

Mariculture Revolving Loan Fund

AS 16.10.900 – AS 16.10.945 3AAC 80.410 – 3AAC 80.480

Loan Purpose

Loans may be made for the planning, construction, and operation of a mariculture business or a hatchery that artificially propagates marine aquatic plants or shellfish or a shellfish enhancement project.

Contact Information

Mail Applications To:

DIVISION OF INVESTMENTS
DCCED
P.O. Box 110802
Juneau, AK 99811-0802

By Telephone:

(800) 478-LOAN (5626) Toll Free within Alaska
(907) 465-5437 TTD

By Email:

investments@alaska.gov

In Person:

Juneau Office

State Office Building
333 Willoughby Ave. 9th Floor
Juneau, Alaska
(907) 465-2510 Office
(907) 465-2103 Fax

Anchorage Office

Robert B. Atwood Building
550 W. 7th Ave. Suite 1550
Anchorage, Alaska
(907) 269-8150 Office
(907) 269-8147 Fax

Website:

www.commerce.alaska.gov/web/inv

General Requirements

- Loan must be for the planning, construction, and operation of a hatchery that artificially propagates marine aquatic plants, shellfish, or for a shellfish enhancement project.
- Must have a permitted mariculture hatchery under AS 16.40.100 or shellfish enhancement project located in Alaska.
- Must have experience or training in the mariculture industry.
- A resident of the state of Alaska or business entity organized in the state of Alaska.
- Loans may not be made to pay costs that were incurred more than 12 months before receipt of loan application.
- The hatchery or shellfish enhancement project must provide a significant contribution to common property fisheries or otherwise benefit the public interest.
- Applicant(s) may not have any child support arrearage.

Terms and Conditions

- Maximum loan amount is \$1,000,000 per year with a maximum aggregate balance of \$1,000,000 per borrower.
- A letter of denial from a financial institution, stating the reason(s) for denial, or confirmation that a financial institution is only willing to finance a portion of the project.
- Maximum loan term is 30 years.
- No repayment of the principal is required for an initial period of six to eleven years; no interest shall accrue during that period.
- Interest rate will be fixed at the time of loan approval, contact us for current interest rates.
- All loans must be adequately secured and include a priority lien.

Fees and Costs

- A \$100 application fee (non-refundable) must accompany all applications.
- A 1% origination fee is due at closing.
- Borrower is responsible to pay all direct costs incurred in processing an application including title reports and title insurance, recording fees, appraisals, travel or other direct costs.

Definitions

- Mariculture: Farming of shellfish and aquatic plants.
- Hatchery: A facility for the artificial propagation of live aquatic plants or shellfish.
- Shellfish: A species of crustacean, mollusk, or other invertebrate, in any stage of its life cycle, that is indigenous to state water or that is authorized to be imported into the state under a permit issued by the Alaska Department of Fish and Game.
- Aquatic plant: A plant indigenous to state water or that is authorized to be imported into the state under a permit issued by the Alaska Department of Fish and Game.

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CHECK-OFF LIST

The following information is **required** in order to process your application. Please use the list to make sure all information is submitted. Retain a copy of this application for your records. The department may require additional information or documentation, as it deems necessary in order to verify eligibility or other requirements of the program.

