

Great Plains

Development, Inc.

Loan Application Packet

Great Plains Development, Inc. appreciates your entrepreneurship to create or expand a business in southwest Kansas.

Please complete the enclosed application packet as completely as possible and return along with other items requested. If you are uncertain as to how to complete a certain section, leave it blank and we will work with you in gathering the required information.

Upon receipt of your packet, we will need a few days to analyze the information. We will then call you to further discuss the project to determine if a business plan needs to be developed or the business is ready for a loan application.

Fees apply to all applications. The amount of fees is determined once the source(s) of funding for your project are determined.

If you have questions regarding any of the enclosed material please call our office. We will be happy to answer your questions.

Web Site: gpdionline.com
Phone: 620-227-6406 – FAX: 620-225-6051 – e-mail: gpd@gpdi.kscoxmail.com
100 Military Plaza, Suite 128, P. O. Box 1116, Dodge City, Kansas 67801
An EDA Economic Development District and SBA Certified Development Company
An Equal Opportunity Lender, Provider and Employer

Serving Counties of Barber, Barton, Clark, Comanche, Edwards, Finney, Ford, Grant, Gray, Greeley, Hamilton, Haskell, Hodgeman, Kearny, Kiowa, Lane, Meade, Morton, Ness, Pawnee, Pratt, Rush, Scott, Seward, Stafford, Stanton, Stevens and Wichita.

GREAT PLAINS DEVELOPMENT, INC.

THIS AGREEMENT, made and entered into this _____ day of _____, 20____ between Great Plains Development, Inc., (GPDI), a Kansas not for profit corporation, and _____, Kansas, applicant herein.

In consideration of the mutual promises and covenants herein contained, the parties agree as follows:

- A. Applicant will provide GPDI any and all information necessary to prepare a financial analysis of the above named business/project. Applicant agrees and warrants all information submitted by applicant to GPDI shall be correct, accurate and complete to the best of their knowledge and belief. Applicant agrees to furnish supplemental information as required. I further agree that I shall indemnify and hold GPDI harmless from any claim or cause of action arising because of incorrect, inaccurate or incomplete information furnished by me, whether the furnishing of such incorrect, inaccurate or incomplete information was accidental or intentional.
- B. Upon completion of paragraph A, GPDI will
 - 1. Prepare a financial analysis of documentation as presented.
 - 2. Notify in writing to the Applicant the fees for preparation of a business plan, if applicable.
 - 3. Explore various federal, state and conventional funding opportunities to obtain the best source(s) for the project.
 - 4. Notify in writing to the Applicant the best source(s) for the project, fees for preparing application and if necessary, fees for loan closing.
 - 5. Notify the applicant in writing, if necessary, the reason the project was declined.
- C. Applicant further understands that any counselor of GPDI has agreed not to personally recommend goods or services from sources in which they or GPDI has an interest or accept fees or commissions developing from the counseling relationship. In consideration of GPDI furnishing management or technical assistance, I waive all claims against GPDI personnel or counselors arising from this assistance.
- D. Applicant authorizes GPDI to furnish relevant information to all necessary sources (information to be held in strict confidence by them).

IN WITNESS WHEREOF, the parties hereunto have executed this Agreement the day and year first above written.

APPLICANT

By: _____ Date: _____

By: _____ Date: _____

I/we hereby authorize Great Plains Development Inc., or any of its affiliates to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit worthiness for any purpose related to my/our credit transaction with them. I/we hereby certify that the enclosed application information including attachments/exhibits is valid and correct to the best of my/our knowledge.

I/we hereby authorize Great Plains Development Inc. to furnish relevant information to all necessary sources including various federal, state, county, city, and conventional funding opportunities to obtain the best sources for the project. I/we hereby authorize Great Plains Development Inc. to furnish relevant information to Loan Review Committee(s) and Governing Bodies for decision; and, to furnish relevant information to Great Plains Development’s Board of Directors and various federal, state, county, and city agencies, officials and economic development representatives for Great Plains Development’s reporting requirements regarding area economic development.

