Small Business Environmental Loan Program Application

Arkansas Department of Environmental Quality
Office of Enterprise Services
Business Assistance Program
5301 Northshore Drive
North Little Rock, AR 72118-5317
(501) 682-0820
(501) 682-0880 fax

Revised June 2017
Loan Eligibility

Eligible Businesses:

¾ Must be an Arkansas business;
¾ Must employ one hundred (100) or fewer individuals; and
¾ Must provide proof of profitable operation and a demonstrated ability to repay the loan.

Eligible Activities:

¾ **Mandated Environmental Control Projects** – Projects designed to meet required State or Federal environmental regulations;
¾ **Pollution Prevention Projects** – Projects designed to reduce or eliminate the generation of pollution or waste at the source; or
¾ **Waste Reduction Projects** – Projects designed to handle or process waste materials in such a way that ultimately reduces the total quantity of waste disposed.

Amounts and Rates:

¾ **Pollution Control Loans** – Available for up to $45,000.00 @ 80% of the current Prime Interest Rate, with loan terms up to 10 years.
¾ **Pollution Prevention Loans** – Available for up to $45,000.00 @ 80% of the current Prime Interest Rate, with loan terms up to 10 years.
¾ **Waste Reduction Loans** – Available for up to $45,000.00 @ 80% of the current Prime Interest Rate, with loan terms up to 10 years.

*There is a lifetime maximum of $65,000.00 available to each business.*
LINE-BY-LINE INSTRUCTIONS
FOR LOAN APPLICATION

1.0 COMPANY IDENTIFICATION
1.1 Identify the applicant name and the facility/business entity applying for the loan. Include any legal designation associated with the business (Inc., LLC, etc.)

1.2 List any names under which the business previously operated. Include any legal designations associated with previous business names.

1.3 Name the primary contact that will be available to answer questions regarding this loan application. Please include a phone number where they can be reached.

1.4 Identify the owner’s home mailing address.

1.5 Complete all elements of the facility/business site mailing address, including telephone numbers, fax number, e-mail, etc. This is the location where loan proceeds will be used.

2.0 CHARACTERISTICS OF COMPANY
2.1 Describe the business activities performed by the applicant at the location where the loan proceeds will be used. Please include details, such as: if retail or wholesale business occurs, what products are produced at the site, what general industrial and/or manufacturing processes are used at this site, etc.

2.2 List the business’ Federal Employer Identification Number.

2.3 If known, list the 6-digit North American Industry Classification System (NAICS) Number that best describes the applicant business.

2.4 Identify the date that the business was established.

2.5 Identify how many employees currently work for the business, including all locations at which the business operates. Include all full-time, part-time, contract employees, and affiliates associated with the business.

2.6 If required, identify if the business is registered to do business in Arkansas.
3.0 ENVIRONMENTAL PERMITTING

3.1 Identify if the business holds current environmental permits issued by the State of Arkansas.

3.2 Identify the media in which the applicant holds environmental permits and the permit identification number.

4.0 BUSINESS PROFITABILITY

4.1 Check the appropriate box to identify the type of business organization under which the applicant business operates.

To verify profitability for the purpose of the loan, attach to the loan application a copy of the applicable tax document for each of the last three tax years. For Sole Proprietorship, a signed copy of the first two pages of Form 1040 is required. Tax documents submitted as part of this loan application will remain confidential, and will be used only to verify profitability to determine the business' loan eligibility.

Additional documentation is required for loans exceeding $15,000. Please complete the Personal Financial Statement on pages 15-16.

5.0 CHARACTERISTICS OF LOAN REQUEST

5.1 Identify the type of activity for which the loan is being requested. Only one type of loan may be requested on a single loan application. Only one loan is available for any single eligible activity.

5.2 Briefly describe the type of project that will be funded by the loan. Give details on equipment that will need to be purchased, services required, any other information that will aid in understanding and evaluating the loan application.