	Application for Mariculture Hatchery Revolving Loan: Be sure the form has been completed and signed by an individual authorized by the business entity. If a Corporation, a Corporate Resolution is required.
	Nonrefundable Application Fee: You must include a check or money order for \$100.00.
	A copy of the Hatchery Permit: Issued by the Alaska Department of Fish and Game. Include the Basic Management Plan and current Annual Management Plan.
	A copy of all other Permits required to operate or construct the hatchery or shellfish enhancement project.
	Corporate Resolution (if applicable): Include a copy of the Corporate Resolution authorizing an individual of the corporation to apply for a loan and if approved, authorized to sign the loan documents. The Articles of Incorporation and Bylaws may also be required.
	Organizational Chart and Key Personnel Resume's
	Letter of Intent: (Page 6)
	Copies of Agreements, Contractor's Bid, Conceptual Designs, Maps, Charts, Drawings, Reports or Other documentation to verify the Use of the Loan Proceeds: (Page 7)
	Funding Summary: (Page 6)
	Residency Questionnaire (Page 8 & 9)
	Current Bank Statement: Provide copies of current bank statements verifying Cash Accounts as shown on Financial Statement.
	Financial Statement: Provide your most recent annual statement and current month-end statement. (Page 10 & 11)
	Collateral: (Page 12)
	Actual Profit & Loss Statement: (Page 13)
	Projected Profit & Loss Statements for first 5 years after the loan: (Page 14 through 19)
	Authorization to Obtain Credit and/or Release Information: (Page 20)
	Oath: (Page 21)
	Federal Tax Returns (if applicable): A signed copy of the applicant's federal income tax returns for the most recent year.
	A Letter of Denial: Required from a financial institution, stating the reason(s) for denial, or confirmation that a financial institution is only willing to finance a portion of the project.

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APPLICATION FOR MARICULTURE HATCHERY REVOLVING LOAN FUND					
Please Check One:	<input type="checkbox"/> Individual	<input type="checkbox"/> Business	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation	Today's Date:
Applicant Business Name:				Tax Identification Number:	
Mailing Address: (Street/PO Box, City, State, Zip Code)				Business Telephone Number:	
				Business Email:	
Contact Name:					
Hatchery Name	Permit Number	Initial Permit Date	Permit Expiration Date	List of Species	

HATCHERY PRODUCTION SALES

Most Recent Year: _____

SPECIES	LARVE & SEED NUMBERS	SALES

LETTER OF INENT

Attach a letter of intent that includes the following:

- Describe in detail how you plan to use the borrowed funds.
- Describe in detail how the hatchery or enhancement project will provide a significant contribution to common property fisheries or otherwise benefit the public interest.
- Include any information you consider significant in determining the merits of this request, including plans, invoices, estimates, contractor's bids for planning and construction costs, conceptual designs, maps, charts, drawings reports, etc.
- Give evidence of markets, potential customers, etc., to substantiate a feasible marketing plan.

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MANAGEMENT OF CORPORATION

Attach the names of all officers and directors with their positions held, and their annual compensation, including salaries, health and retirement benefits, bonuses, fees.

On behalf of the corporation, I certify under penalty of perjury that all of the information contained in this application and any attachments to it are true, accurate, and complete. I am aware that the maximum penalty for perjury, a Class B felony under AS 11.56.200(c), is a fine of up to \$50,000 (AS 12.55.035(b)(2)) and imprisonment for up to 10 years (AS 12.55.125(d)).

I agree that if any information contained in this application and attachments is false, inaccurate, or incomplete, the division will deny the application. I also agree that if I receive a loan based on this application and attachments and any information contained in this application and attachments is later determined to be false, inaccurate or incomplete, then the loan will be canceled, and I will be immediately liable to repay the total I owe. I further agree that if any application submitted to the Division of Investments is denied or if a loan that has been made is cancelled due to false, inaccurate, or incomplete information, I will no longer be eligible for any future benefits under the Mariculture Revolving Loan Program.

The State of Alaska is authorized to obtain any and all credit reports and verifications needed to evaluate this application, and the cost of obtaining these reports will be paid by the applicant.

