



Coastal Enterprises

TILMAAMAHA

Fadlan buuxi arjigaan kaddibna waxaad macluumaadka lagaa codsaday ku qortaa liiska sixidda arjiga ee ku yaal dhamaadka warqadahaan. Xaqiijinta in la helay waxaa la soo gudbin doonaa muddo 5 maalin la shaqeeyo gudahooda. Dhamaan milkiileyaasha ku leh %20 ama ka badan waa in ay buuxiyaan kaddibna soo gudbiyaan Bayaanka Maaliyadda Qofka u gaarka ah oo saxiixan, kuna jira halkaan.

Dhamaan waxyaabaha loo soo gudbiyaya CEI oo la xariirta arjigaada deynta waxay ahaan doonaan hantida CEI, waa la ceshan doonaa ama waa la burburin doonaa sida waafaqsan siyaasadda reebashada faylka CEI.

CEI waxay gudbisa warbixinta Deynta Ganacsiga iyo Deynta Qofka, waxay adeegsataa Credit Builders Alliance (CBA). Dhamaan Deynta CEI waxaa Xafiiska Deynta (Credit Bureau) u sheegi doono CBA.

Wac (207) 504-5900 si aad u heshid adeegyada horumarinta maaliyadda.

Xisaabta deynta la codsaday: \$ _____

ARJIGA CEI SI LOO MAALGELIYO

MACLUUMAADKA KU SAABSAN GANACSIGAADA

Magaca Ganacsiga: _____ DBA: _____

Sharaxaadda Ganacsiga: _____ Telefoonka: _____

Cinwaanka Ganacsiga: _____ Magaalada: _____ Gobolka: _____ Zip: _____

Dagmada: _____ Bogga Internetka: _____ E-mail: _____

Qaabka Ganacsiga: Hal Milkiile Iskaashi LLC S Corp C Corp Iskaashato Aan Fa'iido Doonin L3C

Taariikhda la Aasaasay: _____ IRS Aqoonsiga Loo Shaqeyaha (Employer ID) # (EIN): _____ DUNS #: _____

Magaca (Magacyada) laamaha/ururada: _____

MACLUUMAADKA KUGU SAABSAN ADIGA

Magaca: _____ Telefoonka: _____ Email: _____

Cinwaanka: _____ Dagmada: _____

Magaalada: _____ Gobolka: _____ Zip: _____

La Dalbadaha iyo/ama Ballan Qaadaha: _____ Telefoonka: _____ Email: _____

Cinwaanka: _____ Dagmada: _____

Magaalada: _____ Gobolka: _____ Zip: _____

La Tallinta Ganacsiga: SBDC WBC StartSmart Brograamka Beeraha CEI Mallaayga CEI SCORE Wax kale Waxba

Magaca La Talliyaha: _____ Sideed ku maqashay CEI? _____

GOOBTA GANACSIGA - Jirta ama loo baahan yahay in la iibsado

Cinwaanka: _____ Hantida waxay tahay ama waxay ahaan doontaa: Milkiyad Kiro

Cag labo jibbaaran: _____ Lacag bixinta bil kasta: \$ _____ Waxaa baddalay goob cusub? Haa Maya

Cinwaanka: _____ Hantida waxay tahay ama waxay ahaan doontaa: Milkiyad Kiro

Cag labo jibbaaran: _____ Lacag bixinta bil kasta: \$ _____ Waxaa baddalay goob cusub? Haa Maya

Dhul Beeraadka la Leeyahay: _____ La Kireyay: _____

MAALGELINTA LA SOO JEEDIYAY	CEI	Bangi/Wax kale*	Xisaabta uu ku darray milkiilaha	Iskudarka
Dhulka	\$ _____	\$ _____	\$ _____	\$ _____
Dhismooyinka	\$ _____	\$ _____	\$ _____	\$ _____
Qalabka	\$ _____	\$ _____	\$ _____	\$ _____
Raasumaalka lagu shaqeeyo	\$ _____	\$ _____	\$ _____	\$ _____
Wax kale (fadlan caddee)	\$ _____	\$ _____	\$ _____	\$ _____
Iskudarka	\$ _____	\$ _____	\$ _____	\$ _____

*Qor ilaha bangiga/maalgelinta kale: _____

MILKIYADDA GANACSIGA/HOGGAAMINTA*

Magaca iyo mansabka: _____ % Milkiyadda: _____

Cinwaanka: _____ Mushaarka sannadka: \$ _____

Magaca iyo mansabka: _____ % Milkiyadda: _____

Cinwaanka: _____ Mushaarka sannadka: \$ _____

*Iskaashatada iyo Kuwa Aan Raadinin Fa'iido: Ku soo lifaaq liiska xubnaha guddiga.

