

# **City of Junction City**

## **Business Development Loan**

### **Application Packet**

#### **This packet includes:**

- **Business Development Loan Checklist**
- **Business Development Loans (Revolving Loan Fund) Criteria**
  - **Business Development Loan Application**
- **Personal Resume and Financial Statement Forms**
  - **Change of Use Application**

CITY OF JUNCTION CITY  
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## **Business Development Loan Checklist**

1. \_\_\_\_\_ RLF Loan Application
2. \_\_\_\_\_ A history and description of the business
3. \_\_\_\_\_ Use and source of proceeds. Copy of cost estimates
4. \_\_\_\_\_ Personal Financial statement (form attached)
5. \_\_\_\_\_ Personal credit report(s)
6. \_\_\_\_\_ Personal tax returns for the last 3 years
7. \_\_\_\_\_ Resumes of the principals involved in the day-to-day management (form attached)
8. \_\_\_\_\_ Financial statements for the business for the last 3 years
9. \_\_\_\_\_ Business tax returns for the last 3 years
10. \_\_\_\_\_ Current financial statements (within 90 days) for the business
11. \_\_\_\_\_ Projected monthly cash flow for 12 months with assumptions
12. \_\_\_\_\_ Projected annualized income statement for the two years with assumptions
13. \_\_\_\_\_ Opening balance sheet
14. \_\_\_\_\_ Schedule of business long term debt
15. \_\_\_\_\_ List of collateral and its value
16. \_\_\_\_\_ Environmental Information (If secured by real estate)
17. \_\_\_\_\_ Standard Flood Hazard Determination (If secured by real estate)
18. \_\_\_\_\_ Articles of Incorporation and By-Laws (if corporation)
19. \_\_\_\_\_ Articles of Incorporation and Operating Agreement (if LLC)
20. \_\_\_\_\_ Partnership Agreement (if partnership)
21. \_\_\_\_\_ Business License and Business Name Statement (if proprietorship)
22. \_\_\_\_\_ Franchise Agreement (if applicable)
23. \_\_\_\_\_
24. \_\_\_\_\_
25. \_\_\_\_\_



# City of Junction City

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## Business Development Loan Revolving Loan Fund Criteria

Adopted October 28, 1986 (by motion)

Amended 02-26-91 (Res. No. 543)

Amended 04-14-92 (Res. No. 562)

Amended 04-08-97 (Res. No. 657)

Amended 08-14-07 (Res. No. 935)

Amended 09-13-11 (Res. No. 1052)

Amended 07-24-18 (Res. No. 1196)

# 1. Program Elements

## A. Background

The Junction City Revolving Loan Fund was developed as the result of a grant to the City through the Oregon Community Development Program. A local industry requested the City apply for public financing for a major plant expansion. Substantial new investment was made within the City by this company as well as the creation of 80 new jobs. The City secured \$347,000 to loan to this company. Those funds as they are repaid, with interest, form the basis for funding future loan requests by local businesses.

## B. Goals

The overall goal of the City of Junction City Revolving Loan Fund (RLF) is to encourage business expansions and start-ups and thereby create new job opportunities within the City. The method employed to encourage this expansion will be to utilize the RLF and local matching funds to make low interest subordinated or participation loans to small business concerns. These loans may be made in cooperation with commercial lending institutions or other sources of debt capital or equity capital.

## C. Targeting Criteria

Businesses and industries targeted for the Junction City RLF include:

- ❖ Manufacturing or other industrial production,
- ❖ Research and development activities,
- ❖ Development or improved utilization of natural resources,
- ❖ Tourist facilities,
- ❖ Transportation or freight facilities,
- ❖ Publishing or broadcasting activities,
- ❖ Retail, service and professional enterprises, and
- ❖ Other activities which represent technology or type of economic enterprise that the Junction City Council determines as needed to help diversify the community's economic base.

As a general rule, manufacturing or industrial projects will take precedence over commercial projects due to their relative high employment per dollar ratio and the economic diversification, which they provide. Although it is not anticipated that a significant change will occur in the area's economic composition in the short run, should a vital shift happen, a subsequent realignment of criteria may be instituted with the Junction City Council's approval.

## D. Standards for the RLF Portfolio

Eligible applicants include private for-profit firms, such as corporations, partnerships, and sole proprietorships.

Ineligible applicants are entities and organizations other than those described above.

