

**VILLAGE OF JOHNSON
COMMUNITY IMPROVEMENT REVOLVING LOAN FUND**

BUILDING IMPROVEMENT APPLICATION

A. INFORMATION ABOUT PROPERTY PROPOSED FOR IMPROVEMENTS

Street address of property: _____

Describe current use of property: _____

Single Family: _____ Multi Family: _____ Commercial: _____ Residential Rental: _____

Describe the general condition of the building: _____

Present Grand List Value of property: _____ Age of building: _____

Is the property owner occupied? Yes _____ No _____

Describe in detail the improvements proposed for the loan request: (use additional paper if needed)

B. PROPERTY OWNER AND APPLICANT INFORMATION

Property ownership as per deed: Personal _____ Business _____ LLC _____

Please list below names of all property owners as per deed: (Use additional paper if needed)

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

Agent duly authorized to sign the application:

Agent's name: _____ Telephone #: _____ - _____ - _____

Street Address: _____ Email: _____

Town of Legal Residence: _____ Mailing Address (if different): _____

C. LOAN AMOUNT AND TERM

Amount: \$ _____ Loan term requested: _____

Do the proposed improvements meet the Loan Priority Guidelines established by the Village Trustees? Yes _____ No _____ Don't know _____

If yes, which of the Priority Guidelines do you believe the project meets and why. _____

Will the proposed improvement result in a change of use of the property? If so, explain.

Do the proposed improvements require permits? If so, what are they and have they been obtained?

D. EMPLOYMENT INFORMATION

Employer: _____

Employer: _____

Address: _____

Address: _____

Phone # _____

Phone # _____

E. ASSETS AND DEBTS

Assets:

Checking/Savings/CDs \$ _____

Stocks/Funds \$ _____

Other property owned \$ _____

Other Assets (over \$10,000) \$ _____

Debt Information

Mortgage (first) \$ _____

Mortgage (2nd) \$ _____

Holder _____

Address _____

Holder _____

Address _____

Other Debt

To Whom Owed	Address	Unpaid Balance	Term Remaining	Monthly Payment
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
Total Monthly Debt payments				\$ _____

F. PERSONAL MONTHLY INCOME AND EXPENSES STATEMENT

In case of a married or civil unioned couple, combine all income and expenses. If you share living expenses with a non-spouse, please include the full amount of rent, utilities, phone, and cable TV. If there are certain expenses that don't come up monthly, but rather quarterly, yearly, etc., divide the annual amount of the expense by 12 months to arrive at an average monthly expense.

MONTHLY INCOME	Self	Spouse, Partner or Significant Other	Total MONTHLY
Salary/Wages	\$ _____	\$ _____	\$ _____
Business Income	\$ _____	\$ _____	\$ _____
Real Estate Income	\$ _____	\$ _____	\$ _____
Net Investment Income	\$ _____	\$ _____	\$ _____
Other Income (Describe)	\$ _____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____	\$ _____

MONTHLY EXPENSES	Monthly Payment		Monthly Payment
House Payment (1 st Mtg or Rent)	\$ _____	Credit Card (total of all)	\$ _____
Utilities	\$ _____	Student Loans	\$ _____
Phone	\$ _____	Other Loans (list)	\$ _____
Cable TV	\$ _____	2 nd /3 rd Mortgage pmts	\$ _____
Food	\$ _____		\$ _____
Child Care	\$ _____	Health Insurance Premium	\$ _____
Property Taxes	\$ _____	Medical	\$ _____
Auto	\$ _____	House maintenance & repair	\$ _____
Loan/Lease Pmt 1	\$ _____	Personal & Household	\$ _____
Loan/ Lease Pmt 2	\$ _____	Personal Travel	\$ _____
Gas	\$ _____	Entertainment	\$ _____
Heat (type fuel)	\$ _____	Clothing	\$ _____
Car Insurance	\$ _____	Miscellaneous Expenses	\$ _____
Contributions (church, charity, etc.)	\$ _____	Other (Child Support, alimony, etc.)	\$ _____
(continue in next column)			
TOTAL			\$ _____

G. OTHER INFORMATION

- | | | |
|--|-----|----|
| Are you a co-borrower or guarantor for any other business or individual? | YES | NO |
| Are there any unsatisfied judgments against you? | YES | NO |
| Are you currently involved in any lawsuit, pending litigation or bankruptcy proceedings? | YES | NO |
| Have you or any firm in which you were a major owner ever declared bankruptcy? | YES | NO |
| Are any tax payments delinquent? | YES | NO |
| Have you ever been convicted of or pleaded no contest to a criminal offense? | YES | NO |

If "YES", please provide details.

**H. ANSWER QUESTIONS 1 THROUGH 6 ONLY IF OWNERSHIP STATUS OF
PROPERTY IS BUSINESS OR LLC**

1. **Business name:** _____

2. **Federal Tax I.D. #:** _____

3. **Business owners** (Please list all business owners. Use additional paper if needed):

Name: _____	Title: _____	% Ownership: _____	SS#: _____
Address: _____	Tel: _____	Date of Birth: _____	
Name: _____	Title: _____	% Ownership: _____	SS#: _____
Address: _____	Tel: _____	Date of Birth: _____	

4. Business Assets

Checking Account # _____	Bank-Branch _____	\$ _____
Savings Account # _____	Bank-Branch _____	\$ _____
Cash _____		\$ _____
Accounts Receivable _____		\$ _____
Machinery and Equipment _____		\$ _____
Vehicles (Make, Model, Year) _____		\$ _____
Other (Specify) _____		\$ _____
If more space is required, attach separate statement	Total Assets	\$ _____

5. Business Debts

Creditor	Account #	Name in which Acct. Carried	Original Debt	Present Balance	Monthly Payments
1. _____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____
If more space is required, attach separate sheet.			Total Debts:	_____	_____

6. Collateral Available for Loan

Business Assets	Value	Personal Assets	Value

If more space is required, attach separate statement

7. Other Information

Is this business a co-borrower or guarantor for any other business or individual?	YES	NO
Are there any unsatisfied judgments against your business?	YES	NO
Is your business currently involved in any lawsuit, pending litigation or bankruptcy proceedings?	YES	NO
Has your business ever declared bankruptcy?	YES	NO
Are any tax payments delinquent?	YES	NO
Have any of the business owners or business officers been convicted of or pleaded no contest to criminal offense?	YES	NO

If "YES", please provide details.