SOO KOOBIDDA DEEYNTA LA SOO JEEDIYAY IYO HANTIDA LA DHIGO

	Qiimaha suuqa ka joogo iminka	Deynta/Kirada Hartay
Dhulka iyo dhismooyina	\$ _____	\$ _____
Liiska alaabtay	\$ _____	\$ _____
Xisaabta laga qabo	\$ _____	\$ _____
Mashiinada/qalabka	\$ _____	\$ _____
Alaabta guriga iyo waxyaabaha la dhigto guriga	\$ _____	\$ _____
Wax kale*	\$ _____	\$ _____
<i>Iskudarka</i>	\$ _____	\$ _____

*Qor liiska rahanka deynta la soo jeediyay: _____

SHAQADA GANACSIGA IYO MANAAFACAADKA

Shaqaalaha iminka jira (ku dar naftaada) _____ Waqati-buuxa _____ Qeyb waqtiga _____

Shaqaalaha cusub ee la filaayo 12da bil xigta _____ Waqati-buuxa _____ Qeyb waqtiga _____

Mushaarka ugu yar oo lagu bilaabo \$ _____/saac (waqti-buuxa) \$ _____/saac (qeyb-waqtiga)

Ma bixisaa manaafacaad? Haa Maya Haddii ay haa tahay, halkaan ku qor liiska manaafacaadka: _____

TIXRAACA QOFKA Fadalan qor magacyada iyo macluumaadka lagala xariiro labada qaraabo kuugu sokkeeyo, aan kula dagganeen.

Magaca: _____ Telefoon: _____ Email: _____

Magaca: _____ Telefoon: _____ Email: _____

TIXRAACA BANGIGA/TUJAARADA

Magaca: _____ Telefoon: _____ Email: _____

SOO KOOBIDDA DEYNTA GANACSIGA IYO KIRADA								
Magaca deymiyaha iyo cinwaanka	Xisaabta asalka	Taariikhda bilowga	Baaqiga iminka jira	Qadarka dul saarka	Taariikhda ay bislaatay	Lacag bixinta bil	Rahan	Leyska Rabay Mar Hore
							<input type="checkbox"/> Dhamaan hantida ganacsiga <input type="checkbox"/> Dhul <input type="checkbox"/> Qalab <input type="checkbox"/> Wax kale	<input type="checkbox"/> Haa <input type="checkbox"/> Maya
							<input type="checkbox"/> Dhamaan hantida ganacsiga <input type="checkbox"/> Dhul <input type="checkbox"/> Qalab <input type="checkbox"/> Wax kale	<input type="checkbox"/> Haa <input type="checkbox"/> Maya
							<input type="checkbox"/> Dhamaan hantida ganacsiga <input type="checkbox"/> Dhul <input type="checkbox"/> Qalab <input type="checkbox"/> Wax kale	<input type="checkbox"/> Haa <input type="checkbox"/> Maya
							<input type="checkbox"/> Dhamaan hantida ganacsiga <input type="checkbox"/> Dhul <input type="checkbox"/> Qalab <input type="checkbox"/> Wax kale	<input type="checkbox"/> Haa <input type="checkbox"/> Maya
							<input type="checkbox"/> Dhamaan hantida ganacsiga <input type="checkbox"/> Dhul <input type="checkbox"/> Qalab <input type="checkbox"/> Wax kale	<input type="checkbox"/> Haa <input type="checkbox"/> Maya

Haddii aysan jirin deyn ganacsi laguugu leeyahay, calaamee halkaan.

Haddii aad ku jawaabtid haa mid ka mid ah su'aalaha soo socdo, fadlan ku soo lifaaq adiga oo soo raaciya tafaasiisha.

