

**City of Plattsburgh**  
**Community Development Revolving Loan Fund (CDRLF)**  
**Application for Loan Funds (All Applicant Types)**

CUSTOMER INFORMATION	
<b>Borrower Name:</b>	<b>Co-Borrower Name:</b>
<b>Social Security Number:</b>	<b>Social Security Number:</b>
<b>Date of Birth: Over 60 years of age?</b>	<b>Date of Birth: Over 60 years of age?</b>
<b>OFFICE USE: Over 60 years of age? Y <input type="checkbox"/> N <input type="checkbox"/></b>	<b>OFFICE USE: Over 60 years of age? Y <input type="checkbox"/> N <input type="checkbox"/></b>
<b>Present Address (Street):</b>	<b>Present Address (Street):</b>
<b>(City, State, Zip):</b>	<b>(City, State, Zip):</b>
<b>Mailing Address (if different from Present Address)</b>	<b>Mailing Address (if different from Present Address)</b>
<b>If residing at present address for less than two years, complete the following:</b>	<b>If residing at present address for less than two years, complete the following:</b>
<b>Former Address (Street, City, State, Zip)</b>	<b>Former Address (Street, City, State, Zip)</b>
<b>Own/Rent No Years:</b>	<b>Own/Rent No Years:</b>
<i>Please circle preferred method of communication below</i>	<i>Please circle preferred method of communication below</i>
<input type="checkbox"/> Home Phone: <input type="checkbox"/> Cell Phone:	<input type="checkbox"/> Home Phone: <input type="checkbox"/> Cell Phone:
<b>Email:</b>	<b>Email:</b>
<b>Are you a citizen of the United States? Y <input type="checkbox"/> N <input type="checkbox"/></b>	<b>Are you a citizen of the United States? Y <input type="checkbox"/> N <input type="checkbox"/></b>
<b>Years School:</b>	<b>Years School:</b>
<b>Marital Status:</b> Single: <input type="checkbox"/> Married: <input type="checkbox"/> Separated: <input type="checkbox"/> Widowed: <input type="checkbox"/> Divorced: <input type="checkbox"/>	<b>Marital Status:</b> Single: <input type="checkbox"/> Married: <input type="checkbox"/> Separated: <input type="checkbox"/> Widowed: <input type="checkbox"/> Divorced: <input type="checkbox"/>
<b>No. Dependents (Number and Ages):</b>	<b>No. Dependents (Number and Ages):</b>
<b>Minority Status:</b> Caucasian: <input type="checkbox"/> Black: <input type="checkbox"/> Native American: <input type="checkbox"/> Other: <input type="checkbox"/>	<b>Minority Status:</b> Caucasian: <input type="checkbox"/> Black: <input type="checkbox"/> Native American: <input type="checkbox"/> Other: <input type="checkbox"/>

<b>TYPE OF APPLICANT</b> Residential Household: <input type="checkbox"/> Unincorporated Sole Proprietorship: <input type="checkbox"/> Incorporated New York Business: <input type="checkbox"/> Partnership: <input type="checkbox"/> LLC: <input type="checkbox"/>	<b>TYPE OF APPLICANT</b> Residential Household: <input type="checkbox"/> Unincorporated Sole Proprietorship: <input type="checkbox"/> Incorporated New York Business: <input type="checkbox"/> Partnership: <input type="checkbox"/> LLC: <input type="checkbox"/>
<b>EMPLOYMENT INFORMATION</b>	
<b>Borrower Name:</b>	<b>Co-Borrower Name:</b>
<b>Name of Employer:</b>	<b>Name of Employer:</b>
<b>No. of Years on the Job:</b>	<b>No. of Years on the Job:</b>
<b>Years employed in this line of work/profession:</b>	<b>Years employed in this line of work/profession:</b>
<b>Employer Address (Street):</b>	<b>Employer Address (Street):</b>
<b>(City, State, Zip):</b>	<b>(City, State, Zip):</b>
<b>Position:</b>	<b>Position:</b>
<b>Annual Income:</b>	<b>Annual Income:</b>
<b>Self Employed?: Y <input type="checkbox"/> N <input type="checkbox"/></b>	<b>Self Employed?: Y <input type="checkbox"/> N <input type="checkbox"/></b>
<b>Employer Phone/Email:</b>	<b>Employer Phone/Email:</b>
<i>If employed in current position for less than two years, or if currently employed in more than one position, complete the following:</i>	<i>If employed in current position for less than two years, or if currently employed in more than one position, complete the following:</i>
<b>Name of Employer:</b>	<b>Name of Employer:</b>
<b>No. of Years on the Job:</b>	<b>No. of Years on the Job:</b>
<b>Years employed in this line of work/profession:</b>	<b>Years employed in this line of work/profession:</b>
<b>Employer Address (Street):</b>	<b>Employer Address (Street):</b>
<b>(City, Zip):</b>	<b>(City, Zip):</b>
<b>Position:</b>	<b>Position:</b>
<b>Annual Income:</b> <i>Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.</i>	<b>Annual Income:</b> <i>Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.</i>
<b>Base Employment Income:</b>	<b>Base Employment Income:</b>
<b>Overtime:</b>	<b>Overtime:</b>
<b>Bonuses:</b>	<b>Bonuses:</b>