5.3 Describe how the loan will benefit the applicant business. Identify the pollutants that will be affected, the processes that will be affected, any known business & environmental effects from the loan-supported activities.

6.0 PROJECT COSTS

To the nearest whole dollar, identify the total cost associated with the project for which the loan proceeds will be used. The total project cost may significantly exceed the amount of the loan. For example, a $50,000 pollution prevention project may be supported by a $10,000 loan through this program (with the $40,000 balance coming from other sources).
6.1 Identify the cost of acquiring land to complete the project.
6.2 Identify the cost of constructing, updating, remodeling or repairing facilities directly related to the project.
6.3 Identify the cost of acquiring machinery or equipment directly related to the project.
6.4 Identify the cost of expendable materials related to the project.
6.5 Identify the cost of operating expenses associated with the project, above and beyond ordinary operating expenses for the business.
6.6 Identify the cost(s) associated with “proofing” or testing alternative processes associated with the project.
6.7 Identify the cost of professional fees paid as part of the project. Such fees may include consulting fees and professional fees or services.
6.8 Identify other project costs not already identified in the previous listing. Such costs may include financing costs and other contingency costs.
6.9 Identify the total cost of the project (including all the previously-identified costs).
6.10 Identify the total loan amount being requested in support of the project.
6.11 If the total project cost exceeds the maximum loan amount, list other sources of obtaining funds.
6.12 Identify, in months, the loan term requested (up to 120 months).

7.0 SUPPORTING DOCUMENTATION FOR COST ESTIMATE
7.1 Include copies of any contractor bids, cost estimates, price lists, vendor quotes, engineering estimates or other documentation as appropriate that support the cost estimate in the preceding items.

Only components of work that are related to environmental requirements or are projected to prevent/reduce pollution are eligible for loan funding.

Work to be funded by this loan should not begin until the loan application is approved.

8.0 PROJECT SCHEDULE
8.1 Identify the date on which the project is expected to begin.
8.2 Estimate the project completion date. After the project is completed, a representative of ADEQ will verify that the project has been completed.
9.0 OFFICERS, OWNERS, OR PARTNERS
9.1 Identify the President (or primary operator) of the applicant business. Include a mailing address at which the President may be reached.
9.2 Identify Partner(s) and/or Owner(s) of more than 10% of the applicant business, including a mailing address for each. Attach additional sheets as necessary.

10.0 AFFILIATES OF APPLICANT
10.1 Identify business affiliate(s) of the applicant business, including a mailing address for each. Attach additional sheets as necessary.
10.2 Describe the nature of the affiliation between each affiliate and the applicant business.

11.0 AUTHORIZED TO SIGN FINANCIAL OBLIGATIONS AND CONTRACTS
11.1 Identify the person authorized to enter into financial obligations and contracts, including this loan application, on behalf of the business.
11.2 Identify the official title or operational capacity of the authorized signator.
11.3 List the telephone number of the authorized signator.

12.0 AUTHORIZED SIGNATURE AND CERTIFICATION
12.1 Print or type the name of the business signator who may knowledgeably certify that the statements made in this application and associated attachments are true and accurate.
12.2 Identify the business title or official capacity of the certifying signator.
12.3 Include an original signature of the certifying signator.
12.4 Identify the date on which the application is signed and certified.
CREDIT REPORT REQUEST
Complete and sign the attached Credit Report Request. A credit report will be obtained on the individual authorized to sign financial obligations and contracts. This report will be kept on file and will not affect the applicants’ eligibility.

REQUEST FOR TAX FORMS
Complete the attached IRS Form W-9. If you are a sole proprietor, enter your name, business name and Social Security Number. If your business is classified as a corporation, enter the contact name, the name of the business and the business Taxpayer Identification Number.

CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM
Complete the attached Contract and Grant Disclosure and Certification Form if the loan you are applying for exceeds $10,000.00. This form is required for disclosure to state government associations, but will not affect the applicant’s eligibility.

