Expense: \$ \_\_\_\_\_

Total Depreciation and Amortization Expense: \$ \_\_\_\_\_

Net Income: \$ \_\_\_\_\_

Please fill out the business debt schedule below:

	Lender	Loan Type	Balance	Monthly Payment	Maturity Date
1					
2					
3					
4					
5					

## LOAN REQUEST

Amount: \$ \_\_\_\_\_ How are you applying for this loan?  Individually  Jointly, please list who: \_\_\_\_\_

To help as many community members as possible, the maximum loan amount is set at \$100,000.

Use of Loan Proceeds:

Ongoing Operations Amount Requested: \$ \_\_\_\_\_

Rent Amount Requested: \$ \_\_\_\_\_

Loan Payments Amount Requested: \$ \_\_\_\_\_

Payroll Amount Requested: \$ \_\_\_\_\_

Other: \_\_\_\_\_ Amount Requested: \$ \_\_\_\_\_

Other: \_\_\_\_\_ Amount Requested: \$ \_\_\_\_\_

Other: \_\_\_\_\_ Amount Requested: \$ \_\_\_\_\_

How many months of operations will the requested loan sustain your business? \_\_\_\_\_

**OWNER/PERSONAL INFORMATION (If more than one owner please see pages 3 through 5)**

Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
 Street Address: \_\_\_\_\_ City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Home Phone #: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_

ASSETS		LIABILITIES	
Cash on Hand & In Banks	\$ _____	Credit Card(s) Payable:	\$ _____
Savings Account	\$ _____	Auto Loan(s)	\$ _____
IRA/Other Retirement Accounts	\$ _____	Loan(s) Against Life Insurance:	\$ _____
Accounts/Notes Receivables	\$ _____	Personal Mortgage:	\$ _____
Cash Value of Life Insurance	\$ _____	Other Real Estate Loans:	\$ _____
Stocks and Bonds	\$ _____	Other Installment Loans:	\$ _____
Personal Residence	\$ _____	Unpaid Taxes:	\$ _____
Other Real Estate (Total)	\$ _____	Total Liabilities:	\$ _____
Automobiles	\$ _____		
Other Personal Property	\$ _____	Total Net Worth	\$ _____
Total Assets:	\$ _____	(total assets minus total liabilities)	

**APPLICANT'S CONSENT**

In order to help the lender understand more about the ownership formation of your business, please submit the following items in conjunction with this application to help us get started. (Additional information may be required at a later time.)

Entity Formation Documents (e.g. Operating Agreement, Corporate Bylaws)

**FINANCIAL CONDITION.** The applicant(s) and guarantor(s) have provided the lender with information on their financial condition(s). By signing this credit application, applicant(s) and any guarantor(s) signing below warrant to lender that the information provided above is true and correct and that there has been no adverse change in their financial condition(s) as disclosed to lender on their most recent financial statement(s). Lender is authorized to make any investigation of the credit and employment status of applicant(s) and guarantor(s) either directly or through any agency employed by lender.

Applicants Signature	Date	Applicants Printed Name/Title
Co-Applicant's/Guarantor's Signature	Date	Co-Applicants/Guarantor's Printed Name/Title





