



Coastal Enterprises

INSTRUCTIONS

- Please complete this application and submit with Impact Data Form. Loan decisions are typically made within 3 business days of receipt of a complete application. All owners with 20% or greater ownership interest must complete and submit a separate, signed application and Impact Data Form.
• All loan application materials submitted to CEI shall become the property of CEI and will be retained or destroyed in accordance with CEI's file retention policy.
• This is a credit scored loan product. Call (207) 504-5900 for free credit & financial advising services.
• Payment by ACH is required.

CEI WICKED FAST MICROLOAN APPLICATION ≤ \$25,000

INFORMATION ABOUT YOU

Name: Phone: Email:
Address: City: State: Zip:
County: Property is: Owned Rented Do you have a current loan with CEI: Yes No
Number of people in your household: Adjusted Gross Income: \$ (Line 37 of IRS Form 1040)

INFORMATION ABOUT YOUR BUSINESS

Name of Business: DBA:
Business Address: City: State: Zip:
County: Website: E-mail:
Date Est.: Sole Proprietorship Partnership LLC S Corp C Corp Co-op L3C
SSN/EIN: # Employees (incl. yourself): FT PT Fiscal Year End
Can your business demonstrate six consecutive months of revenue? Yes No Previous F/Y Gross Revenue: \$
Business is sole source of household income: Yes No Please list other sources:
Do you have a Business Advisor Yes No Advisor Name:
Name(s) of any subsidiaries/affiliates:

PROPOSED FINANCING

Loan Amount Requested: \$ Use of funds:

BUSINESS OWNERSHIP Existing or Proposed: All owners having ≥ 20% interest will be required to submit a separate, signed application.

Name and Title: % of Ownership:
Address: Annual Salary: \$

REFERENCES Please provide the names and contact information for your two nearest relatives not living with you.

Name: Phone: E-mail:
Name: Phone: E-mail:

BUSINESS DESCRIPTION In the space below, please describe what you sell/are planning to sell or what services you provide/are planning to provide, to whom, and where.

[Large empty box for business description]

**SUMMARY OF COLLATERAL** Please list all business assets, with serial numbers if available.

Assets are assumed to be owned by the business. If they are owned personally, please check here:

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**SUMMARY OF BUSINESS LOANS AND LEASES**

Creditor Name and Address	Present Balance	Int. %	Maturity Date	Monthly Payment	Collateral	Current or Delinquent

While we are processing your application, please assemble the following. CEI reserves the right to request additional information.

1. If your business is a:
  - a. **Partnership:** Please provide a copy of the partnership agreement.
  - b. **Limited Liability Company:** Please provide a copy of the operating agreement and articles of organization.
  - c. **Corporation:** Please provide a copy of the articles of incorporation and corporate bylaws.
2. Proof of Insurance, with CEI named as loss payee.
3. Start-up businesses: identify and engage a Business Advisor if you do not currently have one. CEI can provide guidance.
4. Depending on legal ownership structure, you may be required to provide a Borrower’s Resolution.
5. If your business rents its space, you will need to provide your lease.

**If you answer yes to any of the following questions, please provide an attachment of details.**

- A. Have you or any officers of your company ever been involved in bankruptcy or insolvency proceedings? Yes No
- B. Are you or your business involved in any pending lawsuits? Yes No
- C. Do you buy from, sell to, or use the services of any entity in which someone in your company has a financial interest of 20% or more? Yes No
- D. If you owe child support, are you ≥60 days late on payment? Yes No

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); and because all or parts of the applicant’s income is derived from any public assistance program; or because the applicant has, in good faith, exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Trade Commission. If a person believes that he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

I/We understand that by signing this application, I/we authorize CEI to make inquiries as needed to verify the accuracy of the information and to determine creditworthiness. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. I certify the statements contained herein 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 that falsifying statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001). CEI will maintain the confidentiality of this information and it will not be released without authorization.

I authorize Lender to respond to any inquiries from others concerning the Lender’s credit experience with the undersigned. I understand Lender may provide information about my credit experience with Lender to credit reporting agencies.

**By checking this box, I authorize CEI to share my information internally with all relevant third parties outside of the lending department who may provide technical assistance to the deal or project.**

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Applicant Signature Today’s Date SSN DOB