I/we hereby authorize Great Plains Development, Inc. to release generic information, such as participating lenders, uses, job creation/retention, and other non-confidential data of the borrower to traditional as well as electronic media for the purpose of creating public awareness of area economic development projects.

I/we further agree that I/we shall indemnify and hold Great Plains Development Inc. harmless from any claim or cause of action arising because of incorrect, inaccurate or incomplete information furnished by me/us, whether the furnishing of such incorrect, inaccurate or incomplete information was accidental or intentional and in consideration of Great Plains Development Inc.’s assistance, I waive all claims against Great Plains Development Inc., its personnel or counselors arising from this assistance.

SIGNATURE

DATE

SIGNATURE

DATE

INDEMNIFICATION AGREEMENT

Borrower, _____, and its principals as individuals

_____, agree to indemnify and hold harmless, Great Plains Development Inc., (GPDI), its agents and assigns from and against, any damages, cost, liability or expense attributed to release, threatened release, discharge, manufacture, production, storage or disposal or the presence of hazardous toxic substances, on or under borrower’s property in which borrower has an interest including adjoining real property and based upon claims ascertainable by local, state, and federal governmental authority or other third parties against GPDI or its assigns.

This indemnification will specifically survive, and is entirely independent of the debtor’s contractual obligation to repay the primary obligation held by GPDI as amended, extended, or renewed by GPDI, prepayment in full of the borrower’s indebtedness to GPDI; and release of GPDI liens on borrower’s real or personal property by payment, foreclosure, or other action including GPDI’s discretionary abandonment of lien.

DATED

BORROWER

DATED

AS AN INDIVIDUAL

DATED

AS AN INDIVIDUAL

DATED

AS AN INDIVIDUAL

Nature of Your Business

Nature of your business _____

Type of products or services (include any catalogs or brochures) _____

Geographic market area _____

List key customers _____

List major competitors _____

Project Information

Street address of project _____

City _____ State _____ Zip _____ County _____

What is the square footage of the new building? _____ What is the square footage your company will occupy?*

Escrow closing date _____ Realtor's name _____ Phone _____

If known, how will the property be vested (i.e. individually, partnership, LLC, corporation, trust ...) _____

Please provide appropriate document (i.e. Partnership Agreement, LLC documents, Articles of Incorporation, Trust Agreement ...)

Total Project Costs

Purchase existing building or Equipment only

Purchase price.....\$ _____

Tenant improvements.....\$ _____

Equipment*.....\$ _____

Other.....\$ _____

Total (A)\$ _____

Construction Project

Land acquisition.....\$ _____

Construction bid.....\$ _____

Architects, permits, other soft costs\$ _____

Equipment*.....\$ _____

Other.....\$ _____

Total (B)\$ _____

Payoff Bank loan.....\$ _____

Other Debt Payment.....\$ _____

Inventory Purchase\$ _____

Working Capital.....\$ _____

Acquisition of Existing Businesses \$ _____

All other\$ _____

Total (C)\$ _____

Total (A+B+C)\$ _____

* Please note -- equipment must be listed on next page.

If there are any tenants that will remain in the building, please provide the following information: Also, please have your realtor provide copies of all existing leases.

| Tenant name | Square footage | Lease expiration | Rent amount |
|-------------|----------------|------------------|-------------|
| | | | |
| | | | |
| | | | |

Employee Questionnaire

Number of current FTE employees _____ Number of FTE employees if loan is approved _____

Key employees

| Name | Title | Responsibilities | Years with company | Years in the industry |
|------|-------|------------------|--------------------|-----------------------|
| | | | | |
| | | | | |
| | | | | |

Miscellaneous Questions

PLEASE ANSWER THE FOLLOWING QUESTIONS, AND PROVIDE THE APPROPRIATE INFORMATION IF APPLICABLE

Do you have any co-signers and/or guarantors for this loan? If so, please submit their names, addresses and personal balance sheets. If not applicable check here _____

A schedule of any previous government financing by any principals or affiliates.