Name of Corporate Applicant

Authorized Signature and Title

Date

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**Mariculture Hatchery Letter of Intent
 (Attach Letter of Intent)**

Applicant's Name _____

FUNDING SUMMARY		
SOURCE OF FUNDS: List below the source of all funds that will be invested in the project for which you are requesting financing. The total will be the total project cost.		
Funding Source:	Name and Description:	Amount:
Mariculture Revolving Loan Fund:		\$
Cash to be Invested by Applicant:		\$
Loan from Banks:		\$
Loans from Other Sources:		\$
Grants (Describe):		\$
Other (Describe):		\$
Other (Describe):		\$
Total Project Cost:		\$
USE OF LOAN PROCEEDS: Describe below how the loan proceeds will be used. Attach copies of agreements, contractor's bids, contracts, invoices or other documentation to verify these uses. Total must equal loan amount requested. If your loan is approved, you will need to provide documentation to verify the total project cost.		
Use:	Amount:	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Loan Requested:		\$

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BUSINESS PROFILE			
BUSINESS INFORMATION:			
1	When was this business established?		
2	List below all owners and their percent of ownership (Please add additional sheets if necessary). Ownership total must equal 100%. All individuals owning 20% or more of the business must complete an individual financial statement and will be required to sign loan documents.		
	a		% of ownership
	b		% of ownership
	c		% of ownership
	d		% of ownership
3	Is this business minority owned (at least 51% owned by African-Americans, Hispanics, Asians, Alaska Natives, and/or Indians)?	<input type="checkbox"/>	Yes
		<input type="checkbox"/>	No
4	Is this a woman-owned business (at least 51% owned by a woman)?	<input type="checkbox"/>	Yes
		<input type="checkbox"/>	No
5	List subsidiaries and/or affiliated companies. Explain trade and financial interrelationships of applicant and such subsidiaries and/or affiliates:		
	a	Explanation:	
	b	Explanation:	
6	What are the principle products or services your business provides?		
7	Attach a copy of your business plan or provide information relating to markets, your marketing plan, potential customers' cash flow analysis, etc.		
8	Attach personal resumes of applicants and key managers of the business.		
JOB INFORMATION: Loans made under this program must result in the creation or retention of jobs within an eligible area. Please provide the job related information listed below. If your loan is approved you will be required to provide similar information on an annual basis.			
1	If this loan is approved, will jobs be retained that would have otherwise been lost?	<input type="checkbox"/>	Yes <input type="checkbox"/> No
2	If "yes" to question number 1, how many jobs will be retained?		
	a How many of those retained are held by women?	b How many are minorities?	
3	If this loan is approved, will new jobs be created?	<input type="checkbox"/>	Yes <input type="checkbox"/> No
4	If "yes" to question number 3, how many jobs will be created?		
	a How many of those jobs created could potentially be held by women?	b How many of those jobs created could potentially be held by minorities?	

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List below the addresses of each place you have resided during the past three years (attach a separate sheet of paper if necessary).

From	To	Address	Landlord or Manager Name & Phone Number	
			Own <input type="checkbox"/>	Rent <input type="checkbox"/>
			Own <input type="checkbox"/>	Rent <input type="checkbox"/>
			Own <input type="checkbox"/>	Rent <input type="checkbox"/>

Residency Questionnaire

1. When did your Alaska residency begin? (This means the month and year that you physically arrived in Alaska with the intent to remain permanently.)

_____ _____
 Month Year

2. Are you a United States Citizen?

YES
 NO

3. Have you been registered to vote in Alaska for the past three years? If NO, complete question 1 on the Supplemental Residency Questionnaire – Page 7.

YES
 NO

4. Have you had an Alaska driver's license for the past three years? If NO, complete question 2 on the Supplemental Residency Questionnaire – Page 7.

YES
 NO

5. Have you claimed any residency benefits in a state other than Alaska during the past three years? If YES, complete question 3 on the Supplemental Residency Questionnaire – Page 7.

YES
 NO

6. During the past two years were you gone from Alaska for more than 90 consecutive days? If YES, complete question 4 Supplemental Residency Questionnaire – Page 7.