- | | | |
|--|------------------------------|-------------------------------|
| a. Adiga ama saraakiisha shirkadaada marna ma ku lug yeelateen dacwadaha khasaarada ama isbixin la'aan? | <input type="checkbox"/> Haa | <input type="checkbox"/> Maya |
| b. Adiga ama ganacsigaada miyaad ku lug leedahiin dacwado soo socda? | <input type="checkbox"/> Haa | <input type="checkbox"/> Maya |
| c. Ma ka iibsataa, ma ka iibisaa, ama ma isticmaashaa adeeyada hay'ad kasta uu qofka ku jiro shirkadaada ku leeyahay danno maaliyad gaarta 20% ama ka badan? | <input type="checkbox"/> Haa | <input type="checkbox"/> Maya |
| d. Haddii aad qabtid masaruufka cunugga, adiga > 60 maalin miyaad gadaal uga dhacday? | <input type="checkbox"/> Haa | <input type="checkbox"/> Maya |
| e. Adiga ama ganacsigaada marna ma ka daba marteen > 30 maalin si aad u bixisid deynta qofka ama ganacsiga? | <input type="checkbox"/> Haa | <input type="checkbox"/> Maya |

Sharciga Fursadda Sinaanta Deynta Federaalka (Federal Equal Credit Opportunity Act) wuxuu mamnuucay in bixiyeyasha deynta takoraan arjiileyaasha soo dalabada deynta taasoo ku saleysan isirka, midabka, diinta, asal qaran, jinsiga, xaaladda guurka, da'da (arjiilaha waa in uu awood u leeyahay in uu galo heshiis ganacsi); iyo bacdamaa dhamaan ama qeybo ka tirsan dakhliga arjiilaha laga helo brograamka kaalmada dadweynaha; ama bacdamaa arjiilaha wuxuu si daacad ah ugu dhaqmay xuquuqda hoos yimaada Sharciga Badbaadinta Deynta Macaamilka). Wakaaladda federaalka ee maamusha u hoggaansamida sharcigaan ee ku saabsan deyn bixiyahaan waa Guddiga Tujaadada Federaalka (Federal Trade Commission). Haddii qofka aaminsan yahay in isaga ama iyada loo diiday kaalmo taasoo jebineyo sharcigaan, waa in ay la xariiraan Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Aniga/Anaga waxaan fahamsanahay in marka aan saxiixo arjigaan, Aniga/anaga waxaan u ruqseynay CEI in ay weydiiso su'aalo hadba sida loogu baahdo si loo xaqiijiyo sax ahaanta macluumaadkaan iyo is loo ogaado ilaa inta aan istaahilo deynta. Qofka hoos ku saxiixan wuxuu u fasaxay qof kasta ama wakaaladda warbixinta macaamilka in ay bixiso macluumaad kasta ay ka hayso qofka hoos ku saxiixan. Aniga/Anaga waxaan caddeyneynaa in macluumaadka yaahin run iyo sax iyo in ujeedada loo soo gudbiyay tahay in lagu qaato deyn. CEI waxay xajin doontaa qarsoodiga macluumaadkaan mana la sii deyn doono haddii aan la haysanin ruqsad.

Arjiilaha (Arjiileyaasha) hoos ku saxiixan waxay halkaan ku aqoonsan yaahin, waafaqsan yaahin, iyo fasaxeen kashifaadda Arjigaan iyo warqadaha taageersan uu soo gudbiyay arjiilaha (arjiileyaasha) hoos ku saxiixan, ama lagu soo gudbiyay magaca arjiilaha (arjiileyaasha), loona gudbiyay shaqaalaha CEI, iyo sidoo kale guddiyada iyo Guddiga CEI, lana xariirta fiirinta Arjigaan sida waafaqsan siyaasadda fiirinta deynta CEI dajisay.

Saxiixa arjiilaha

Taariikhda

Saxiixa qofka la dalbaday iyo/ama ballan qaadaha:

Taariikhda

TIRADA DADKA (Looma baahna macluumaadkaan balse waxaa codsaday CEI si loo falanqeyo istaatiistikada iyo xagga maalgelinta ururada. Ma saamayn doonto awoodda aad u leedahay in aad deyn ka qaadatid CEI)