Name of Agency _____ Original Amount _____

Date of Request _____ Approved _____ Declined _____

The Outstanding Balance _____ Status _____

If not applicable check here _____

Do you buy from, sell to, or use the service of any concern in which someone in your company has a significant financial interest. If so provide details. If not applicable check here _____

Does your business, its owners or majority stockholders own or have a controlling interest in other businesses. If yes, please provide their names and the relationship with your company along with a current balance sheet and operating statement for each. If not applicable check here _____

Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, or ACE, any Federal Agency, or the participating lender? If so, please provide the name and address of the person and the office where employed. If not applicable check here _____

Have you or any officers of your company ever been involved in bankruptcy or insolvency proceedings? If so, please provide details. If not applicable check here _____

Are you or your business involved in any pending lawsuits? If yes, provide details. If not applicable check here _____

Are you buying machinery or equipment with your loan money? If so, you must include a list of the equipment and cost as quoted by the seller and his name and address. (Attach invoices if available). If not applicable check here _____

| Description | Make/Model | Seller | Quantity | Cost |
|-------------|------------|--------|----------|-------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Business Debt Schedule

Indebtedness: Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.

Date _____ *

| Creditor Name/address | Original amount | Original date | Present balance | Interest rate | Maturity date | Monthly payment | Security | Current or delinquent |
|--------------------------------|-----------------|---------------|-----------------|------------------------------|---------------|-----------------|----------|-----------------------|
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| | | | | | | | | |
| Total present balance** | | | | Total monthly payment | | | | |

* Should be the same date as current financial statement.

** Total must agree with balance shown on current financial statement.

Checklist

Business Information

| | |
|--------------------------|--|
| <input type="checkbox"/> | Business financial statements for the last three years |
| <input type="checkbox"/> | Interim financial statement dated within the last 45 days |
| <input type="checkbox"/> | Business debt schedule (form attached) |
| <input type="checkbox"/> | Federal tax returns for the last three years |
| <input type="checkbox"/> | Articles of Incorporation and By-Laws (if corporation) |
| | <ul style="list-style-type: none"> • President of the corporation is: |
| | <ul style="list-style-type: none"> • Secretary of the corporation is: |
| <input type="checkbox"/> | Articles of Organization and Operating Agreement (if LLC) |
| <input type="checkbox"/> | Partnership Agreement (if partnership) |
| <input type="checkbox"/> | Business License and Fictitious Business Name Statement (if proprietorship) |
| <input type="checkbox"/> | Franchise Agreement |

Personal information (for each owner of 20% or greater)

| | |
|--------------------------|---|
| <input type="checkbox"/> | Personal tax returns for the last three years |
| <input type="checkbox"/> | Personal resume (form attached) |
| <input type="checkbox"/> | Personal financial statement (form attached) |

Real estate information

| | |
|--------------------------|--|
| <input type="checkbox"/> | Real Estate Purchase Agreement or settlement sheet |
| <input type="checkbox"/> | Construction cost budget and/or equipment invoices |
| <input type="checkbox"/> | Existing environmental studies |

Authorization to Release Information

I/We hereby authorize the release to Great Plains Development Inc. of any information they may require at any time for any purpose related to my/our credit transaction with them. I/We further authorize Great Plains Development Inc. to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided herewithin or at a later date, is valid and correct to the best of my/our knowledge.

Name of applicant(s) _____

Signature of applicant(s) _____ Date _____

Name of applicant(s) _____

Signature of applicant(s) _____ Date _____

Personal Resume Form

TO BE COMPLETED BY EACH PRINCIPAL INVOLVED IN THE LOAN.