### 1) Eligible Projects and Activities

The RLF will be available to support the start up or expansion of businesses within the Junction City Urban Growth Boundary. Activities that may be undertaken include the following:

- Acquisition and assembly of land for commercial, industrial, and related uses, though speculative activities, such as land banking and construction of speculative buildings are not eligible.
- Acquisition of machinery, equipment, furniture, and fixtures.
- Acquisition of abandoned properties with redevelopment potential, though not for speculation.
- Development of real estate, including redevelopment and rehabilitation of historical buildings for industrial or commercial use.
- Other investments, which will accelerate recycling of land and facilities for job creating activity, such as assistance to firms to locate or expand in such facilities.
- Improvements to commercial or industrial facilities and streets.
- Working capital needs.

## 2) Ineligible Projects and Activities

These include:

- Projects involving the relocation of any firm from one area in the community to another, unless such move meets the job preservation or creation standards elsewhere described herein.
- Projects for which all funds are judged by the Loan Committee to be otherwise available from private lenders or other public agencies at terms which will permit the accomplishment of the project.
- Projects on which there is not reasonable assurance of repayment of the proposed loan(s) to the RLF.
- Project outside of Junction City limits.

## 3) Eligible Costs

These include:

- Land costs, such as engineering, legal, grading, testing, site mapping, related costs associated with acquisition, and preparation of land.
- Building costs, such as real estate, engineering, architectural, legal, and related costs associated with acquisition, construction, and rehabilitation of buildings.
- Machinery and equipment costs, including delivery, installation, engineering, architectural, legal, insurance, and related costs associated with acquisition and installation of machinery and equipment.
- Other costs contributing directly to the value of the project fixed assets, such as sales and use taxes, and interest on interim construction financing.
- Adequate contingency reserves.
- Working and start-up capital.

## 4) Ineligible Costs

These include:

- Acquisition of equity in private businesses.

- Subsidy of interest payments on existing loans.
- Refinancing or payoff of loans made by other lenders, except if the Loan Committee's approval is given prior to such loan issuance.

## 5) Loan Criteria

The standards described below apply to the performance of the RLF as a whole. The selection of a business as a recipient of the RLF will be based on its ability to meet the loan portfolio standards. Individual loans may vary from the loan portfolio standards in a case where a significant economic benefit is available by assisting a particular business. Less than the specified performance on one or all of the standards may be acceptable in such cases.

### ❖ Job/Loan Ratio

One full time equivalent job will be created for each \$50,000 of RLF loan.

### ❖ Types of Jobs Created/Saved

Preference will be given to businesses that create permanent jobs involving skills related to manufacturing and industrial production. In addition, service and retail-related jobs may be created with RLF funds.

### ❖ Business Counselling and Completed Business Plan

Start-up applicants will be required to meet with an Advisor at the Lane Small Business Development Center (SBDC) and provide a signed form (included), showing completion of a Business Plan, as part of the application materials.

### ❖ Private Sector Leveraging Ratio for Non-Microloans

The private sector leveraging ratio is defined as the amount of private dollars proposed as part of the funding package divided by the amount of the proposed RLF loan. The RLF loan amount may not be greater than the amount of private sector and/or conventional financing.

The portfolio average private sector leverage ratio is established at two (2) private dollars to every one (1) RLF dollar. The RLF program can provide a maximum of one-third of the funding required in a proposed project.

RLF Microloans and Façade Grants do not require leveraging with private

sector and/or conventional financing.

❖ Activities to be Financed

Loans from the RLF will be available to private for-profit small businesses for the purpose of start-up, expansion, and maintenance of existing operations. For the purposes of the RLF program, the definition of a small business will be that used by the U. S. Small Business Administration 504 program.

❖ Other Economic Objectives/Benefits

Other elements which will receive consideration in the selection of loans for the RLF program are:

- Linkages with the area's existing economy which would permit a business to absorb displaced or underemployed skilled workers in the area labor force, particularly for the low and moderate income.
- Companies whose markets appear to indicate the opportunity for significant expansion or production, and employment, over the short term.

## E. Financing Policies

### 1) Size

Loans made under the terms of the RLF program will ordinarily not be under \$25,000 or over \$200,000; except that Microloans may be made for as little as \$2,500 and up to \$25,000.