Magaca Arjiilaha:			Magaca qofka la dalbada iyo/ama damaanad qaadaha		
<p>Isirka</p> <input type="checkbox"/> Dhalladka alaska <input type="checkbox"/> Mareykanka hindida <input type="checkbox"/> Aasiyaan <input type="checkbox"/> Madow/mareykanka afrikaanka <input type="checkbox"/> Dhalladka hawaii <input type="checkbox"/> Jasiiradda basifigga <p>Kale</p> <input type="checkbox"/> Caddaan <input type="checkbox"/> In ka badan hal <input type="checkbox"/> Wax kale <p>Asalka hisbanik</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya <p>Xaaladda guurka</p> <input type="checkbox"/> Guursaday <input type="checkbox"/> Keli	<p>Waxbarashada</p> <input type="checkbox"/> Xoogaa dugsi sare <input type="checkbox"/> Dugsi sare/ Shahaadada la siman jaamadacdda sare (GED, Graduate Equivalency Degree) <input type="checkbox"/> Farsamo <input type="checkbox"/> Xoogaa kulliyad <input type="checkbox"/> Shahaadada 2da sanno <input type="checkbox"/> Shahaadada 4ta sanno <input type="checkbox"/> Xoogaa shahaadad sare <input type="checkbox"/> Shahaadada sare <p>Jaadka qofka</p> <input type="checkbox"/> Dhedig <input type="checkbox"/> Lab <input type="checkbox"/> Ma aha labolabo <p>Dumarka madaxa reerka</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya	<p>Xaaladda ciidamada</p> <input type="checkbox"/> Ciida fietnam <input type="checkbox"/> Ciidan kale <input type="checkbox"/> Aan ahayn halyeey ciidan <p>Itaal darrida</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya <p>Dhallasho</p> <input type="checkbox"/> Muhaajir <input type="checkbox"/> Qaxooti <input type="checkbox"/> Qaatay dhallashada <input type="checkbox"/> Muwaadin ku dhashay mareykanka	<p>Isirka</p> <input type="checkbox"/> Dhalladka alaska <input type="checkbox"/> Mareykanka hindida <input type="checkbox"/> Aasiyaan <input type="checkbox"/> Madow/mareykanka afrikaanka <input type="checkbox"/> Dhalladka hawaii <input type="checkbox"/> Jasiiradda basifigga <p>Kale</p> <input type="checkbox"/> Caddaan <input type="checkbox"/> In ka badan hal <input type="checkbox"/> Wax kale <p>Asalka hisbanik</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya <p>Xaaladda guurka</p> <input type="checkbox"/> Guursaday <input type="checkbox"/> Keli	<p>Waxbarashada</p> <input type="checkbox"/> Xoogaa dugsi sare <input type="checkbox"/> Dugsi sare/GED - Shahaadada la siman jaamadacdda sare (GED, Graduate Equivalency Degree) <input type="checkbox"/> Farsamo <input type="checkbox"/> Xoogaa kulliyad <input type="checkbox"/> Shahaadada 2da sanno <input type="checkbox"/> Shahaadada 4ta sanno <input type="checkbox"/> Xoogaa shahaadad sare <input type="checkbox"/> Shahaadada sare <p>Jaadka qofka</p> <input type="checkbox"/> Dhedig <input type="checkbox"/> Lab <input type="checkbox"/> Ma aha labolabo <p>Dumarka madaxa reerka</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya	<p>Xaaladda ciidamada</p> <input type="checkbox"/> Ciida fietnam <input type="checkbox"/> Ciidan kale <input type="checkbox"/> Aan ahayn halyeey ciidan <p>Itaal darrida</p> <input type="checkbox"/> Haa <input type="checkbox"/> Maya <p>Dhallasho</p> <input type="checkbox"/> Muhaajir <input type="checkbox"/> Qaxooti <input type="checkbox"/> Qaatay dhallashada <input type="checkbox"/> Muwaadin ku dhashay mareykanka
<input type="checkbox"/> Ma rabo in aan buuxiyo su'aalaha tirada dadka			<input type="checkbox"/> Ma rabo in aan buuxiyo su'aalaha tirada dadka		

Waxaad dhamaan foomamka arjiga u dirtaa:

CEI
 Attn: Loan Administration
 30 Federal Street
 Brunswick, ME 04011
 (207) 504-5900; FAKS: (207) 882-7308
 Email*: loanapplications@ceimaine.org | Internetka:
<https://CEIMaine.org>

**Haddii aad elataroonig ahaan ugu direysid CEI, waxaan rabnaa in aan ku xasuusino in emailka uusan ahayn wax sugan aan la soo faragelin karin. Haddii machuumaadkaada aad u yahay xassaasi ama ku jiro macluumaad shakhsi ama qarsoodi ah - sida nambarkaada soshal sekuritiga - waxaad ku soo diri kartaa boostada ama ku soo dir faks adiga oo ku soo hagaajiya CEI.*

Waxaad kaloo iskudayi kartaa in aad sir ka dhigiid ("encrypt") emailka adiga oo ku darra #SecureMail leenka mowduuca ama emailka dhexdiisa. Tani waxay sir ka dhigi kartaa waxa ku jiro emailka balse lama ballan qaadi karo.