Name _____
FIRST MIDDLE MAIDEN LAST

Date of birth _____ Place of birth _____ Race _____ Social Security No. _____

U.S. Citizen -- if not, please provide alien registration number _____

Home address _____ City _____ State _____ Zip _____

From _____ To _____ Home phone _____ Business phone _____

Immediate past address _____ City _____ State _____ Zip _____

From _____ To _____

Are you employed by the U.S. Government? _____ If so, give the name of the agency and position _____

Spouse's name _____
FIRST MIDDLE MAIDEN LAST

Date of birth _____ Place of birth _____ Race _____ Social Security No. _____

Personal information

Be sure to answer the next three questions correctly because they are important. The fact that you have an arrest or conviction record will not necessarily disqualify you; an incorrect answer will probably cause your application to be turned down.

Are you presently under indictment, on parole or probation? Yes No

Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? Include offenses which have been dismissed, discharged, or nolle prosequi. (All arrests and charges must be disclosed and explained on an attached sheet) Yes No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor motor vehicle violation? Yes No

If yes to any of the above, furnish details in a separate exhibit. List name(s) under which held.

Military service background

Branch _____ From _____ To _____

Rank at discharge _____ Honorable? _____

Job description _____

Work experience

List chronologically, beginning with present

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Education (College or Technical Training)

| Name and Location | Dates Attended | Major | Degree or Certificate |
|-------------------|----------------|-------|-----------------------|
| 1. _____ | _____ | _____ | _____ |
| Comments _____ | | | |
| 2. _____ | _____ | _____ | _____ |
| Comments _____ | | | |
| 3. _____ | _____ | _____ | _____ |
| Comments _____ | | | |
| 4. _____ | _____ | _____ | _____ |
| Comments _____ | | | |

Personal Financial Statement

As of _____, 20____

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

Name _____ Home phone _____ Business phone _____

Home address _____ City _____ State _____ Zip _____

Business name of applicant/borrower _____

| Assets | OMIT CENTS | Liabilities | OMIT CENTS |
|---|------------|---|------------|
| Cash on hand and in banks..... | \$ _____ | Accounts payable | \$ _____ |
| Savings accounts | \$ _____ | Notes payable to banks and others..... (Describe in Section 2) | \$ _____ |
| IRA or other retirement account | \$ _____ | Installment account (Auto) | \$ _____ |
| Accounts and notes receivable | \$ _____ | Monthly payments | |
| Life insurance-cash surrender value only..... (Complete Section 8) | \$ _____ | Installment account (Other)..... | \$ _____ |
| Stocks and bonds..... | \$ _____ | Monthly payments | |
| Real estate | \$ _____ | Loan on life insurance | \$ _____ |
| (Describe in Section 4) | | Mortgages on real estate..... | \$ _____ |
| Automobile-present value | \$ _____ | (Describe in Section 4) | |
| Other personal property..... | \$ _____ | Unpaid taxes | \$ _____ |
| (Describe in Section 5) | | (Describe in Section 6) | |
| Other assets | \$ _____ | Other liabilities | \$ _____ |
| (Describe in Section 5) | | (Describe in Section 7) | |
| Total | \$ _____ | Total liabilities | \$ _____ |
| | | Net worth | \$ _____ |
| | | Total | \$ _____ |

| Section 1. Source of Income | Contingent Liabilities |
|-------------------------------------|--|
| Salary..... | \$ _____ |
| Net investment income | \$ _____ |
| Real estate income..... | \$ _____ |
| Other income (Describe below)*..... | \$ _____ |
| | As endorser or co-maker |
| | \$ _____ |
| | Legal claims & judgments..... |
| | \$ _____ |
| | Provision for federal income tax |
| | \$ _____ |
| | Other special debt..... |
| | \$ _____ |

Description of Other Income in Section 1.