### 2) Fixed Assets/Working Capital Goal

Not more than 25 percent of the loan portfolio will be for working capital. Working capital loans will generally only be made in conjunction with fixed assets.

### 3) Repayment Terms

Loan terms will not exceed the full useful life of the assets being financed. However, shorter-term loans will be encouraged in order to accelerate the reuse of the RLF dollars. Repayment will normally be accomplished in equal monthly installments, including principal and interest over the life of the loan,

except that a reasonable number of payments, typically no more than six months' worth, may be interest only if found necessary to make the project viable. Except in cases of loan renegotiation, standard loan repayment terms will generally be adhered to. RLF loan terms will normally not exceed the loan term of the participating private lender. Additionally, the remaining loan balance will be called and shall be paid in full upon the relocation of the business outside of the Junction City Urban Growth Boundary.

#### 4) Interest Rates

The maximum RLF Interest rates will be set at no higher than the then current earnings from the Oregon Local Government Investment Pool plus five percent (5%). The minimum interest rate the RLF can charge is five percent (5%). Interest rates will be determined at the time of the loan approval and will be fixed over the life of the loan. A known rate contributes to the borrower's understanding of the program.

#### 5) Special Financing Techniques

Loans will generally be made on a subordinated basis. This approach will lower the risk for commercial lenders and generally act as an incentive to encourage their participation. Longer amortization with early balloon payments may also be used where appropriate.

#### 6) Restructuring or Modifying Loans

Terms and conditions of existing loans may be modified from time to time, as deemed appropriate, particularly to preserve the assets of the business and value of loan collateral, should there be a problem with loan repayment. In general, restructuring a loan will be accomplished in a manner that will produce a reasonable likelihood of repayment, given a current and complete reassessment of conditions. RLF loans will be restructured only where it improves a borrower's ability to repay.

#### 7) Use of Interest and Fees from Activity

At all times, a minimum of \$1,000,000 will be preserved in the RLF as either outstanding loans from the fund or cash available for recycled lending. RLF Funds may be used to defray direct administrative expenses connected with the RLF. The Asset Allocation Limit shall be set at 10% for Façade Grants, 20% for Microloans, and 70% for Small Business Development Loans.

## 8) Fees and Charges

There will be a \$100 application fee. Additionally, borrowers will pay for any direct costs incurred in loan processing and closing, such as recording fees, attorney fees, escrow fees, loan document fees, etc. Payments are considered late 15 days following the due date and will be charged a 5% late fee (minimum of \$15) after that date.

## 9) Cooperation with Other Financing Programs

RLF loans will be used to fill gaps in the financing that exists for a wide range of business development purposes. This will be accomplished in a complementary manner to all public and private sources, including Oregon Community Development, SBA-504 and 7(a), Oregon Business Development Fund, Revenue Bonds, Cascades West Revolving Loan Fund, and others as appropriate.

## 2. Administrative Elements

### A. Loan Committee

The RLF program will have RLF Loan Committee consisting of up to five members, one of which shall be a City Councilor or Mayor, three financial industry professionals, and one member of the public at large. Appointments will be made by the Mayor and approved by the Council for terms of two years.

The RLF Loan Committee will meet on an "as needed" basis and elect its own Chairperson. A quorum shall consist of three members. In addition, the services of legal counsel may be made available to the Loan Committee. Legal services will be utilized on an "as needed" basis and this individual will not be a regular member of the Committee.

### B. Staff Operation

The operation of the RLF, or parts thereof, may be performed by the staff of the City of Junction City or by any agent or entity with whom an agreement may be entered into for such purposes.

The primary activities of the staff with respect to the RLF program are as follows:

- Publicize RLF objectives and availability in the Junction City community.
- Screen all applicants, inviting promising candidates to submit preliminary information.
- Based on preliminary data, invite qualified candidates to submit detailed applications.
- For approved loans, ensure proper execution of documents, compliance with all appropriate regulations, timely loan closing and implementation of project.
- Monitor ongoing operations of loan recipients and recommend loan revisions as appropriate.
- Perform loan servicing and accounting.
- Perform loan collections, with attorney when appropriate, including asset liquidation.
- Provide regular financial reports for the RLF, including individual account status.

## C. Loan Selection and Approval Process

The loan selection and approval process includes four states, as follows:

### 1) Marketing

Staff informs community interests about the availability of the RLF, as appropriate. Such interests may include the media, area bankers, area businesses, and the Chamber of Commerce.