YES
 NO

Supplemental Residency Questionnaire
Complete ONLY as instructed on Residency Questionnaire

During the past three years, in which State other than Alaska were you:

1. Registered to vote in _____
Please explain: _____

2. Licensed to drive in _____
Please explain: _____

3. Claimed residency benefits in _____
Please explain: _____

4. List the dates you were gone from Alaska (*Use Absence Reason Codes below to fill in boxes*).

	Date Began	Date Ended	# of Days	Explanation
□	_____	_____	_____	_____
□	_____	_____	_____	_____
□	_____	_____	_____	_____

Absence Reason Codes

- A. Enrolled as a full-time student
- B. On active duty as a member of U.S. Armed Forces
- C. Continuous medical treatment under a doctor's care (attach doctor's statement)
- D. Employment requirement by the State of Alaska
- E. Vacation
- F. Seeking employment
- G. Accompanying an eligible Alaskan resident as the resident's spouse
- H. Other reasons, including business (please explain)

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MARICULTURE HATCHERY LOANS
FINANCIAL STATEMENT

Name	(Last	First	Middle Initial)
Authorized Signature: _____ Title: _____ Date: _____			

ASSETS		LIABILITIES	Monthly Payments	Balance Owning
Cash in Bank	\$	Real Estate (Schedule 3)	\$	\$
Cash on hand		Notes Payable (Schedule 4)		
Notes/Accounts receivable (Schedule 1)		Accounts Payable		
U.S. bonds or notes		Employer taxes payable		
Mortgages and contracts (Schedule 1)		Other taxes payable		
Securities (Schedule 2)		Other liabilities (itemize)		
Value of Real Estate Owned (Schedule 3)				
Machinery, furniture and fixtures				
Less: Depreciation		TOTAL LIABILITIES	\$	\$
Prepaid expenses		Retained Earnings		
Other assets (itemize)				
TOTAL ASSETS	\$	NET WORTH		

CONTINGENT LIABILITIES

Are you a co-maker, or guarantor on any loan or contract? _____

If "yes" Explain:

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SCHEDULE NO. 1: NOTES RECEIVABLE/ACCOUNTS RECEIVABLE, MORTGAGES AND CONTRACTS OWNED

Description	Name of Debtor	Original Balance	Present Balance	Monthly Payment	Amount Past Due

SCHEDULE NO. 2: SECURITIES

Number of Shares	Description	To Whom Pledged	Market Value	Cost	Income Received Last Year

SCHEDULE NO. 3: REAL ESTATE OWNED

Description and Name	City and State	Date Acquired	Cost	Current Assessed Value	Lender	Mortgages		
						Original Balance	Present Balance	Payment Amount

Is any real estate being purchased on a contract for sale? _____ If so, which one? _____

From Whom: _____

SCHEDULE NO. 6: NOTES PAYABLE

Name and Address of Lender	Collateral	Date Incurred	Original Amount	Present Amount	When Due	Payment Amount	
						Monthly	Annual

In submitting the foregoing statement the undersigned applicant guarantees its accuracy with the intent that it be relied upon by the division in extending credit to the applicant and warrants that information has not knowingly been withheld that might affect the applicant's credit risk; and that the applicant agrees to notify the division immediately in writing of any material change in the applicant's financial condition.

Authorized Signature _____ Title _____ Date _____

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ACTUAL PROFIT & LOSS STATEMENT
 (Must be within last 12 months)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less Cost of Spat & Shells	\$	(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$

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PROJECTED PROFIT & LOSS STATEMENT

(Estimate all income and expenses for **year one** of the project)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less cost of Spat & Shells		(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$
Explain how you made the above projections on page 21		

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PROJECTED PROFIT & LOSS STATEMENT

(Estimate all income and expenses for **year two** of the project)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less cost of Spat & Shells		(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$
Explain how you made the above projections on page 21		

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PROJECTED PROFIT & LOSS STATEMENT

(Estimate all income and expenses for **year three** of the project)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less cost of Spat & Shells		(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$
Explain how you made the above projections on page 21		

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PROJECTED PROFIT & LOSS STATEMENT

