

EXHIBIT B

LB 840 LOAN APPLICATION CHECKLIST

City of Ainsworth LB 840 Application Loan Checklist

This list is a useful tool to help you make sure you have all pertinent information when you turn in your application. The loan committee requests that you provide the following information. There may, however, be additional information that the committee will request. An appraisal may be required for real estate loans.

Information Required:

The qualifying business/organization shall provide the following information before the Loan Committee considers any application:

Business Financial Information

- City of Ainsworth LB 840 Application (signed)
- Business Plan, including projected three-year income and expenses
- Current year-to-date Profit and Loss Statement (signed)
- Recent balance sheet (signed) and previous 2 years, if available
- Letter of Approval from a bank/lender (this can be a conditional commitment)
- If purchasing an existing business, then supply the business' previous 3 years financial statements and tax returns.

Personal Financial Information:

- Credit Bureau Report with score (www.annualcreditreport.com)

Other Information:

- Copy of valid Driver's License
- Certification and Authorization form (completed and signed)
- \$135,000 non-refundable application fee payable to the North Central Development Center
- Authorization forms for Child Registry and Criminal History Checks
- Assessor's information

1. Sole Proprietorship:

- a. Submit an Ainsworth LB 840 Application (signed).
- b. Business plan, including projected three-year income and expenses.
- c. Two-years complete individual federal tax returns (signed).
- d. Current year-to-date Profit and Loss Statement (signed).
- e. Recent Balance Sheet (signed) and previous 2 years, if available.
- f. Credit Bureau Report (CBR).
- g. Other information as requested.

2. "S" Corporation:

- a. Submit an Ainsworth LB 840 Application (signed).
- b. Business plan, including projected three-year income and expenses.
- c. Two years complete individual federal tax returns, if over 25% ownership (signed).
- d. Two years complete corporate tax returns (signed).
- e. Current year-to-date Profit and Loss statement (signed).
- f. Recent balance sheet (signed) and previous 2 years, if available.
- g. Articles of Incorporation, By-Laws, and Minutes of last meeting.
- h. Corporate Resolution authorizing loan application and execution of required documents.

- i. Credit Bureau Report (CBR) for Shareholders with over 25% ownership.
 - j. Certificate of Good Standing with the Secretary of State's office.
 - k. Other information as requested.
3. "C" Corporation
- a. Submit an Ainsworth LB 840 Application (signed).
 - b. Business plan, including projected three-year income and expenses.
 - c. Two years complete individual federal tax returns, if over 25% ownership (signed).
 - d. Two years complete corporate tax returns (signed).
 - e. Current year-to-date Profit and Loss statement (signed).
 - f. Recent balance sheet (signed) and previous 2 years, if available.
 - g. Articles of Incorporation, By-Laws, and Minutes of last meeting.
 - h. Corporate Resolution authorizing loan application and execution of required documents.
 - i. Credit Bureau Report (CBR) for Shareholders with over 25% ownership.
 - j. Certificate of Good Standing from the Secretary of State's office.
 - k. Other information as requested.
4. General Partnership:
- a. Submit an Ainsworth LB 840 Application (signed).
 - b. Business plan, including projected three-year income and expenses.
 - c. Two years complete individual federal tax returns, if over 25% ownership (signed).
 - d. Two years complete partnership returns (signed).
 - e. Current year-to-date Profit and Loss statement (signed).
 - f. Recent balance sheet (signed) and previous 2 years, if available.
 - g. Complete partnership agreement.
 - h. Credit Bureau Report (CBR) for general partners.
 - i. Other information as requested.
5. Limited Partnerships:
- a. Submit an Ainsworth LB 840 Application (signed).
 - b. Business plan, including projected three-year income and expenses.
 - c. Two years complete individual federal tax returns for general partners and for limited partners, if over 25% ownership, and partnership tax returns (signed).
 - d. Complete copy of Partnership agreement.
 - e. Recent balance sheet (signed) and previous 2 years, if available.
 - f. Credit Bureau Report (CBR) for general partners.
 - g. Other information as requested.
6. Limited Liability Companies:
- a. Submit an Ainsworth LB 840 Application (signed).
 - b. Business Plan, including projected three-year income and expenses.
 - c. Two years complete individual federal tax returns, if over 25% ownership (signed).
 - d. Two years complete entity tax returns (signed).
 - e. Current year-to-date profit and loss statement (signed).
 - f. Recent balance sheet (signed) and previous 2 years, if available.
 - g. Credit Bureau Report (CBR) for managers.
 - h. Certificate of Good Standing with the Secretary of State's office.
 - i. Other information as requested.
7. Limited Liability Partnership:

- a. Submit an Ainsworth LB 840 Application (signed).
- b. Business Plan, including projected three-year income and expenses.
- c. Two years complete individual federal tax returns, if over 25% ownership (signed).
- d. Two years complete entity tax returns (signed).
- e. Current year-to-date profit and loss statement (signed).
- f. Recent balance sheet (signed) and previous 2 years, if available.
- g. Credit Bureau Report (CBR) for managers.
- h. Other information as requested.

