

APPLICATION CHECKLIST – FOR YOUR REVIEW

Please include the following items, along with the application form itself, when submitting your loan application package to CEI for review and consideration. This checklist is *not* required to be submitted with your application.

Unsigned or incomplete applications cannot be processed.

CEI loan application (pages 1-5)

2-sided copy of valid photo identification.

Financial information:

- Personal Financial Statement (pages 6-7).
- Current balance sheet.
- Year-to-date profit and loss statement.
- Business tax returns for the past 3 years.
- Cash flow projections by month for a minimum of one year.
- Past 3 years of personal tax returns for each applicant, guarantor, and owner with 20% or greater interest in the business. It is expected that all owners with a 20% or greater ownership share will provide a personal guaranty.
- Requests > \$50,000: A complete business plan.
- Requests ≤ \$50,000: A complete business plan, or complete the questionnaire included herein (page 8).
- If your business has any subsidiaries or affiliates, please provide their names, relationship to the company, and current balance sheet and income statement for each.
- If your existing business is a:
 - Partnership:** Please provide a copy of the partnership agreement.
 - Limited Liability Company:** Please provide a copy of the articles of organization and the operating agreement.
 - Corporation:** Please provide a copy of the articles of incorporation and corporate by laws.
- If you currently hold or will hold a lease for any of your listed business locations, please provide a copy of the lease agreement(s).
- If you are buying machinery or equipment with the money from this financing, include a list of the equipment and its cost. If you are buying a business or real estate, please include a Purchase and Sale Agreement.

For Construction Loans Only:

- Evidence of site control.
- Brief narrative outlining your plan for design and construction, identifying designers and contractors you intend to use, with copies of any contracts or proposals.
- Evidence of your experience, if you intend to self-manage the construction.

Send all *completed* application forms to:

CEI
Attn: Loan Administration
30 Federal Street
Brunswick, ME 04011
(207) 504-5900; FAX: (207) 882-7308

Email*: loanapplications@ceimaine.org | Web: <https://CEIMaine.org>

**If you are sending electronic mail to CEI, we want to remind you that email is not necessarily secure against interception. If your information is very sensitive, or includes personal or confidential information – such as your social security number – you may want to send it by postal mail or fax to CEI.*

You may also request that we initiate contact through encrypted email to you. This may encrypt future emails, but is not guaranteed.

For CEI Use Only: