

Lender's Name: **MACED / AIC**
Lender's Address: **433 Chestnut Street**
Berea, KY 40403
Lender's Phone: **(859) 986-2373**

NOTICE OF PROHIBITION AGAINST DISCRIMINATION:

The Federal Equal Credit Opportunity Act prohibits lenders from discriminating against loan applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the legal capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this Lender is the Federal Trade Commission, 55 West Monroe Street, Suite 1825, Chicago, IL 60603, phone (877) 382-4357, web <http://www.ftc.gov/ro/midwest.shtm>.

NOTICE OF RIGHT TO RECEIVE A WRITTEN STATEMENT OF DENIAL REASONS:

If your application for a loan is denied, you have the right to receive a written statement of the specific reasons for the denial. If upon denial you are not initially provided with such a statement, to obtain one please contact MACED / AIC's Enterprise Development Program, at the address or telephone number above, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE OF RIGHT TO RECEIVE AN APPRAISAL REPORT:

You have the right to receive a copy of any appraisal report used in connection with your application for a loan. If you would like to receive a copy, please write to MACED / AIC's Enterprise Development Program at the mailing address provided above. We must hear from you no later than 90 days after we notify you about the action taken on your loan application. If you withdraw your application, you must contact us within 90 days of the date of your withdrawal. In your letter, please provide your name and mailing address, as well as the address of the property on which the appraisal evaluation was performed. Also, please indicate the date of your application and office location at which you applied.

NOTICE REGARDING ELIGIBILITY:

Applicants *may* not be eligible to receive financing from MACED / AIC for certain reasons, including (but not limited to) the following:

- The business's employer payroll withholding taxes or sales taxes are not paid current.
- The business's or principals' income, property or other taxes are not paid current.
- The business or principals have outstanding tax liens.
- The business or principals have been "debarred" from doing business with any federal agencies.
- The business or principals have been convicted of a felony.
- Child support payments owed by the business's principals are not paid current.
- The business is not located within MACED / AIC's service area.
- The purpose of the loan is not business or commercial, either for profit or non-profit.
- The purpose of the loan is to invest in securities, commodities, or non-owner occupied real estate.
- The business or principals do not meet MACED / AIC's standards for credit approval.

(PLEASE RETAIN THIS DISCLOSURE)

Date of Application _____

*** Please Print or Type All Information Requested ***

1. INFORMATION ABOUT THE BUSINESS

Full Legal Name of Business		(the "Business")		
Trade (d/b/a) Name (if different)				
Road Address of Business				
City, State & Zip Address		Total/Gross Revenues Last 12 Months \$		
Mailing Address (if different)		Current # Employees Before this Financing #		FULL TIME # PART TIME
Mailing City, State & Zip (if different)		Amount Past Due on Payroll Taxes (or None) \$		
Brief Description of Business				
Phone Number of Business ()		Name & Title of Contact Person		
Web Site Address of Business		E-Mail Address of Contact Person		
Legal Form (corp., LLC, etc.)		Month & Year Business Established (or Startup)		
Federal Tax ID Number of Business #		Registered Home County & State		

2. INFORMATION ABOUT THE PRINCIPAL OWNERS (check here if this is a non-profit business and skip to section 3)

	1 st Principal Owner	2 nd Principal Owner	3 rd Principal Owner	4 th Principal Owner
Full Legal Name of Principal Owner				
Social Security Number				
Home Road Address				
Home City, State & Zip				
Home / Mobile Phone Number ()	()	()	()	()
Work / Mobile Phone Number ()	()	()	()	()
Title / Position with Business				
Percentage of Business Owned %	%	%	%	%
U.S. Citizen?	Yes / No	Yes / No	Yes / No	Yes / No
Military Veteran?	Yes / No	Yes / No	Yes / No	Yes / No
Current on Child Support? (or None)	Yes / No / None	Yes / No / None	Yes / No / None	Yes / No / None

3. LOAN(S) REQUESTED

Amount	Repayment Term	Purpose(s)
\$		

4. AGREEMENT, CERTIFICATION & AUTHORIZATION

The business named in section 1. above (the "Business") hereby submits this Business Loan Application (the "Application") to MACED / AIC (the "Lender") for business purpose financing. The Business hereby agrees that this Application must be accompanied by additional supporting information as directed by the Lender in order to be considered for approval. The Business also agrees that the Lender is relying upon the information provided in this Application, including all supporting information, for consideration of financing for the Business. The Business further agrees that the Lender will retain this Application and all supporting information whether or not this Application is approved and agrees to make any copies it may need prior to submission.

The Business hereby certifies, represents, and warrants that all of the information provided in this Application, including all supporting information, is true and complete, and that the Lender may consider this information as continuing to be true and complete until a written notice of change is given to the Lender by the Business. The undersigned "Authorized Person" hereby personally certifies, represents, and warrants that they are a legal representative of the Business and authorized to execute and submit this Application on behalf of the Business and its principal owners.

The Business and its principal owners hereby authorize the Lender to make all inquiries it deems necessary to verify the accuracy of the information provided in this Application, including all supporting information, and to determine the creditworthiness of the Business and its principal owners. The Business and its principal owners hereby further authorize the Lender to share the information provided in this Application, including all supporting information, with prospective funding partners that the Lender might use to help fund the financing requested.

By: _____
 Signature of Authorized Person Name & Title of Authorized Person Date Signed