

## VOLUNTEER FIRE, AUTHORITY, AND DISTRICT CREDIT APPLICATION

*Return completed application with required financial information.*

### GENERAL INFORMATION

Legal Name of Obligor:		Fed. Tax ID #:	
Address:			
City:	County:	State:	Zip:
Contact Person:		Title:	
Phone: ( )		Fax: ( )	
Email Address:		Alt Contact Email Address:	
Alternate Contact Person:		Title:	Phone: ( )
Date district/department was established:		Does the obligor self-insure for property and liability insurance?	

### TRANSACTION INFORMATION

Total Cost of Equipment/Project: \$	Term (years):	
*Down Payment: \$	Source of Down Payment:	
Trade In: \$	Payment Amount: \$	Delivery Date:
Other: \$	Payment Due:	<input type="checkbox"/> Advance <input type="checkbox"/> Arrears
Amount to Finance: \$	Payments:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual
<small>*Obligor's down payment should be made before or at delivery. Proof of down payment is required prior to payment of any contract proceeds, unless otherwise negotiated.</small>		
Has the obligor paid, or does obligor intend to pay, a vendor for any portion of the equipment being financed with the intent of being reimbursed with proceeds from this financing? <input type="checkbox"/> Yes <input type="checkbox"/> No		
What fund will the remaining contract payments be made from? <input type="checkbox"/> General <input type="checkbox"/> Special (specify)		
Will any federal monies be applied to the contract payments? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain.		

### EQUIPMENT DESCRIPTION

Equipment Description - including make and model (attach brochure if available):			
New Equipment:	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, list the age of equipment or date manufactured:	
Refurbished:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Year:	
Replacement:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Age of current equipment:	Year purchased:
If not a replacement, why is the equipment needed?			
Soft costs included:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount of soft costs included (shipping, software, and sales tax): \$	
Addition to fleet:	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, why is new equipment needed?	
If there is a chassis pre-payment, when is delivery scheduled?			
Physical location of equipment after delivery:			
Describe the essential use of the equipment being purchased:			

### BUILDING PROJECT

Is the project an addition, renovation or a new building?	Does the obligor own the land? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the land included in the financing? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is the cost of the land?
What is the physical address of the new project?	
Provide the current building's age, estimated market value, square feet, and brief description of facility layout:	
Provide a brief description of the new addition, renovation, or new building:	
What is the essential use of the new project?	

### SOURCE OF INCOME/REVENUES

List the source of income/revenue for the district or department, and how much is received from each source (budgeted and actual amounts received). Examples of sources could be city or county contract, fund raising events, donations, endowment, state aid, grants etc.
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## FINANCIAL INFORMATION

If the district or department's expenditures exceeded revenues for any one of the last three years, please explain why and what measures were taken to correct the shortfall:	
Have the requested contract payments been included in the operating budget? If no, explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the obligor issue more than \$10,000,000 in tax-exempt debt in this calendar year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the obligor ever defaulted or non-appropriated on a lease, bond, or legal obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## TAX LEVY INFORMATION (For Districts Only)

Indicate the tax/mill levy for each year.			
Budget 2011-12:	2010-11:	2009-10:	2008-09:
If the tax/mill levy can be raised, what are the procedures?			
Are there any voter imposed restrictions on taxing or spending? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, explain:			
Indicate the assessed property value for each year.			
Budget 2011-12:	2010-11:	2009-10:	2008-09:
Indicate what percentage of taxes billed were actually collected for each year.			
Budget 2011-12:	2010-11:	2009-10:	2008-09:
Who are the three largest taxpayers and what percentages of the current taxes do they represent?			
1.	2.	3.	

## DEMOGRAPHICS

Size of current service area:	Population served:
Number of members in department:	Full-time:
Number of trucks in fleet:	Part-time:
Are there any Joint Service Area contracts? <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of calls per year:
If yes, with whom?	

### Financial Information Required

- **Three (3) most recently completed tax returns WITH schedule of Debt Service Commitments (or audits)**
- **If the fiscal year end of the return (audit) is more than three (3) months ago, also provide current year-to-date Balance Sheet with Debt Service Commitments and Income Statement**
- **Current budget**
- **Next year's budget (if available)**
- **For any fiscal year without a return (audit) provide comprehensive financial statements to include a Balance Sheet with Debt Service Commitments and an Income Statement in place of the returns (audits)**
- **A copy of the Articles of Incorporation**

Without complete financial information, the credit review process will be delayed. Please call with any questions or concerns prior to returning this application to Baystone Financial Group.

Completed By (signature):	Printed Name and Title:	Date:
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- *By signing this application Obligor representative agrees to the following statement: "Everything stated in this application is correct to the best of my knowledge. I understand Obligee will retain this application whether or not it is approved. Obligee is authorized to verify any information on this application with an appropriate third party as necessary to complete the credit review process."*
- *Please note that, depending on circumstances, we reserve the right to charge a reasonable fee to Obligor/broker, if this transaction is not funded. This fee is for expenses incurred and services performed related to the processing of the transaction. This fee will NOT be charged if the transaction is funded by Obligee.*