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

Section 2. Notes Payable to Banks and Others USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| Name and address of noteholders | Original balance | Current balance | Payment amount | Frequency (monthly, etc.) | How secured or endorsed type of collateral |
|---------------------------------|------------------|-----------------|----------------|---------------------------|--|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Section 3. Stock and Bonds USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| Number of shares | Name of securities | Cost | Market value quotation/exchange | Date of quotation/exchange | Total value |
|------------------|--------------------|------|---------------------------------|----------------------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Section 4. Real Estate Owned LIST EACH PARCEL SEPERATELY. USE ATTACHMENTS IF NECESSARY. EACH ATTACHMENT MUST BE IDENTIFIED AS A PART OF THIS STATEMENT AND SIGNED.

| | Property A | Property B | Property C |
|----------------------------------|------------|------------|------------|
| Type of property | | | |
| Owner | | | |
| Property address | | | |
| Date purchased | | | |
| Original cost | | | |
| Present market value | | | |
| Mortgage holder | | | |
| Address of mortgage holder | | | |
| Mortgage account number | | | |
| Mortgage balance | | | |
| Amount of payment per month/year | | | |
| Status of mortgage | | | |

Section 5. Other Personal Property and Other Assets DESCRIBE, AND 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 AND CASH SURRENDER VALUE OF POLICIES--NAME OF INSURANCE COMPANY AND BENEFICIARIES.

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above statements contained in the attachments 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. 10001).

Signature _____ Date _____ Social Security Number _____

Signature _____ Date _____ Social Security Number _____

As a recipient of state funding through the Kansas Department of Commerce & Housing, Certified Development Companies must provide documentation relating to job creation/retention. Read each item and circle the appropriate answer. If your answer is YES, provide a written response to document your answer. Thank you for your complete and accurate response to this survey.

YES NO Is your product or service principally (51% or more) sold outside of Kansas?
If YES, explain: _____

YES NO Does your product of service replace other products that would normally be imported into Kansas?
If YES, explain: _____

YES NO Do you produce a product (raw materials, ingredients or components) for other Kansas firms that are ex-ported the majority (51% or more) of their product beyond the boundaries of Kansas?
If YES, explain: _____

YES NO Is your business a regional distribution center which is used principally (51% or more) for inter-state commerce?
If YES, explain: _____

YES NO Is your business a corporate multi-state headquarters used for the supervision of business activities which occur primarily (51% or more outside the boundaries of Kansas?
If YES, explain: _____

YES NO Will you create 2 or more new jobs during the next two years as a direct result of this loan?
If YES, describe the positions: _____

YES NO Will you retain 2 or more jobs over the next two years as a direct result of this loan?
If YES, explain why the jobs would be lost without funding: _____

Business Name: _____

Contact Name & Title: _____

Telephone: _____ CELL: _____ FAX: _____

E-Mail: _____

Web Site: _____

Signature: _____ Date: _____

Attach a narrative explaining your basis for figures.

| | DESCRIPTION | Year 1 | Year 2 | Year 3 |
|---|--|--------|--------|--------|
| A | GROSS RECEIPTS | | | |
| B | COST OF GOODS SOLD | | | |
| C | GROSS PROFIT (A MINUS B) | | | |
| | EXPENSES | | | |
| D | Advertising & Promotion | | | |
| E | Bank Service Charges | | | |
| F | Car & Delivery | | | |
| G | Amortization | | | |
| H | Depreciation | | | |
| I | Dues & Subscriptions | | | |
| J | Employee Benefit Programs | | | |
| K | Freight | | | |
| L | Interest | | | |
| M | Insurance | | | |
| N | Leased Equipment | | | |
| O | Legal & Professional | | | |
| P | Office Expense | | | |
| Q | Pension/Payroll Taxes | | | |
| R | Rent | | | |
| S | Repairs & Maintenance | | | |
| T | Supplies | | | |
| U | Taxes & Licenses | | | |
| V | Travel & Entertainment | | | |
| W | Utilities & Telephone | | | |
| X | Wages: | | | |
| | Salaries – Officers, Owner Draws | | | |
| | Payroll | | | |
| Y | Miscellaneous | | | |
| Z | TOTAL OPERATING EXPENSE (SUM OF D THRU Y) | | | |
| | NET PROFIT (C MINUS Z) | | | |