SUBMITTING PAPERWORK
Please return the completed application with required attachments, along with the Credit Report Request, W-9, and Grant Disclosure and Certification Form to:

Arkansas Department of Environmental Quality
ATTN: Business Assistance Program
5301 Northshore Drive
North Little Rock, Arkansas 72118-5317
1.0 COMPANY IDENTIFICATION

1.1 Name of Applicant and Facility

1.2 Previous Name of Facility

1.3 Contact Name and Phone Number

1.4 Home Mailing Address

1.5 Facility Site Mailing Address

County
Business Phone
Home Phone
Fax
E-Mail

<table>
<thead>
<tr>
<th>For Office Use Only:</th>
<th>Loan Amount $</th>
<th>Term of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reviewed By</td>
<td>LAT</td>
<td>Rate 1 ______ Rate 2 ______</td>
</tr>
<tr>
<td>Receipt Date</td>
<td>Long</td>
<td>Start Date</td>
</tr>
<tr>
<td>Loan #</td>
<td>Tax ID</td>
<td>Comp Date</td>
</tr>
<tr>
<td>AFIN #</td>
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</tr>
</tbody>
</table>
2.0 CHARACTERISTICS OF COMPANY

2.1 Nature of Business (Describe)

________________________________________________________________________

2.2 Federal Employer Identification Number

________________________________________________________________________

2.3 North American Industry Classification System (NAICS) Number

________________________________________________________________________

2.4 Date Business Established (Month and Year)

________________________________________________________________________

2.5 Total Number of Employees on Date of this Application
   (Include full-time, part-time, contract employment and affiliates)

________________________________________________________________________

2.6 If required, is your business registered to do business in the State of Arkansas?
   □ Yes  □ No

3.0 ENVIRONMENTAL PERMITTING

3.1 Does the Applicant hold current environmental permits issued by the State
   of Arkansas?
   □ Yes  □ No

3.2 If yes, designate all applicable permit categories and permit numbers.

   Mining #______________  Underground Storage Tank #______________

   Air #_______________  Hazardous Waste #_____________________

   Solid Waste #_____________________________________________

   Water #______________  Other (identify) #_______________________
4.0 BUSINESS PROFITABILITY

4.1 Loan eligibility requires proof of profitable business operations and an ability to repay the loan. An applicant’s federal tax returns for the last three years must be submitted as proof of profitability for the program.

Please attach a copy of the following income tax documents based on your applicable business organization for the last three federal tax years.

<table>
<thead>
<tr>
<th>Business Organization</th>
<th>Federal Tax Return Document</th>
</tr>
</thead>
<tbody>
<tr>
<td>... Sole Proprietorship</td>
<td>Form 1040 (pp. 1-2) and Schedule “C”</td>
</tr>
<tr>
<td>... Partnership</td>
<td>Form 1065</td>
</tr>
<tr>
<td>... “C” Corporation</td>
<td>Form 1120</td>
</tr>
<tr>
<td>... “S” Corporation</td>
<td>Form 1120B</td>
</tr>
<tr>
<td>... Other (Identify)</td>
<td></td>
</tr>
</tbody>
</table>

Loans exceeding $15,000 require extra documentation for additional proof of profitable business operations. Please complete the Personal Financial Statement on pages 17-18.

5.0 CHARACTERISTICS OF LOAN REQUEST

5.1 Type of Loan Application: (check single applicable category)

... Mandated Environmental Control
... Pollution Prevention
... Waste Reduction

5.2 Describe the loan project.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
5.3 How will a loan benefit your company? Describe environmental benefits and effects.