<b>Commissions:</b>	<b>Commissions:</b>
<b>Dividends/Interest:</b>	<b>Dividends/Interest:</b>
<b>Net Rental Income:</b>	<b>Net Rental Income:</b>
<b>Other (Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower do not choose to have it considered for repaying this loan.)</b>	<b>Other (Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower do not choose to have it considered for repaying this loan.)</b>
<b>Other:</b>	<b>Other:</b>
<b>Other:</b>	<b>Other:</b>
<b>Total:</b>	<b>Total:</b>
<b>Annual Housing Expense Information:</b>	<b>Annual Housing Expense Information:</b>
<b>Rent:</b>	<b>Rent:</b>
<b>First Mortgage:</b>	<b>First Mortgage:</b>
<b>Other Financing:</b>	<b>Other Financing:</b>
<b>Insurance:</b>	<b>Insurance:</b>
<b>Taxes:</b>	<b>Taxes:</b>
<b>Utilities:</b>	<b>Utilities:</b>
<b>Other:</b>	<b>Other:</b>
<b>Other:</b>	<b>Other:</b>
<b>Total:</b>	<b>Total:</b>
<b>NATIONAL OBJECTIVE (NOTE Only one)</b>	
<b>Low/Moderate Income</b> <input type="checkbox"/> <b>Slums &amp; Blight</b> <input type="checkbox"/> <b>Urgent Need</b> <input type="checkbox"/>	
<b>BENEFICIARY: <i>The purpose of the City of Plattsburgh Community Development Revolving Loan Fund is to assist low or moderate persons either directly or indirectly using these funds. How will your project assist low- and moderate-income persons?</i></b>	
<input type="checkbox"/> <b>Applicant is low or moderate income</b> <input type="checkbox"/> <b>Applicant provides rental housing to low- or moderate-income tenants</b> <input type="checkbox"/> <b>Applicant's Business serves low- or moderate-income customers</b> <input type="checkbox"/> <b>Applicant's Business employs or intends to employ low- or moderate-income employees</b> <input type="checkbox"/> <b>None of the Above</b> <input type="checkbox"/> <b>Other:</b>	
<b>Assets</b>	<b>Assets</b>
<b>List Checking/Savings Accounts: (Bank/Credit Union) Account #/Balances</b>	<b>List Checking/Savings Accounts: (Bank/Credit Union) Account #/Balances</b>
<b>Real Estate Owned (Market Value)</b>	<b>Real Estate Owned (Market Value)</b>
<b>Other Assets: Itemize [Type and Value]</b>	<b>Other Assets: Itemize [Type and Value]</b>

Other Assets: Itemize [Type and Value]	Other Assets: Itemize [Type and Value]
Other Assets: Itemize [Type and Value]	Other Assets: Itemize [Type and Value]
<b>Liabilities</b>	<b>Liabilities</b>
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)	Itemize: (Loans Payable, Mortgages, Auto Loans, etc.)
Net Worth:	Net Worth:
<b>Schedule of Real Estate Owned: (If additional properties, use a continuation sheet and attach to this application)</b>	<b>Schedule of Real Estate Owned: (If additional properties, use a continuation sheet and attach to this application)</b>
Type of Property	Type of Property
Present Market Value	Present Market Value
Amount of Mortgages & Liens	Amount of Mortgages & Liens
Mortgage Payments	Mortgage Payments
Gross Rental Income, if Applicable	Gross Rental Income, if Applicable
Insurance, Maintenance & Taxes	Insurance, Maintenance & Taxes
Percent Ownership	Percent Ownership
<b>PROJECT DESCRIPTION (Check all that apply)</b>	
Acquisition *(See Note Below)	New Construction
Housing Rehabilitation (Single Family)	Homeownership (Single Family)
Demolition	Economic Development:
Rental Rehabilitation	Microenterprise

Relocation	A structure that is 50 years old or older
Will the project result in less affordable housing units?	A location in a floodway or 100-year floodplain
For Profit Loan	Any disturbance to the ground
ADA Compliance	Historic Preservation
Economic Development: Rehabilitation	Economic Development: Equipment/Working Capital/ETC.
Uncertain at this time	Other:
<p><i>Acquisition Note* (Signing a Purchase and Sale Agreement is prohibited until the Environmental Review is approved. However, it is acceptable to sign Option Agreements. It is recommended to have Option Agreements reviewed prior to signing them to ensure that appropriate language is included.)</i></p>	
<p><b>PLEASE BRIEFLY DESCRIBE YOUR PROJECT:</b></p>	
Total Project Cost:	Loan Request: Term:
<b>CREDIT INFORMATION</b>	
Have you sought a loan from another lender?	Yes _____ No _____
If yes, have been denied credit elsewhere?	Yes _____ No _____
<p><b>CERTIFICATION -</b>  In submitting this application and its attachments, the undersigned guarantees its accuracy with the intent that it be relied upon in extending credit to the applicant. The undersigned warrants that he/she/they have not knowingly withheld any information that might affect his/her/their credit, and expressly agrees to notify City of Plattsburgh, or its Agent, immediately, in writing, of any material change in financial condition.</p>	
Borrower:	Title:
Co-Borrower:	Title:
	Date:
	Date: