

## Raymond BIL Application for Credit

Company Name		Loan Amount Maximum Amount \$10,000	
Contact Name		<b>Application Fee:</b> 1% of Loan Amount at application (minimum of \$125)	
Company Address (official mailing address that information sent to it will be deemed delivered)		<b>Closing Costs</b>	
Home Address of Principal(s)		<input type="checkbox"/> Proprietorship	\$250
		<input type="checkbox"/> Partnership	\$250 per partner
		<input type="checkbox"/> Incorporation	\$250 per shareholder
Company Telephone	Personal Telephone Principal(s)	Fax	
Email		Social Insurance Number	
Business Number		Fiscal Year End	
Number of Jobs: Full Time: Maintained      Created		Part Time: Maintained      Created	
Describe type of business, products, services, markets			
Length of Time at Location? Do You Have a Lease? If no, describe rental agreement?		Length of Lease? Landlord?	
Describe Project			

Please list the details of the project		<input type="checkbox"/> Copy of Building Permit		
Project Description	Estimated Material Cost	Estimated Labour Costs	Estimated Completion date	Other Comments
<b>Total Material Cost</b>				
<b>Total Labour Cost</b>				
<b>Total Project Cost</b>				
<b>Quotations Valid Until</b>				

### Authorization

I hereby authorize Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning my/our affairs to Community Futures Lethbridge Region (CFLR) and CFLR is likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors. Community Futures Lethbridge Region may make a brief announcement of any loan which it may subsequently authorize.

Date \_\_\_\_\_, 20 \_\_\_\_

Community Futures Lethbridge Region

\_\_\_\_\_  
Signature (Business Owner)

\_\_\_\_\_  
Morley Belle / Penny Patching / Darlene Sinclair

Required Documents	Required Security Documents
<ul style="list-style-type: none"> <li><input type="checkbox"/> Application for Credit</li> <li><input type="checkbox"/> Personal Statement of Affairs</li> <li><input type="checkbox"/> Copy of Business License</li> <li><input type="checkbox"/> Copy of Driver's License</li> <li><input type="checkbox"/> Copy of Birth Certificate</li> <li><input type="checkbox"/> Building Permit (where required)</li> <li><input type="checkbox"/> Project Invoices / Quotes</li> <li><input type="checkbox"/> Pictures (before and after)</li> </ul> <p>Additional information may be required based on the "5 C's" of credit.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Loan Terms</li> <li><input type="checkbox"/> Promissory Note</li> <li><input type="checkbox"/> CRA Authorization Request</li> <li><input type="checkbox"/> PAD (plus void cheque)</li> <li><input type="checkbox"/> Personal Guarantee</li> <li><input type="checkbox"/> General Security Agreement</li> </ul> <p style="text-align: center;"><b>Corporate Loans – information as above plus:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Personal Guarantee</li> <li><input type="checkbox"/> Borrowing Resolution of Directors</li> <li><input type="checkbox"/> General Security Agreement collateral to Personal Guarantee signed/executed by CFLR lawyer (no additional fee to client)</li> </ul>

Cash Assets		Bank/Institution		Amount	
Cash					
Cash					
RRSP					
Stocks/Bonds					
Real Estate (owned)	Purchase Year	Physical Address	Owners on Title	Price Paid	Present Value
Vehicles/Machinery /Equipment Owned	Year	Make/Model	Owners on Title	Price Paid	Present Value
<b>Total Assets</b>					
Liabilities	Payable To	Purpose	Monthly Payment	Balance Owing	
Mortgage					
Mortgage					
Line of Credit					
Overdraft					
Vehicle Loan					
Vehicle Loan					
Credit Card					
Credit Card					
Student Loan					
Other					
<b>Total Liabilities</b>					
<b>TOTAL ASSETS</b>					
<b>TOTAL LIABILITIES</b>					
<b>NET WORTH</b>					

**Certification**

I certify that all information given in this statement of net worth is true and complete.  
 I understand that any false information given in this statement of net worth may result in the rejection of this application or immediate demand for repayment of the loan in full, together with any interest accrued thereon.

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 Loan Applicant

This Agreement may be executed in several counterparts, and may be delivered by facsimile or by electronic mail in Portable Document Format (PDF), each of which, when so executed, shall be deemed to be an original and such counterparts together shall constitute one and the same instrument and, notwithstanding the date of execution, shall be deemed to bear date as of the date written in the beginning of this Agreement.

### Eligible Improvements

- Signage in the front of business locations
- Repair or replacement of storefront windows and doors
- Exterior lighting of the building and signage
- Removal and disposal of broken signage and fixtures
- Installation and design of awnings and signs
- New storefront window openings and new doorways
- Interior window display areas and lighting
- Removal of exterior materials that cover architectural details
- New architectural details such as entryway features and cornices
- Signs that are uniquely designed to integrate into building architecture
- Creation of new retail bays in an existing building
- Addition of patio areas and permanent landscaping elements
- Removal of barriers to access for people with disabilities and mobility challenges
- Interior painting
- Interior flooring (carpet, laminate, tile, hardwood)
- Shelving (removable)
- Interior counters and display cases
- Interior light fixtures

<b>Community Futures Lethbridge Region Fee for Service Schedule Business Improvement Loan Effective April 1, 2020</b>	
<b>Initial Interview</b>	<b>Free</b>
<b>Business Counselling</b>	<b>Two Hours No Charge / \$100 per hour thereafter</b>
<b>Community Futures Lethbridge Region levy's fees for service. These fees are based upon the knowledge that where there is a fee levied, the user or purchaser of the service is more readily willing to accept the service and apply the technical advice given. You may be required to pay an administration and processing fee for providing you with services of an administrative or clerical nature.</b>	
<b>Loan Administration</b>	
<b>Initial Interview</b>	<b>Free</b>
<b>*Loan Application Fees</b>	<b>1% of loan amount at application (minimum \$125)</b>
<b>*Application Fees Are Non-Refundable</b>	
<b>Closing Cost</b>	
<b>Business Improvement Loan Documents to be prepared by Community Futures Lethbridge Region Staff</b>	<b>Proprietor \$250 Partnership \$250/partner Corporation \$250/shareholder</b>
<b>Loan Fees</b>	
<b>Change in Security</b>	<b>\$100 plus any applicable legal fees</b>
<b>Annual Review</b>	<b>\$100/hour plus the cost of searches</b>
<b>NSF</b>	<b>\$50 per occurrence</b>
<b>Business Improvement Loans</b>	<b>6% per annum (INTEREST FREE TO LOAN CLIENT)</b>
<b>*Fees are subject to change yearly as approved by CFLR Board of Directors.</b>	

For more information on Community Futures Lethbridge Region please visit our website:  
[www.lethbridgeregion.albertacf.com](http://www.lethbridgeregion.albertacf.com)

Community Futures Lethbridge Region Contact Information:

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