6.0 PROJECT COST
(Round to the nearest whole dollar)

6.1 Land Acquisition $________________________

6.2 Facility Construction or Modification $________________________

6.3 Acquisition of Machinery or Equipment $________________________

6.4 Material Inventory Purchase $________________________

6.5 Operating Expense $________________________

6.6 Proofing Expense (Process Charge) $________________________

6.7 Professional Fees (Surveying, Appraisal, Architectural, or Engineering) $________________________

6.8 Other Costs $________________________

6.9 TOTAL PROJECT COST $________________________

6.10 TOTAL LOAN AMOUNT REQUESTED $________________________

6.11 Identify other sources of funding that will enable you to complete this project:


6.12 Loan Term Requested (months) ________________________________
7.0 SUPPORTING DOCUMENTATION FOR COST ESTIMATE

7.1 Attach a formal cost estimate that identifies the scope of the work to be completed under the project and supported by this loan. The cost estimate may be in the form of a consultant or contractor’s proposal, a quote from an equipment vendor, or the cost estimate may be prepared by the applicant business to describe the scope of the work components of the project and should propose a time line for completion of the project. See attached loan application instructions for further details.

*Note:* The scope of work will be verified through inspection of the applicant business by ADEQ Business Assistance personnel before a loan can be made.

8.0 PROJECT SCHEDULE

8.1 Scheduled Project Start Date

8.2 Estimated Project Completion Date

9.0 OFFICERS, OWNERS, OR PARTNERS OF BUSINESS

9.1 President (if applicable) 
Mailing address

9.2 Partner or Owner (if applicable) 
Mailing Address

9.3 Partner or Owner (if applicable) 
Mailing address

10.0 AFFILIATES OF APPLICANT

10.1 Affiliate (if applicable) 
Mailing Address

10.2 Nature of Affiliation


11.0 AUTHORIZED TO SIGN FINANCIAL OBLIGATIONS AND CONTRACTS

11.1 Name ____________________________________________________________

11.2 Official Capacity or Title___________________________________________

11.3 Telephone Number________________________________________________

12.0 AUTHORIZED SIGNATURE AND CERTIFICATION

I certify that the above and the statements contained in any attachments are true and accurate as of the stated date(s). These statements are made for the purpose of obtaining a loan. I understand that FALSE statements may result in forfeiture of benefits and possible prosecution.

13.1 Name ____________________________________________________________

13.2 Title __________________________________________________________________

13.3 Signature __________________________________________________________________

13.4 Date Signed __________________________________________________________________
CREDIT REPORT REQUEST

I/We__________________________________________,
give my/our permission to release my/our current credit report to the Arkansas
Department of Environmental Quality, Business Assistance Program (BAP) in relation to
my loan application.

I/We authorize the BAP to request and obtain a copy of the report from the Arkansas
Capital Corporation (ACC).

I/We hereby authorize the release, to ACC, of any and all credit information required by
our loan application. I/We further authorize ACC to release such information to the BAP,
for any purpose related to our loan application.

I/We further represent and warrant that the loan I am requesting is for business
purposes.

__________________________________________  _________________________________________
Applicant Name                               Applicant’s Social Security Number

__________________________________________  _________________________________________
Spouse’s Name                                 Spouse’s Social Security Number

__________________________________________
Mailing Address

__________________________________________

__________________________________________  _________________________________________
Signature                                     Spouse’s Signature

__________________________________________  _________________________________________
Date                                          Date

ECOA NOTICE

The Federal Equal Credit Opportunity Act (ECOA) 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 is derived from any public assistance program; or because the applicant
has in good faith exercised any right under the Consumer Credit Protection Act. The federal
agency that administers compliance with this law concerning the Creditor is the U. S. Small
Business Administration, Washington, DC 20416.
Contract and Grant Disclosure and Certification Form

Failure to complete all of the following information may result in a delay in obtaining a contract, lease, purchase agreement, or grant award with any Arkansas State Agency.

Social Security Number

Federal Id number

Subcontractor:  Subcontractor Name:

Taxpayer ID: —— OR ——

Is this for: □ Goods? □ Services? □ Both?