### 2) Application

Normal and prudent lending standards are used in evaluating the strength and ability to repay of both businesses and individuals. However, loans may be made in some cases where, in the Loan Committee's judgment, the employment and other benefit potential (and the quality of business planning) outweigh risks that more conservative lenders would be likely to avoid. This would apply, for example, to almost all business start-ups, which are routinely excluded from consideration by most members of the financial community.

Procedures and flow are as follows:

- ❖ Preliminary discussion with staff representatives for eligibility and rough fit with RLF loan criteria. If another lending program is more appropriate, the staff member will recommend same if possible.
- ❖ Decision by staff representatives to invite preliminary written information or decline loan request at this point. If negative, inform applicant as to reasons for decline and as to actions available for appeal to the RLF committee. If positive, review preliminary information needs with applicant and provide counseling regarding the applicant's business plan, if appropriate.
- ❖ Preparation and submission of preliminary application, information, and supporting documents by applicant.
- ❖ Review of preliminary information by staff.
- ❖ Decision by staff to invite formal application or decline loan request at this point. If negative, provide a written explanation of reasons for decline and as to actions available for appeal to the RLF committee. If positive, inform applicant and schedule application conference, if needed.

- ❖ Application conference - review in detail the RLF full application needs, financial schedules, and any information determined necessary by staff with applicant.
- ❖ Submittal of formal application, all supporting documents, authorization for credit checks, and the application fee by applicant.

### 3) Review and Decision

Procedures and flow are as follows:

- ❖ Review by staff for completeness and regulatory compliance, with submittal of additional information by applicant if appropriate.
- ❖ Acceptance of formal application by staff representative.
- ❖ Detailed review and final recommendation to Loan Committee by staff, based on loan criteria, strength of business and principals, and all other factors. Recommendation will include whether or not to make the proposed loan, and if positive, what the terms and conditions should be.
- ❖ Submission of complete package, with recommendations, to Loan Committee.
- ❖ Loan Committee decides whether to approve or decline the loan request and what terms and conditions should apply.
- ❖ Those loans approved by Committee will be forwarded to City Council for final consideration.
- ❖ Notification to applicant in writing. If declined, include reasons for denial.
- ❖ The applicant has the right to appeal the RLF decision to the Council.

### 4) Loan Closing

Procedures and flow are as follows:

- ❖ Upon City Council approval, preparation of loan closing documents by staff, with attorney's review as necessary.
- ❖ Loan closing by staff.
- ❖ Filing of liens, as available, and completion of any remaining legal, regulatory, or housekeeping matters, all to be carried out by staff.

- ❖ Payment of loan closing fee.
- ❖ Disbursement of proceeds by bank or escrow agent according to directions.

## D. Loan Servicing

Policies and procedures will be administratively established for managing and servicing the portfolio of the RLF. This will include closely monitoring payment performance, periodic review of financial data and employment generation, and personal inspections and site visits; all as appropriate.

In general, the City of Junction City wants to be an "understanding" creditor, willing to be flexible, but serious in its desire to be recapitalized by loan repayment from which to re-lend to deserving businesses within the community, thereby generating jobs. Loan monitoring, such as annual financial statement review and employment reporting, insurance premium payments, etc., will be established in a tickler system to assure the activity and regularity.

Because early detection of a potential problem is generally a valuable assistance in correcting it, follow-up communication and monitoring of borrowing businesses may be made after loan closing until full repayment. Should payment monitoring indicate a delinquency, a written notice or reminder will be generated and forwarded promptly 10 days after the due date, and if subsequently needed, 20 days after the due date. Thereafter, personal contact will be made, by phone or inspection at the site, for discussion of problems. The follow-up and direction, at this point, will be driven by an assessment of problems after considering all conditions then existing.

If allowing additional time to bring any payments current becomes inappropriate, modification or revision of the loan agreement will be considered if workable and beneficial to the health of the business. Modifications will not be approved unless they enhance the borrower's repayment ability without detriment to the RLF. The borrower must make a good faith effort under these conditions and not have a hopeless situation. While considering the legitimate special needs of the borrower, the RLF will operate in a manner that also protects its assets. Should default occur which does not show reasonable prospects for remedy, the RLF will move against the loan collateral and assets of the borrower and guarantors, as appropriate.