Application Requirements:

1. Complete an application that may be obtained from the North Central Development Center office (NCDC), 356 S. Main Street, Suite B, Ainsworth, NE 69210.
2. Submit the completed application together with all information as set out below to the NCDC. In addition, the applicant must submit a \$135.00 non-refundable application fee payable to the NCDC. The application will then be compiled by the Director of Economic Development and sent to the Program Administrator and Loan Committee for review.
3. Upon completion of the review, the Loan Committee will make a recommendation to the Ainsworth City Council, for final decision, whether to approve or not to approve the project. If the decision by the Ainsworth City Council is to not approve the project, the application process ends. However, the applicant may work with the loan committee and submit another application after necessary changes have been made.
4. The Economic Development Director will notify any applicant of the decision of the Ainsworth City Council.

Contact Information:

If you have any questions regarding the City of Ainsworth Economic Development Program plan or guidelines, please call the Economic Development Office at (402) 387-2740 or e-mail ncdcdirector@gmail.com, or the City of Ainsworth at (402) 387-2494 or e-mail cityofainsworth@sscgn.net.

Loan Committee Member Signature

Date

EXHIBIT C
LB 840 GRANT NARRATIVE
AND
BUDGET OVERVIEW

**AINSWORTH APPLICATION FOR LB 840 GRANT FUNDING
PROJECT OVERVIEW/BUDGET**

Please provide a brief narrative description of your project:

Please provide a detailed budget, including the source of funds, for your project:

| Use of Funds | Project or Activity | Loan Request | Grant Request | List the Amount of Funds Available/Requested for the Proposed Project | | | | Total Project Cost |
|--------------|---------------------|--------------|---------------|---|---------------|---------------------|----------------------|--------------------|
| | | | | Cash Match | In-Kind Match | LB 840 Loan Request | LB 840 Grant Request | |
| | | | | Business/Organization's Funds | | LB 840 Funds | | |

| | | | | | | | | |
|--------------------------------------|-------------------|--|---|---------|---------|--|---------|---------|
| EXAMPLE: Other | Software Purchase | | X | \$1,000 | \$1,000 | | \$3,000 | \$5,000 |
| Land Acquisition | | | | | | | | |
| Building Acquisition/Renovation | | | | | | | | |
| New Facility Construction | | | | | | | | |
| Acquisition of Machinery/Equipment | | | | | | | | |
| Acquisition of Furniture/Fixtures | | | | | | | | |
| Working Capital (Includes Inventory) | | | | | | | | |
| Other (specify) | | | | | | | | |

PROJECT OVERSIGHT/ADMINISTRATION
 YAMMOUTH VILLAGE/CLUB FOR YOUNG GIRLS BUILDING

EXHIBIT D
LB 840 GRANT FUNDING APPLICATION

CITY OF AINSWORTH LB 840 APPLICATION FOR LOAN AND GRANT FUNDING

PLEASE COMPLETE THE ENTIRE FORM – DO NOT LEAVE ANY QUESTION BLANK

A. Business/Organization Entity (Borrower) Information:

Name of business to receive assistance: _____
Federal ID #: _____

- Business entity:
- | | |
|---|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> General Partnership |
| <input type="checkbox"/> "S" Corporation | <input type="checkbox"/> "C" Corporation |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Limited Liability Company |
| <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Other Organization |
| <input type="checkbox"/> 501 (c)(3) Organization* | <input type="checkbox"/> 501 (c)(4) Organization* |
| <input type="checkbox"/> 501 (c)(5) Organization* | <input type="checkbox"/> 501 (c)(6) Organization* |
| <input type="checkbox"/> Other IRS Recognized Organization* | |

*Non-Profit Organizations are required to submit a copy of their IRS Certification Letter and a Letter of Good Standing from the Nebraska Secretary of State's Office.