Your last name:

First Name:

M.I.:

Address:

City:

State:

Zip Code:

Country:

As a condition of obtaining, extending, amending, or renewing a contract, lease, purchase agreement, or grant award with any Arkansas State Agency, the following information must be disclosed:

For Individuals *

Indicate below if you, your spouse or the brother, sister, parent, or child of you or your spouse is a current or former member of the General Assembly, Constitutional Officer, State Board or Commission Member, or State Employee:

Position Held | Mark (✓) | Name of Position of Job Held [senator, representative, name of board/commission, data entry, etc.] | For How Long? | What is the person(s) name and how are they related to you? [i.e., Jane Q. Public, spouse, John Q. Public, Jr., child, etc.] |
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<tr>
<td>General Assembly</td>
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<tr>
<td>Constitutional Officer</td>
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<tr>
<td>State Board or Commission Member</td>
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<td>State Employee</td>
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</table>

☐ None of the above applies

For an Entity (Business) *

Indicate below if any of the following persons, current or former, hold any position of control or hold any ownership interest of 10% or greater in the entity: member of the General Assembly, Constitutional Officer, State Board or Commission Member, State Employee, or the spouse, brother, sister, parent, or child of a member of the General Assembly, Constitutional Officer, State Board or Commission Member, or State Employee. Position of control means the power to direct the purchasing policies or influence the management of the entity.

Position Held | Mark (✓) | Name of Position of Job Held [senator, representative, name of board/commission, data entry, etc.] | For How Long? | What is the person(s) name and what is his/her % of ownership interest and/or what is his/her position of control? |
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<tbody>
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<tr>
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<tr>
<td>State Employee</td>
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</tbody>
</table>

☐ None of the above applies

15
Contract and Grant Disclosure and Certification Form

Failure to make any disclosure required by Governor's Executive Order 98-04, or any violation of any rule, regulation, or policy adopted pursuant to that Order, shall be a material breach of the terms of this contract. Any contractor, whether an individual or entity, who fails to make the required disclosure or who violates any rule, regulation, or policy shall be subject to all legal remedies available to the agency.

As an additional condition of obtaining, extending, amending, or renewing a contract with a state agency I agree as follows:

1. Prior to entering into any agreement with any subcontractor, prior or subsequent to the contract date, I will require the subcontractor to complete a CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM. Subcontractor shall mean any person or entity with whom I enter an agreement whereby I assign or otherwise delegate to the person or entity, for consideration, all, or any part, of the performance required of me under the terms of my contract with the state agency.

2. I will include the following language as a part of any agreement with a subcontractor:

   Failure to make any disclosure required by Governor’s Executive Order 98-04, or any violation of any rule, regulation, or policy adopted pursuant to that Order, shall be a material breach of the terms of this subcontract. The party who fails to make the required disclosure or who violates any rule, regulation, or policy shall be subject to all legal remedies available to the contractor.

3. No later than ten (10) days after entering into any agreement with a subcontractor, whether prior or subsequent to the contract date, I will mail a copy of the CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM completed by the subcontractor and a statement containing the dollar amount of the subcontract to the state agency.

I certify under penalty of perjury, to the best of my knowledge and belief, all of the above information is true and correct and that I agree to the subcontractor disclosure conditions stated herein.

Signature_________________________________Title________________________Date______________

Vendor Contact Person_____________________________Title________________________Phone No._________

Agency use only

<table>
<thead>
<tr>
<th>Agency Number</th>
<th>Agency Name</th>
<th>Agency Contact Person</th>
<th>Contract Contact</th>
<th>Phone No.</th>
<th>or Grant No.</th>
</tr>
</thead>
</table>

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**PERSONAL FINANCIAL STATEMENT**

As of _________________________, 20___

(Same date as interim financial statement)

