



INFORMATION REQUIRED TO APPLY FOR A LOAN AT THE TIGUA COMMUNITY DEVELOPMENT CORPORATION

LOAN APPLICATION PACKAGE FOR SMALL BUSINESS LOAN

The Tigua Community Development Corporation (TCDC) provides loan products and services to the Ysleta del Sur Pueblo community.

This TCDC Loan Application Package is for the Small Business Loan product. Eligibility criteria to apply for this loan with the TCDC is:

A business that is:

- a Privately Held Small Business with at least one Ysleta del Sur Pueblo enrolled tribal member as a principal owner (51% or more);
- a Business located at Ysleta del Sur Pueblo or in service area (El Paso County);
- Complete the application process.

Application Process

Submit the completed TCDC Loan Application Package with required supporting documents to Martin Sena, Business & Lending Manager. The Tigua Community Development Corporation is located at the Tigua Technology Enterprise Center, 9180-B Socorro Road, with regular business hours of 8:30 am to 5:00 pm, Monday through Friday.

SMALL BUSINESS LOAN

For an existing business, the required information for a business loan request is as follows:

- Provide a completed Commercial Loan Application (enclosed) indicating the amount of loan request, and what it will be used for. The following are allowed reasons for use of money:
 - Finance purchase of equipment or machinery;
 - Finance purchase of inventory;
 - Refinance existing loan or debts;
 - Other reasons for business expenses are considered and evaluated on a case-by-case basis.
- Provide three years of business financial statements including Balance Sheet and Income Statement (if available);
- Three years of business tax returns (include complete tax return with all schedules);
- Provide a Personal Financial Statement for each business owner (TCDC Personal Financial Statement is enclosed);

- Three years of personal tax returns for each business owner (include complete tax return with all schedules and W-2 Statements);
- Provide organizational documentation on the business (i.e. Assumed Named Certificate for sole-proprietorship; or Articles of Incorporation and By-Laws for corporation; or Partnership Agreement; or other documentation for type of organization);
- Business owners provide a copy of Enrolled Tribal Member Card (tribal member of the business), and a copy of Driver's License or Government I.D.;
- And other documentation may be requested by the TCDC after initial review of information.

The TCDC will take an application for a loan request amount up to \$5,000 (or may be more depending on purpose of the loan, but not to exceed \$15,000). The maximum term for a business loan is six (6) years.

A loan application is subject to approval. Upon approval, closing costs may apply including a \$30.00 application fee.

For a new Start-Up business, the required information for a business loan request is as follows:

- A business plan is required. The business plan is expected to cover the basics of a plan: products and services; competition and market analysis; organizational structure (management team and number of employees); and projected or pro forma financials.

For a company that has been in business less than two (2) years, a business plan may be required.

For more information on business plan development, please contact Rudy Cruz, Jr., Business Development Specialist at 915-859-8151.

If there are any questions or need additional information please contact:

Martin Sena
Business & Lending Manager
Tigua Community Development Corporation
Ysleta del Sur Pueblo
9180-B Socorro Road, Office Ste. 110
El Paso, TX 79907-6644
915-298-0647
msena@ydsp-nsn.gov



SMALL BUSINESS LOAN APPLICATION

Business Name: _____ Proprietorship: []
 Address: _____ Corporation: []
 City: _____ State: _____ Zip: _____ Partnership, LLC, LLP, other: []
 Business Phone: (_____) Cell Phone: (_____) Tax I.D. # _____

Business Ownership:

Name: _____	Title: _____	% _____	SS# _____
Name: _____	Title: _____	% _____	SS# _____
Name: _____	Title: _____	% _____	SS# _____
Name: _____	Title: _____	% _____	SS# _____
Name: _____	Title: _____	% _____	SS# _____

Type of Business: _____ Year Established: _____ Number of Employees: _____
 Years, Months at Present Location: _____ [] Own [] Lease

Amount of Loan Requested: \$ _____

Specific Purpose of Loan: _____

Company Debts:

Name of Creditor	Purpose of Loan	Original Loan Amount	Amount Currently Owed	Monthly Pymt
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____

If more space is needed, use additional application(s).

Other Information:

Are tax liabilities current? (federal, state sales tax, payroll taxes, etc.) [] Yes [] No
 Is the business a guarantor or co-signer for any debt obligation(s)? [] Yes [] No
 If yes, what is the amount of the debt obligation(s)? _____
 Has the business or owners ever declared bankruptcy? [] Yes [] No
 Is the business a defendant in any lawsuit? [] Yes [] No
 If yes, provide brief details. _____
 Are any of the business assets serving as collateral for any loan(s)? [] Yes [] No

Applicant's Acknowledgement:

Applicant certifies that, to the best of their knowledge, all information contained in this application and in the accompanying statements is true, complete, and correct. It is further agreed that, should a loan request be approved, prior to closing, applicant agrees to pay or reimburse Tigua Community Development Corporation (TCDC) for any third party costs incurred in connection with closing the loan (including lien search fees, lien fees, legal fees, etc.). The TCDC is authorized to contact any bank and trade creditors it deems necessary without further notice, including but not limited to, any credit reporting agency employed by TCDC. Lender is authorized to prefile a financing statement for collateral pledge on this loan.

Signed by:

Applicant Signature: _____	Date: _____
Applicant Signature: _____	Date: _____
Applicant Signature: _____	Date: _____
Applicant Signature: _____	Date: _____