BAYAANKA MAALIYADDA QOFKA

Waa in uu sannad kasta dhamasytiro arjiile kasta (haddi anay isku jirrin) damaanad qaadaha, iyo milkiilaha hasta 20% kor saarka

Magaca: _____ Telefoonka guriga/gacanta: _____

Jidka: _____ Magaalada: _____ Gobolka: _____ Zip: _____

Xaaska/arjiilaha la socda: _____ Telefoonka guriga/gacanta: _____

Jidka: _____ Magaalada: _____ Gobolka: _____ Zip: _____

Haddii ay ka yar tahay saddax sanno, fadlan qor cinwaankii (cinwaanadii) la soo dhaafay: _____

Magaca ganacsiga arjiilaha/qofka qaatay deynta: _____ Telefoonka ganacsiga: _____

HANTIDA		QAANTA + QIIMAHA SOO XAASILAY	
A. Lacagta caddaanka ee gacanta ku jirto		K. Iskudarka bixinta deynta bangiga iyo wax kale (Ku sharax qeybta 2)	
B. Xisaabaadka keydka iyo xisaabaadka wareega		L. Iskudarka dhamaan baaqiga deynta kaarka	
C. IRA/xisaabaadka hawlgabnimada kale		M. Iskudarka deynta hantida ma guuraanka (Ku sharax qeybta 3)	
D. Xisabaadka iyo deynta laga qabo		N. Canshuurta aan la bixinin (Ku sharax qeybta 6)	
E. Hantida maguuraanka (Ku sharax qeybta 3)		O. Deynta kale (nusaale, masaruufka cunugga - ku sharax qeybta 7)	
F. Maalgelinta "stocks" iyo "bonds" (Ku sharax qeybta 4)		P. Iskudarka qaanta (K:O)	\$
G. Baabuurka - qiimaha iminka			
H. Ceymiska nafta – Qiimaha bixinta lacagta caddaanka (Dhamaystir qeybta 8)			
I. Hantida kale uu leeyahay qofka (Sharax qeybta 5)		Q. Qiimahs xaasilka (iskudarka hantida [X] – iskudarka qaanta [P])	\$
J. Hantida kale (Sharax qeybta 5)			
X: Iskudarka Hantida¹ (A:J)	\$	Y: Iskudarka¹ (P+Q)	\$

¹Iskudarka waa in ay isla'eg yaahiin

Qeybta 1. Dakhliga		Qaanta la Socoto	
Mushaarka		Sida ballan qaadaha qofka la saxiixa	
Dakhliga maalgelinta xaasilka		Sheegashooyinka sharciga iyo xukunka	
Dakhliga hantida maguuraanka		Qodobka canshuurta dakhliga federaalka	
Dakhliga xaaska		Wax kale	
Dakhliga kale ² (Hoos ku sharax)			
Sharaxaadda dakhliga kale ² :			

²Waa in taakuleynta xaaska ama masaruufka cunugga lagu sheego "Handida Kale" (Other Income) haddii aadan rabin in lacag bixintaan lagu darro iskudarka dakhliga.

Qeybta 2. Deynta laga qab bangiyada iyo dadka kale (Ku so dare lifaaqyada haddii loo baahdo. Mid kasta waa in la aqoonsado sida in uu qeyb ka yahay bayaankaan kaddibna la saxiixo.)

Magaca iyo cinwaanka deyn bixiyeyaasha	Baaqiga asalka	Baaqiga iminka jira	Xisaabta lacag bixinta	Inta jeer lacagta la	Damaanada

Qeybta 3. Hantida ma guuraanka la leeyahay (Gaar u qor qeyb kasta, adiga oo ku soo lifaaqa haddii aad u baahatid. Lifaaq kasta waa in la aqoonsado in uu qeyb ka yahay bayaankaan, la saxiixo kaddibna lagu qoro taariikhda.)			
	Hantida A	Hantida B	Hantida C
Nooca hantida			
Milkiile			
Cinwaanka hantida			
Taariikhda la iibsaday			
Kharashka asalka			
Qiimaha suuqa iminka			
Haayaha deynta guriga			
Cinwaanka deynta haayaha			
Baaqiga deynta guriga			
Bixinta xisaabta halkii bil/sanno			
Xaaladda deynta guriga			