## E. Other Requirements

In general, staff will obtain assurances of regulatory compliance before a RLF loan is disbursed; monitor for compliance during the payback period; and in a case of confirmed and irremediable non-compliance, call the loan.

## F. Amendments

The RLF Plan may be amended at any time by a duly approved resolution of the City Council

# JUNCTION CITY BUSINESS DEVELOPMENT Revolving Loan Fund

## *Application*

*Business Development Loan application information and accompanying financial records that are submitted to the City of Junction City will be kept in confidence to the extent permitted by law, and while the City believes that the records will not be subject to disclosure, it is possible that disclosure might be required for some documents.*

Applicant (You may apply for credit in your name alone, regardless of your marital status)				
Full Legal Name of Company/Borrower			Telephone Numbers	
			Business: _____	
			Home: _____	
			Fax: _____	
Primary Contact		Tax ID # or SSN		
Street Address	City	County	State	Zip Code
Billing Address (If different from above)	City	County	State	Zip Code
Proposed Business Address	City	County	State	Zip Code
Nature of Business		Date Established	Date Under Current Management	
Type of Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Subchapter S Corp.				
Company Ownership (List below all owners, principals and officers; attach schedule of additional names, if necessary) Show 100% of Ownership				
Name		Title		% of Ownership
				%
				%
				Total: 100%
Affiliates (List all business concerns in which the Applicant Company/individuals listed in the ownership section above have any ownership. Attach current financial statement and tax return.)				
Company Name		Owner (Applicant Company or Individuals)		% of Ownership
				%
				%

Purpose of Loan (Provide a brief description of use of funds.)

Project Cost	Project Costs	Collateral Offered	Present Market Value	Present Loan Balance
Real Estate Acquisition	\$	Land	\$	\$
New Construction/Expansion Repair	\$	Building	\$	\$
Acquisition and/or Repair of Machinery or Equipment	\$	Machinery & Equipment	\$	\$
Inventory Purchases	\$	Furniture	\$	\$
Working Capital (including Loan Fees)	\$	Fixtures	\$	\$
Acquisition of Existing Business	\$	Accounts Receivable	\$	\$
		Inventory	\$	\$
		Real Estate	\$	\$
		Other	\$	\$
Total Project	\$	Total	\$	\$
Equity/Capital Injection/Down Payment	\$	Source of Applicant's Equity/Capital Injection		
Loan Amount	\$			
Repayment Terms - Years				

**LEASE INFORMATION**

Do you have a lease for the property your business now occupies?  Yes  No

Monthly Rental	Years remaining on lease	Renewal Option <input type="checkbox"/> Yes <input type="checkbox"/> No
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Miscellaneous – If answered "yes," provide details; attach a separate sheet if necessary.

Has the applicant, any of its principals, or any other business in which the principals were principals filed for bankruptcy or defaulted on any debts within the past 10 years?  Yes  No

Is the applicant an endorser, guarantor, or co-maker for obligations not listed in its financial statements?  Yes  No

Does the applicant use or store any hazardous/toxic materials, or produce hazardous/toxic waste?  Yes  No

Is applicant or any of its principals a party to any claim or lawsuit? Is any principal or applicant (i) currently under indictment, or on parole or probation; (ii) ever been charged with or arrested for any criminal offense, other than a minor motor vehicle violation; or (iii) ever been convicted of any criminal offense?  Yes  No

Does the applicant owe any taxes for years prior to the current year?  Yes  No

Does the applicant maintain key-person life insurance on any owner, officer, or shareholder?  Yes  No

Life Insurance Agent	Insurance Company	Telephone
Name of Insured	Beneficiary	\$ Amount
Accountant Name	Telephone	

Attorney Name	Telephone
Business Insurance Agent	Telephone
Residential Insurance Agent	Telephone
Real Estate Agent	Telephone

## AGREEMENT

- \* By signing below, you certify that all the information you have given in this application is true and complete. You authorize us to verify all your statements with any source, obtain credit and employment history (including your spouse's, if you live in a community-property state) and exchange information with others about your credit and account experience with us. You agree to provide additional information that we may require to process this application, including but not limited to, true and complete federal income tax returns, employment verification and income verification.
- \* You also agree to reimburse the City for its expenses incurred in connection with any credit commitment. These expenses include, without limitation, the City's appraisal, environmental services and legal costs, which are payable even though the extension of credit may not be consummated.
- \* You also represent that if you currently have any indebtedness or other obligations owing to the City, you have no defenses to or setoffs against such indebtedness or obligations. You also represent that you have no claims against the City for any matter regardless of whether or not they are related to this application.
- \* You acknowledge that you are applying for credit from the City of Junction City.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Print Name, Title

\_\_\_\_\_  
Print Name, Title

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Social Security or Tax ID Number Date

\_\_\_\_\_  
Social Security or Tax ID Number Date

*Please note: Start up businesses will be required to submit a formal business plan.*

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**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 \_\_\_\_\_

\* This data is collected for statistical purposes only. It has no bearing on the credit decision. Disclosure is voluntary.

