

# SMALL BUSINESS LOAN PROGRAM APPLICATION

DeKalb County Community Development Department  
Economic Development Division

## Application Structure:

1. **Business Information** - Basic company details and structure
2. **Loan Request** - Amount, purpose, and community benefit
3. **Owner Information** - Including years of industry experience
4. **Financial Information** - Revenue, banking, and accounting details
5. **Collateral Section** - Detailed listing of pledged assets
6. **Credit Information** - Score verification and history
7. **Documentation Checklist** - Comprehensive list of required documents
8. **Certifications** - Legal agreements and authorizations

## LOAN PROGRAM OVERVIEW

- **Loan Amount Range:** \$15,000 - \$50,000
- **Minimum Credit Score:** 650
- **Collateral Required:** Yes

## SECTION 1: BUSINESS INFORMATION

**Business Name:** \_\_\_\_\_

**Legal Business Name (if different):** \_\_\_\_\_

**Business Address:** \_\_\_\_\_

**City, State, ZIP:** \_\_\_\_\_

**Business Phone:** \_\_\_\_\_

**Business Email:** \_\_\_\_\_

**Federal Tax ID (EIN):** \_\_\_\_\_

**Business Structure:** ☐ Sole Proprietorship ☐ Partnership ☐ LLC ☐ Corporation

☐ Other: \_\_\_\_\_

**Date Business Established:** \_\_\_\_\_

**Number of Employees:** Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_

**Primary Industry/Business Type:** \_\_\_\_\_

**Brief Business Description:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## SECTION 2: LOAN REQUEST INFORMATION

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

Loan Term Requested: \_\_\_\_\_ years

Purpose of Loan (check all that apply):

- ☐ Equipment Purchase
- ☐ Working Capital
- ☐ Inventory
- ☐ Business Expansion
- ☐ Real Estate Purchase
- ☐ Leasehold Improvements
- ☐ Other: \_\_\_\_\_

Detailed Description of Loan Purpose:

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How will this loan benefit your business and the local community? How many jobs will be created or maintained?

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## SECTION 3: BUSINESS OWNER/PRINCIPAL INFORMATION

Primary Owner/Principal:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Address: \_\_\_\_\_

Phone: City, State, ZIP: \_\_\_\_\_

Email: \_\_\_\_\_

## SECTION 3: BUSINESS OWNER/PRINCIPAL INFORMATION (continued)

Percentage of Ownership: \_\_\_\_\_ %

Years of Experience in This Industry: \_\_\_\_\_

Years of Experience in Business Management: \_\_\_\_\_

Education/Training Relevant to Business:

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Additional Owners/Principals (if applicable):

Name: _____	Ownership %: _____ %
Name: _____	Ownership %: _____ %
Name: _____	Ownership %: _____ %

## SECTION 4: FINANCIAL INFORMATION

Current Annual Gross Revenue: \$ \_\_\_\_\_

Net Income (most recent year): \$ \_\_\_\_\_

Business Checking Account Balance: \$ \_\_\_\_\_

Business Savings Account Balance: \$ \_\_\_\_\_

Outstanding Business Debt: \$ \_\_\_\_\_

Primary Business Bank:

Bank Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Phone: \_\_\_\_\_

Accountant/CPA Information:

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

## SECTION 5: COLLATERAL INFORMATION

List all collateral to be pledged for this loan:

Collateral Item 1:

Description: \_\_\_\_\_  
Estimated Value: \$ \_\_\_\_\_  
Location: \_\_\_\_\_  
Lien Holder (if any): \_\_\_\_\_  
Balance Owed: \$ \_\_\_\_\_

Collateral Item 2:

Description: \_\_\_\_\_  
Estimated Value: \$ \_\_\_\_\_  
Location: \_\_\_\_\_  
Lien Holder (if any): \_\_\_\_\_  
Balance Owed: \$ \_\_\_\_\_

Collateral Item 3:

Description: \_\_\_\_\_  
Estimated Value: \$ \_\_\_\_\_  
Location: \_\_\_\_\_  
Lien Holder (if any): \_\_\_\_\_  
Balance Owed: \$ \_\_\_\_\_

Total Estimated Collateral Value: \$ \_\_\_\_\_

## SECTION 6: CREDIT INFORMATION

Primary Owner's Credit Score: \_\_\_\_\_

Date of Credit Report: \_\_\_\_\_

Have you or your business ever:

Filed for bankruptcy? ☐ Yes ☐ No If yes, date: \_\_\_\_\_  
Had a foreclosure? ☐ Yes ☐ No If yes, date: \_\_\_\_\_  
Defaulted on any loan? ☐ Yes ☐ No If yes, explain: \_\_\_\_\_  
Been involved in any litigation? ☐ Yes ☐ No If yes, explain: \_\_\_\_\_

Explanation of any "Yes" answers:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## SECTION 7: SUPPORTING DOCUMENTATION CHECKLIST

### Required Documents (check when attached):

- ☐ Completed Application
- ☐ Business Plan or Executive Summary
- ☐ Personal Financial Statement
- ☐ Business Financial Statements (last 2 years)
- ☐ Personal Tax Returns (last 2 years)
- ☐ Business Tax Returns (last 2 years)
- ☐ Bank Statements (last 6 months - business and personal)
- ☐ Copy of Business License
- ☐ Articles of Incorporation/Operating Agreement
- ☐ Credit Report (dated within 90 days)
- ☐ Collateral Documentation (titles, deeds, appraisals)
- ☐ Proof of Insurance on Collateral
- ☐ Accounts Receivable Aging (if applicable)
- ☐ Lease Agreements (business location)
- ☐ Contracts or Purchase Orders (if applicable)

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## SECTION 8: CERTIFICATIONS AND AGREEMENTS

### I/We certify that:

- All information provided is true and complete
- I/We authorize DeKalb County to verify all information provided
- I/We authorize credit and background checks as necessary
- I/We understand that providing false information may result in denial or cancellation of the loan
- I/We understand that loan approval is subject to DeKalb County policies and available funding
- I/We agree to comply with all loan terms and conditions if approved
- I/We understand that DeKalb County staff may conduct site visits and business inspections
- I/We agree to maintain adequate insurance on all collateral

**Primary Owner Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Additional Owner Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Submit completed application and all supporting documents to:**

**DeKalb County Community Development Department**

**Small Business Loan Division**

**178 Sams Street**

**Decatur, GA 30030**

**Phone: 404-371-2727**

**Email: [c-egramsay@dekalbcountyga.gov](mailto:c-egramsay@dekalbcountyga.gov)**

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## FOR OFFICE USE ONLY

**Date Application Received:** \_\_\_\_\_

**Application Fee Paid:** ☐ Yes ☐ No

**Assigned Loan Officer:** \_\_\_\_\_

**Phone Number** \_\_\_\_\_

**Email Address** \_\_\_\_\_

**Credit Score Verified:** ☐ Yes ☐ No **Score:** \_\_\_\_\_

**Collateral Verified:** ☐ Yes ☐ No

**Income Verified:** ☐ Yes ☐ No

**Application Status:** ☐ Approved ☐ Denied ☐ Pending

**Loan Committee Review Date:** \_\_\_\_\_

**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_