

ANNUAL INCOME	APPLICANT	CO-APPLICANT	PLEASE ANSWER EACH QUESTION (YES or NO)	APPLICANT	CO-APPLICANT
Salary			Are you a Co-maker, Endorser, or Guarantor on any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Net Real Estate Rent					
Income from alimony, child support or maintenance payments. <i>Note: need not be entered unless you want it considered as a basis for repayment.</i>			Have you ever gone through bankruptcy or had a judgment against you?		
Other (list)			Have you made a will?		
Total \$					

SCHEDULE 1 / CASH ON HAND AND IN BANKS

Name of Bank or Financial Institution	Type of Account	Account Balance
Total \$		

SCHEDULE 2 / SECURITIES OWNED

Number of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
Total \$				

SCHEDULE 3 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
			\$	\$	
Totals \$					

SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms			Current Market Value
				\$	per		
					per		
					per		
					per		
Total \$							

Anticipated Job Impact

	# Fulltime	# Parttime	# of Women	# of Minorities	Hourly Pay Rate	Benefits Offered/Cost
Existing Jobs						
Jobs to be Created (w/in next year)						
TOTAL JOBS						

Recap of Personal Income and Expenses				For Year:	
*see notice below before completing other income					
Monthly Income		Monthly Expenses		Contingent Liabilities	
Salary or Wages	\$	Property Taxes	\$	Endorser on Notes	\$
Dividends or Interest	\$	Fed & State Taxes	\$	Guarantor on Notes	\$
Rentals	\$	Mortgage Payments/Rent	\$	Taxes	\$
Business (net income)	\$	Auto Loans	\$	Other (describe below)	\$
Other Income (describe below)*	\$	Other Secured Loans	\$		
		Credit Card Payments	\$	TOTAL	\$
TOTAL INCOME	\$	Utility Payments	\$		
		Food/Entertainment	\$		
		Estimated General Expenses	\$		
		TOTAL EXPENSES	\$		

*Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

Applicant

Amount of alimony, child support and other separate maintenance payment income. NOTE: Alimony, child support, or other separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Income: (salary, pension, social security, maintenance, etc.)

Source #1: _____ Per month: \$ _____

Source #2: _____ Per month: \$ _____

Source #3: _____ Per month: \$ _____

Co-Applicant

Amount of alimony, child support and other separate maintenance payment income. NOTE: Alimony, child support, or other separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Income: (salary, pension, social security, maintenance, etc.)

Source #1: _____ Per month: \$ _____

Source #2: _____ Per month: \$ _____

Source #3: _____ Per month: \$ _____

Disclosure and Confidentiality Statement

For the purpose of promoting its loan program, Headwaters RC&D will make available for public information sources, certain information concerning the application for financial assistance. This information include the names of the applicant(s), including principals; the amounts, types, and general terms of financial assistance; description of products or businesses benefiting from the financial assistance; the number of jobs and the amount of tax revenues projected in connection with the project; and the names of financial institutions participating in the project.

Except as noted above, Headwaters RC&D will take reasonable steps to protect the privacy of the applicant. However, since government funds are involved in the loan programs available through Headwaters RC&D, we (Headwaters) must submit reports to government agencies. Headwaters records must be available for review or audit by government agencies. As a result of the reporting, review or audit process, applicant information *may* become part of the public record, accessible by the general public.

If an applicant desires certain information be kept confidential, the applicant should clearly identify what information or documents s/he wished kept confidential. The applicant must also explain in writing the basis for his/her request that the material be kept confidential. Where the applicant asserts that the basis for confidentiality is that release of the information could cause a business or competitive disadvantage, the applicant must provide Headwaters with sufficient information to enable Headwaters to determine independently the likelihood of such detriment. Applicants may wish to consult an attorney regarding any matters related to this application and possible loan agreements. The information contained in this application and attachments are submitted for purposes of inducing Headwaters RC&D to extend credit to the undersigned.

Applicant

Date

Co-Applicant

Date

Certification

All information in this application and the exhibits are true and complete to the best of my (our) knowledge and is submitted to Headwaters RC&D for the purpose of reviewing a loan application. The purpose of Headwaters RC&D is to support business and economic development activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the following eligible area: Anaconda-Deer Lodge, Beaverhead, Butte-Silver Bow, Granite, Jefferson, Madison, and Powell counties.

Applicant

Date

Co-Applicant

Date

If applicant is a partnership, sign below:

Applicant

Date

Co-Applicant

Date

If applicant is a corporation, sign below:

(Corporate Seal)

Applicant

Date

Co-Applicant

Date

By: _____
Signature of Authorized Official

Attested By: _____
Signature of Corporate Secretary

The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of the individual applicants on the basis of visual observation or surname.

Gender: Male Female

Ethnicity(check one or more): Hispanic or Latino Race Not Hispanic or Latino White Black or African American Asian American Indian/Alaska Native Native Hawaiian or Pacific Islander