**Work experience**

List chronologically, beginning with present employment

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	Liabilities
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) ----- \$ _____ Monthly payments
Accounts and notes receivable ----- \$ _____	Installment account (Other) ----- \$ _____ Monthly payments
Life insurance-cash surrender value only ----- \$ _____ (Complete Section 8)	Loan on life insurance ----- \$ _____
Stocks and bonds ----- \$ _____ (Describe in Section 3)	Mortgages on real estate ----- \$ _____ (Describe in Section 4)
Real estate ----- \$ _____ (Describe in Section 4)	Unpaid taxes ----- \$ _____ (Describe in Section 6)
Automobile-present value ----- \$ _____	Other liabilities ----- \$ _____ (Describe in Section 7)
Other personal property ----- \$ _____ (Describe in Section 5)	Total liabilities ----- \$ _____
Other assets ----- \$ _____ (Describe in Section 5)	Net worth ----- \$ _____
Total ----- \$ _____	Total ----- \$ _____

Section 1. Source of Income	Contingent Liabilities
Salary ----- \$ _____	As endorser or co-maker ----- \$ _____
Net investment income ----- \$ _____	Legal claims & judgments ----- \$ _____
Real estate income ----- \$ _____	Provision for federal income tax ----- \$ _____
Other income (Describe below)* ----- \$ _____	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 SEPARATELY. 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 IN DETAIL ANY IS FLEETING AS AN INTEREST. STATE NAME AND ADDRESS OF LENDER, HOLDER, AND VEHICLE TERM OF PAYMENT, AND IF DELINQUENT, THE DELINQUENCY.

**Section 6. Unpaid Taxes** DESCRIBE IN DETAIL, AS TO TYPE, TO WHOM PAYABLE, WHEN DUE, AMOUNT AND TO WHAT PROPERTY, ITEM, OR TAX LIEEN 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 SBA/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 \_\_\_\_\_



# Change of Use Commercial & Residential

**City of Junction City**  
680 Greenwood St/PO Box 250  
Junction City OR 97448  
Phone 541.998.2153  
Fax 541.998.3140

Site Address: \_\_\_\_\_

Map & Tax Lot #: \_\_\_\_\_

Inside City Yes  No

Zoning Designation: \_\_\_\_\_

Relocating from another location within the city limits Yes  No

If yes, Previous Address of Business: \_\_\_\_\_

**Commercial – Complete All Sections Below. Residential – Skip Section 3.**

Section 1. Property Information	
Previous Use of Property:	Occupancy Class:
Proposed Use:	Occupancy Class:
Possible Changes to the Structure: Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, check all that apply:	
Building <input type="checkbox"/> Electrical <input type="checkbox"/> Plumbing <input type="checkbox"/> Mechanical <input type="checkbox"/> Sign <input type="checkbox"/>	

Section 2. Property Owner Information	
Name:	Mailing Address:
Phone Number:	E-mail Address (optional):

Section 3. Business Owner Information	
Name:	Mailing Address:
Phone Number:	E-mail Address (optional):
Business Name:	
Type of Business (Describe):	
<b><i>Development Review may be required before permit applications can be submitted.</i></b>	

Your signature below indicates you are aware permits must be submitted and issued for any alterations to the building before work can begin. Per City Resolution No. 862 all direct costs for contracted city staff shall be charged to the applicant in the amount billed to the City, including but not limited to City attorney, engineer, building inspector, traffic consultant or wetland specialist.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Office Use Only:	
Received By:	Date:
Proposed Use Allowed in Zone Yes <input type="checkbox"/> No <input type="checkbox"/>	
Change of Occupancy Approved <input type="checkbox"/> Denied <input type="checkbox"/>	
If denied list reason: _____	