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Preliminary Loan Application

Applicant's Name	
Address	
City, State, Zip	
Telephone	
Fax	
Principal in Charge	
Contact Person	Telephone

PROJECT NARRATIVE (Use Additional Sheets as Necessary):
Note: Attach a copy of the company Articles of Incorporation to application.

1. Name and address of principal bank(s), account loan officer and telephone number.

2. Name, address and telephone number of company accountant.

3. Is the proposed occupant of the project different from the proposed owner of the project? () YES () NO. If yes, list both occupant and owner.

4. Will the proposed occupant be operating under a franchise agreement? () YES () NO.

PROJECT SITE (LAND):

1. Indicate size (in acres) of project site.

2. Are there buildings now on the project site? () YES () NO.

3. Indicate in detail the present use of the project site.

4. Indicate present owner of project site.

5. If applicant now owns project site, indicate:
 - a. Date of purchase _____
 - b. Purchase price _____
 - c. Balance of existing mortgage _____
 - d. Holder of mortgage _____

6. If the applicant is not the owner of the project site, does applicant have an option to purchase the site and any buildings on the site? () YES () NO.

7. Has the applicant entered into a contract to purchase the site?

() YES () NO.

8. If the applicant is not the owner of the site, does the applicant now lease the site or any buildings on the site? () YES () NO. If yes, include a copy of the lease.
9. Is there a relationship legally or by virtue of common control between the applicant or proposed user of the project, and the seller of the project? () YES () NO. If yes, describe the relationship, using an attachment if necessary.

BUILDINGS:

1. Does the project involve acquisition of an existing building or buildings? () YES () NO. If yes, indicate the number and size of buildings.
2. Does the project consist of the construction of a new building or buildings? () YES () NO. If yes, indicate the number and size of new buildings.
3. Does the project consist of additions and/or renovations to existing buildings? () YES () NO. If yes, indicate nature of expansion and/or renovation.
4. Has an outside appraisal report been made on the land or building? () YES () NO. If yes, please include a complete copy of the appraisal report.

EQUIPMENT:

1. Describe in detail the principal uses by the project occupant of the machinery or equipment to be acquired. Please respond to this item as fully and precisely as possible. Attach separate sheets if needed.

2. List all equipment and price of each item to be acquired as part of the project.

3. Has any of the above equipment been ordered? () YES () NO.
If yes, include copies of purchase orders.

4. Has any of the above equipment been purchased? () YES () NO.
If yes, include copies of invoices.

WORKING CAPITAL:

1. Is the loan to be used for working capital? () YES () NO.
2. List working capital sources, if other than Kenergy loan.

3. Total request for working capital: \$_____

PROJECT COST:

State the costs reasonably necessary for completion of the proposed project associated with this loan application using the following categories:

DESCRIPTION OF COST

Land	\$ _____
Buildings	_____
Equipment, machinery	_____
Working capital	_____
Other (Specify) _____	_____
TOTAL PROJECT COST	\$ _____

FINANCING

	TERM	RATE	
Kenergy Loan	_____	_____	\$ _____
Bank	_____	_____	_____
Other (Specify) _____	_____	_____	_____
Other (Specify) _____	_____	_____	_____
Other (Specify) _____	_____	_____	_____
Owner's Equity			_____
TOTAL FINANCING			\$ _____

Kenergy requires a Bank Letter of Credit as collateral for the loan.

EMPLOYMENT IMPACT:

Indicate below the number of people presently employed at the site of the project, and the number that will be employed at the site at the end of the first and second year after the project has been completed (do not include construction workers).

Type of Employment	Current Employment		(Projected) First Year		(Projected) Second Year	
	Full Time	Part Time (Seasonal)	Full Time	Part Time (Seasonal)	Full Time	Part Time (Seasonal)
Professional						
Managerial						
Technical						
Skilled						
Unskilled						
Semi-Skilled						
TOTALS						

SIGNATURE _____

NAME (PRINT) _____

TITLE _____

DATE _____