(Estimate all income and expenses for **year four** of the project)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less cost of Spat & Shells		(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$
Explain how you made the above projections on page 21		

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PROJECTED PROFIT & LOSS STATEMENT

(Estimate all income and expenses for **year five** of the project)

Applicant Name:		SSN/EIN:
For Period Beginning:		And Ending:
Revenues		
Sales Receipts:		
Sales of:		
	\$	
	\$	
	\$	
Total Sales Receipts:		\$
Less cost of Spat & Shells		(-)
Gross Profit		\$
Expenses		
Marketing/Promotion	\$	
Automobile	\$	
Work Boat	\$	
Dues & Subscriptions	\$	
Electricity/Utilities	\$	
Employee Expenses	\$	
Consumable Equipment	\$	
Fuel/Gasoline/Oil	\$	
Insurance	\$	
Maintenance/Repairs/Manufacture	\$	
Freight/Shipping/Packaging	\$	
Labor Hired	\$	
Storage/Warehousing	\$	
Proprietor's or Officer's Salary	\$	
Rent or Lease Payment	\$	
Salaries to Employees	\$	
Taxes & Licenses	\$	
Feed	\$	
Rent of Machinery/Equipment	\$	
Other/Miscellaneous (Itemize)		
	\$	
	\$	
	\$	
Total Expenses		(-)
Other Income		
Depreciation	\$	
Interest Income	\$	
Other Income (Itemize)		
	\$	
	\$	
	\$	
Total Other Income		(+)
Net Income		
TOTAL NET INCOME		\$
Explain how you made the above projections on page 21		

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AUTHORIZATION TO OBTAIN CREDIT AND/OR RELEASE INFORMATION

I authorize the Division of Investments to obtain information from, or release any information contained in my loan application and attachments to the following agencies:

- U.S. Department of Labor
- U.S. National Marine Fisheries Service
- U.S. Coast Guard
- Alaska Department of Fish and Game
- Alaska Commercial Fisheries Entry Commission
- Alaska Child Support Enforcement Division
- Alaska Permanent Fund Dividend Division
- Alaska Department of Public Safety
- Alaska Post Secondary Education
- Alaska Division of Motor Vehicles

I further authorize any individual or institution to release credit information concerning me to the Division of Investments. This authorization is given to enable the Division of Investments to evaluate my loan request. Verification may be obtained from any source named in this application and from any credit-reporting agency. I understand additional information may be requested as part of the quality control program at any time during the lending process.

It is understood that a photocopy of this form will serve as authorization.

Name of Business	Authorized Signature
Date:	Printed Name and Title

DIVISION OF INVESTMENTS
Department of Commerce, Community, and Economic Development
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OATH

I understand and agree that if I submit any false, inaccurate, or incomplete information in this application and attachments, I will be subject to the following:

- My application will be denied.
- If I receive a loan based on the false, inaccurate, or incomplete information, and this information is disclosed in the future, the loan will be canceled and immediately payable.

I certify under penalty of perjury that all the information provided in this application and attachments is true, accurate and complete. I am aware that the maximum penalty for perjury, a Class B felony under AS 11.56.200(c), is a fine of up to \$50,000 (AS 12.55.035(b)(2)) and imprisonment for up to 10 years (AS 12.55.125(d)).

Applicant Signature: _____

Date: _____

Co-Applicant Signature: _____

Date: _____

Acknowledgment

State of Alaska)
) ss.
_____ Judicial District)

The foregoing instrument was acknowledged before me this _____ day of _____, 20_____

By (name of person(s) who acknowledged): _____

APPLICANT'S PRINTED NAME(s)

Notary Public/Postmaster

My Commission Expires: _____

If you become aware of inaccurate or incomplete information which is contained in your application, you should submit a written request to the Director of the Division of Investments which contains the following information:

- A description of the challenged information
- Changes necessary to make the information accurate or complete
- Your name and address