(Depending on entity type, certain supporting documentation is needed – see checklist)

Address: _____ City: _____ State: _____ Zip: _____
Contact Person: _____ Telephone Number: _____
Fax Number: _____ E-Mail: _____
Web Address (If applicable): _____

- Business Classification:
- | | | |
|---|---|----------------------------------|
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Warehouse & Distribution | <input type="checkbox"/> Service |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Research & Development | <input type="checkbox"/> Tourism |
| <input type="checkbox"/> Administrative Management Headquarters | <input type="checkbox"/> Telecommunications | |
| <input type="checkbox"/> Other, please explain: | | |

Does the business have a parent or subsidiaries? Yes No

If Yes, identify name: _____
Address: _____
City: _____ State: _____ Zip: _____

Business Type: Start-Up (0-5 years old) Acquisition Existing*
*If existing, list number of years in business:

Ownership Identification: List all officers, directors, partners, owners, co-owners and all stockholders. Enter under Minority Code, a "1" if the person is a woman, a "2" if a member of a minority group, and a "3" if the person is disabled.

| Name | Title | Ownership % | Minority Code |
|------|-------|-------------|---------------|
| | | | |
| | | | |
| | | | |

Personnel: (Full-Time Equivalent, FTE is based upon 2,080 hours per year)

Existing number of FTE positions: _____
FTE positions to be created within 18 months of application approval: _____
Total number of Seasonal FTE jobs created (i.e. jobs which will be available for at least 3 continuous months and recur annually): _____
Starting wage per hour for your personnel: \$ _____

B. Project Information

| Uses of Funds | Total Project Cost | Ainsworth Funds Requested |
|--------------------------------------|--------------------|---------------------------|
| Land Acquisition | | |
| Building Acquisition/Renovation | | |
| New Facility Construction | | |
| Acquisition of Machinery/Equipment | | |
| Acquisition of Furniture/Fixtures | | |
| Working Capital (includes inventory) | | |
| Other (specify): | | |
| Total: | | |

Sources of Funds

Note: Public financing requires the participation of a private financier and equity funds.

Participating Lender Information:

Name of Lending Institution: _____
Address: _____ City: _____ State: _____ Zip: _____
Contact Person: _____ Phone: _____
Loan Amount: _____ Loan Term in Years: _____
Interest Rate: _____ % Variable _____ Fixed: _____
Collateral Required: _____ Equity Required: _____

Equity Information

Amount available by business or owners for investment: \$ _____
Project location: Within the City limits of Ainsworth
 Outside the City limits, but within the zoning jurisdiction of Ainsworth
 Outside the City limits, but within Brown County

C. Other Information Needed

Personal financial statement: Complete the attached personal financial statements form or submit an acceptable substitute for each person.

Business Documentation: See Information Checklist for detailed outline depending on business entity type. Info to include: Credit Bureau Report, tax returns, profit and loss statement, balance sheet, articles of incorporation, by-laws and minutes of last meeting, corporate resolution and business plan.

In addition, provide required information as detailed in the checklist and \$135.00 non-refundable application fee payable to the North Central Development Center (NCDC). If deemed appropriate, the Loan Committee is authorized to waive application fees for organizations.

The above information is accurate to the best of my knowledge and belief. The above information is provided to help you evaluate the feasibility of obtaining public financial assistance. I further authorize release of personal information and business credit information and realize that if a loan recommendation is made, the terms of the loan will be public information.

Dated: _____ Signature: _____

Dated: _____ Signature: _____

EXHIBIT E
LB 840 GRANT FUNDING CHECKLIST

CITY OF AINSWORTH LB 840 APPLICATION GRANT CHECKLIST

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Information Required:

The qualifying business/organization shall provide the following information before the LB 840 Program Administrator and the Loan Committee considers any application:

Business Financial Information

- City of Ainsworth LB 840 Application (signed)
- Business Plan, including projected three year income and expenses
- Current year-to-date Profit and Loss Statement (signed)
- Recent Balance Sheet (signed) and previous 2 years, if available
- Letter of approval from a bank/lender (this can be a conditional commitment)
- If Corporation:* 2 years complete corporate tax returns (signed), Articles of Incorporation, By-Laws, Minutes of last meeting and Corporate Resolution authorizing loan application
And execution of required documents.
- If Partnership:* Copy of Partnership Agreement and 2 years partnership tax returns (signed)
- If LLC or LLP:* 2 years complete entity tax returns (signed)
- If purchasing an existing business, then supply the business' previous 3 years financial statements and tax returns.