Qeybta 4. Maalgelinta “Maalgelinta Stocks iyo Bonds” (Ku dar lifaaqyada haddii loo baahdo. Lifaaq kasta waa in la aqoonsado in uu qeyb ka yahay bayaankaan, la saxiixo kaddibna lagu qoro taariikhda.)					
# (tirada) Qeybaha	Magaca maalgelinta damaanada	Kharashka	Qiimaha suuqa sicir bixinta/isdhaafsiga	Taariikhda la bixiyay sicirka/ isdhaafsiga	Iskudarka qiimaha

Qeybta 5. Hantida kale qofka leeyahay iyo hantida kale (Fadlan sharax. Haddii loo ballan qaado sida sekuriti, sheeg magaca iyo cinwaanka cidda iska leh deynta, xisaabta deynta, qodobada lacag bixinta. Haddii aad la soo daahdid lacag bixinta, fadlan sharax iyo keen xisaabta aan la oo daahday.)
Qeybta 6. Canshuurta aan la bixinin (Sharax nooca, yaa laga qabaa, goormaa leyska rabaa, xisaabta, iyo hantidee ayay dul saaran tahay qaanta canshuurta.)
Qeybta 7. Qaanta kale
Qeybta 8. Ceymiska nolosha la haysto (Bixi xisaabta kore iyo qiimaha bixinta lacagta caddaanka, magaca shirkadda ceymiska, iyo dadka ka

Aniga waxaan u fasaxay Deymiyaha in uu weydiyo su'aalaha loo baahan yahay si loo xaqiijiyo sax ahaanta oraahyada la soo jeediyay si loo ogaado ilaa inta aan istaahilo deynta. Qofka hoos ku saxiixan wuxuu u ogolaaday qof kasta ama wakaaladda warbixinta macaamilka in ay ku siiyaan macluumaad kasta ay ka hayaan qofka hoos ku saxiixan. Aniga waxaan caddeynaa in wararka ku jiro halkaan iyo lifaaqyada yahiin run iyo sax laga bilaabo taariikhda la soo sheegay. Bayaanaadaan waxa loo sameeyay in lagu helo deyn ama lagu damaanad qaado deyn. Aniga waxaan fahamsanahay in been ka sheegidda bayaanadaan dhallin karto in leyga joojiyo manaafacaadka iyo sida suurtoogalka ah in Xeer Ilaaliyaha Guud Mareykanka [U.S. Attorney General (Reference 18 U.S.C. 10001)] igu soo oogo dacwad.

Aniga waxaan u fasaxay Deymiyaha in uu ka jawaabo su'aalaha ay soo weydiyaan dadka kale kuna saabsan waayaha deynta uu Deymiyaha kala kulmay qofka hoos ku saxiixan, lagana reebo macluumaadka ku jiro gudaha warbixinta deynta. Aniga waxaan fahamsanahay in Bixiyaha Deynta in uu wakaaladaha warbixinta deynta u gudbiyo macluumaad ku saabsan waayaha aan kala kulmay bixiyaha deynta.

Saxiixa	Taariikhda Maanta	Soshal Sekuriti #	Taariikhda Dhallashada
Saxiixa	Taariikhda Maanta	Soshal Sekuriti #	Taariikhda Dhallashada

Su'aalaha Ganacsiga

Codsiyada Deynta ee \leq \$50,000, su'aashaan waxaa loo adeegsan karaa baddalkii la soo gudbin lahaan qorshaha ganacsiga oo dhamaystiran.

Sharaxaadda Ganacsiga
Sharax ganacsigaada.
Maxay tahay waaya aragnimada aad u leedahay ganacsiga noocan ah (ama ganacsi la xariira)?
Meeqa maalgelin ganacsi ayaad rabtaa in aad soo dalbatid? Sidee loo isticmaali doonaa lacagta? Sidee ayay u fa'iideysaa ganacsigaada?
Tartan
Yaa kaloo sameeya ganacsigan oo kale? Qor liiska saddax:
Maxay si wanaagsan u sameyaan iyaga (xoogga)?
Maxay si liidato u sameyaan (dacfiga)?
Maxaad u samaysaa si ka duwan iyaga?
Xayaysiinta
Yaa iibsano doono badeecadaada/adeeggaada? Sida dadka ku ogaan doonaan ganacsigaga?