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest & each general partner, or (3) each stockholder owning 20% or more of voting stock & each corporate officer & director, or (4) any other person/entity providing a guaranty on the loan.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand and in Banks</td>
<td>Accounts Payable</td>
</tr>
<tr>
<td>Savings Accounts</td>
<td>Notes Payable to Banks and others</td>
</tr>
<tr>
<td>IRA or Other retirement Account</td>
<td>(describe in sections 2)</td>
</tr>
<tr>
<td>Accounts and Notes Receivable</td>
<td>Installment Account (Auto)</td>
</tr>
<tr>
<td>Life Insurance-Cash Surrender</td>
<td>Mo. Payments</td>
</tr>
<tr>
<td>Value Only (complete section 8)</td>
<td>Installment Account (Other)</td>
</tr>
<tr>
<td>Stocks and Bonds</td>
<td>Mo. Payments</td>
</tr>
<tr>
<td>(Description in section 3)</td>
<td>Loans on Life Insurance</td>
</tr>
<tr>
<td>Real Estate</td>
<td>Mortgages on Real Estate</td>
</tr>
<tr>
<td>(Description in section 4)</td>
<td>(Description in section 4)</td>
</tr>
<tr>
<td>Automobile – Present Value</td>
<td>Unpaid Taxes</td>
</tr>
<tr>
<td>Other Personal Property</td>
<td>(Description in section 6)</td>
</tr>
<tr>
<td>(Description in section 5)</td>
<td>Other Liabilities</td>
</tr>
<tr>
<td>Other Assets</td>
<td>(Description in section 7)</td>
</tr>
<tr>
<td>(Description in section 5)</td>
<td>Total Liabilities</td>
</tr>
<tr>
<td>Total Assets</td>
<td>Net Worth</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section 1 - Sources of Income</th>
<th>Contingent Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>As Endorser or Co-Maker</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>Legal Claims &amp; Judgments</td>
</tr>
<tr>
<td>Real Estate Income</td>
<td>Provision for Fed. Income tax</td>
</tr>
<tr>
<td>Other Income (describe below)*</td>
<td>Other Special Debt</td>
</tr>
<tr>
<td>Description - Other income</td>
<td></td>
</tr>
</tbody>
</table>

*Alimony or child support payments need not be disclosed in “Other Income” unless it is desired to have such payments counted toward total income.

<table>
<thead>
<tr>
<th>Section 2 - Notes Payable to Banks &amp; Others (Use attachments if necessary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address Of Note holder</td>
</tr>
<tr>
<td>--------------------------------------------</td>
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</tbody>
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17
PERSONAL FINANCIAL STATEMENT (CONTINUED)

Section 3: Stocks & Bonds (Use attachments if necessary)

<table>
<thead>
<tr>
<th>Number of Shares</th>
<th>Name of Security</th>
<th>Cost</th>
<th>Market Value Quotation/Exchange</th>
<th>Date of Quotation/Exchange</th>
<th>Total Value</th>
</tr>
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<tbody>
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Section 4 Real Estate Owned (Use Attachments if necessary)

<table>
<thead>
<tr>
<th>Type of Property</th>
<th>Property A</th>
<th>Property B</th>
<th>Property C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and Address of Property</td>
<td></td>
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<tr>
<td>Date Purchased</td>
<td></td>
<td></td>
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<tr>
<td>Original Cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Present Market Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and Address of Mortgage Holder</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Mortgage Account Number</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Mortgage Balance</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Amount of Payment per Month/Year</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Status of Mortgage</td>
<td></td>
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Section 5 Other Personal Property and Other Assets (Describe. If any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

Section 6 Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7 Other Liabilities (Describe in detail.)

Section 8 Life Insurance Held (Give Face amount, cash surrender value of policies, & name of insurance company and beneficiaries.)

I authorize ADEQ to make inquiries as necessary to verify the accuracy of the statements made to determine my credit worthiness. I certify the above and the statements 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 U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature_________________________________________ Date_________ SS#________________

Signature_________________________________________ Date_________ SS#________________