Personal Financial Information

- If Sole Proprietor:* 2 years completed individual federal tax returns (signed)
- If "S" or "C" Corp, LLC or LLP:* 2 years complete individual federal tax returns, if over 25% Ownership (signed)
- If Partnership:* 2 years complete individual federal tax returns for general partners and for limited partners, if over 25% ownership (signed)
- Credit Bureau Report with score (www.annualcreditreport.com)
If Corporation: all shareholders with over 25% ownership
If Partnership: all general partners
If LLC or LLP: managers

Non-Profit Organization:

- City of Ainsworth LB 840 Application (signed)
- Nebraska Secretary of State Letter of Good Standing
- IRS Non-Profit Certification Letter
- Project Overview and Budget
- Organization's current budget
- Current year-to-date profit and loss statement (signed)
- Action plan
- Federal Tax Identification Number

Other Organization:

- City of Ainsworth LB 840 Application (signed)
- Copy of By-Laws
- List of Officers/Directors
- Project overview and budget

- Minutes of meetings
- Action plan
- Federal Tax Identification Number

Other Information

- Copy of valid driver's license
- Certification and Authorization form (completed and signed)
- \$135.00 non-refundable application fee payable to the North Central Development Center (NCDC)
- Authorization forms for Child Registry and Criminal History Checks

Loan Committee Member Signature

Date

EXHIBIT F
CERTIFICATION & AUTHORIZATION

CERTIFICATION AND AUTHORIZATION

Applicant: _____ Lender: City of Ainsworth
606 E 4th Street
Ainsworth, NE 69210

Certification

To City of Ainsworth (“Lender”):

1. Applicant (and co-applicant if applicable), _____ has applied for a loan from Lender. In applying for the loan, Applicant provided to the Loan Committee of the Lender various information about Applicant and the requested loan, such as the amount and source of equity, income information, and assets and liabilities. Applicant certified that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided concerning Applicant’s application, including, but without limitation, verifications from financial institutions of the information provided.

Authorization to Release Information

1. Applicant has applied for a loan from the City of Ainsworth (“Lender”). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after loan is closed.
2. Applicant authorizes you to provide to Lender any and all information and documentation they may request and any information pertaining to a borrower’s default in payment. Such balances; credit history; and copies of income tax returns.
3. Lender may address and send this authorization to any person or company named below:
 - a. Financial Institution/Loan Officer _____
 - b. CPA Firm/Accountant _____
 - c. Law Firm/Attorney _____
 - d. Other _____
4. A copy of this authorization may be accepted as an original.

Authorization to File Financing Statement

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the agreed upon collateral prior to executing a security agreement. Applicant is also aware that the terms of the loan recommendation will be furnished to the Ainsworth City Council and will be public information.

Signature: _____
Applicant Date Applicant Date

EXHIBIT G
CRIMINAL HISTORY CHECK

CRIMINAL HISTORY REQUEST

Reply to: North Central Development Center
Attention: Kristin Simonson-Olson
356 S. Main Street, Suite B
Ainsworth, NE 69210

Subject: Request for Criminal History Information

To: Nebraska State Patrol
Identification and Record Division
PO Box 94907
Lincoln, NE 68509

Criminal History Requested

| Name (Print Last, First, M.I.) | Date of Birth | Date |
|--------------------------------|---------------|------|
| | | |
| Address | | |
| | | |
| City | State | Zip |
| | | |
| Social Security Number | | |
| | | |

I hereby authorize the release of any and all criminal history information maintained on me:

Name (Print Last/First/M.I.)

Signature

Signature of Requester

EXHIBIT H
NDSS CENTRAL REGISTRY CHECK

NDSS Central Registry Check and Release of Information

Child Abuse/Neglect Central Registry

PO Box 95044

Lincoln, NE 68509

Before being approved for loan funding by the Ainsworth LB 840 program, the North Central Development Center (NCDC) may need to check the Nebraska Child Abuse/Neglect Central Registry to confirm that there have been no substantial referrals of child maltreatment concerning you. To do so, we need your authorization.

I authorize the Nebraska Department of Social Services (NDSS) to release information from the Central Registry pertaining to me to NCDC. I understand and acknowledge that the City of Ainsworth LB 840 funding policies require a NDSS Registry Check. I further understand and acknowledge the information obtained by NCDC from the NDSS Registry Check may cause the City of Ainsworth to deny me loan funding through their LB 840 program.

Printed Name _____ Signature _____

Date of Birth _____ Other names used in past 10 years _____

Date _____ Social Security Number _____

Names of children who have lived with you in the past 5 years:

Addresses where you have lived over the past 5 years (Street and Town)

North Central Development Center
356 S. Main Street, Suite B
Ainsworth, NE 69210
Phone: 402-387-2740