LIISKA SIXIDDA ARJIGA - SI AAD U FIIRISID

Fadlan ku soo dar waxyaabaha soo socdo, adiga oo soo raaciya foomka arjiga, marka aad soo gudbineysid arjigaada deynta oo ku socda CEI si loo fiiriyo loona tixgeliyo.

Looma baahna in aad liisgaan sixidda la gudbisid arjigaada.

Arjiyada aan la saxiixin ama la dhamaystirin lagama shaqeyn karo.

- Arjiga deynta CEI (bogagga 1-4)
- Macluumaadka maaliyadda:
 - Bayaanka maaliyadda qofka (bogagga 5-6).
 - Warqadda baaqiga iminka jira.
 - Fa'iidada sannadka ilaa iminka iyo bayaanka khasaarada.
 - Canshuur celinta ganacsiga 3dii sanno la soo dhaafay.
 - Saadaalinta lacagta caddaanka bil kasta ilaa ugu yaraan hal sanno.
 - 3dii sanno la soo dhaafay ee canshuur celinta qofka arjiile kasta, damaanad qaadaha, iyo milkiilaha 20% ama ka badan ku leh ganacsiga. Waxaa la filayaa in dhamaan milkiileyaasha haysta 20% ama ka badan waxay keeni doonaa damaanad u gaar ah qofka.
- Codsiyada > \$50,000: Qorshaha ganacsiga oo dhamaystiran.
- Codsiyada ≤ \$50,000: Qorshaha ganacsiga oo dhamaystiran, ama ka jawaab su'aalaha ku jira halkaan (bogga 7).
- Haddii ganacsigaada leeyahay laamo ama ururo, fadlan sheeg magacyadooda, xariirka ay la leeyahiin shirkadda, iyo warqadda baaqiga iminka jira iyo dakhliga bayaanka mid kasta.
- Haddii ganacsigaada iminka jira uu yahay:
 - Iskaashi (Partnership):** Fadlan bixi koobiga heshiiska iskaashiga.
 - Shirkadda Masuuliyada Kooban (LLC):** Fadlan keen koobiga qodobada ururka iyo heshiiska uu ku shaqeeyo.
 - Shirka (Corporation):** Fadlan keen koobiga qodobada aasaaska shirkadda iyo sharciyada u dagan shirkadda.
- Haddii aad iminka haysatid ama aad haysan doontid kiro la xariira goobaha aad ka ganacsatid, fadlan soo gudbi koobiga heshiiska (heshiisyada) kirada.
- Haddii aad dooneysid in aad lacagta maalgelintaan ku iibsatid mashiino ama qalab, ku soo dar liiska qalabka iyo kharashka ku baxa. Haddii aad iibsaneysid ganacsig ama hanti ma guuraan ah, fadlan ku soo dar Heshiiska aad ku iibsatay iyo Heshiiska aad isaga iibisay.

Deynta Dhismaha Keliya:

- Caddeynta kantaroolka goobta.
- Sheeko gaaban oo soo taxda qorshahaada ku saabsan handasada iyo dhismaha, aqoonsiga muhandasiinta iyo qandaraasleyaash aad ku talojirtid in aad adeegsatid, soona raaci koobiyada heshiisyada ama talooyinka la soo jeediyay.
- Caddeynta waaya aragnimadaada, haddii aad ku talojirtid in aad naftaada maamushid dhismaha.

Waxaad dhamaan foomamka arjiga u dirtaa:

CEI
Attn: Loan Administration
30 Federal Street
Brunswick, ME 04011
(207) 504-5900; FAKS: (207) 882-7308
Email*: loanapplications@ceimaine.org | Internetka:
<https://CEIMaine.org>

**Haddii aad elataroonig ahaan ugu direysid CEI, waxaan rabnaa in aan ku xasuusino in emailka uusan ahayn wax sugan aan la soo faragelin karin. Haddii macluumaadkaada aad u yahay xassaasi ama ku jiro macluumaad shakhsi ama qarsoodi ah - sida nambarkaada soshal sekuritiga - waxaad ku soo diri kartaa boostada ama ku soo dir faks adiga oo ku soo hagaajiya CEI.*

Waxaad kaloo iskudayi kartaa in aad sir ka dhigiid emailka adiga oo ku darra #SecureMail leenka mowduuca ama emailka dhexdiisa. Tani waxay sir ka dhigi kartaa waxa ku jiro emailka balse lama ballan qaadi karo.