

Dear Potential Community First Fund Borrower:

The following pages contain information needed to apply for a loan from Community First Fund. Please take the time to print out and read all of the pages contained in the "Application and Checklist" which includes the Loan Application, Personal Financial Statement, Personal Budget Sheet, and Application Checklist before deciding to apply for a loan. In addition to an application fee, all pages of the "Application Packet" are required when applying for a loan and should be completed, signed, and returned to the office that serves the county in which you reside. Addresses, contacts, and fees are listed below. **Please note that this is not a secure website and your privacy cannot be assured if you email us your application.** Each request will be considered on an individual basis.

Further Information

Acceptable Uses of Funds

Machinery and Equipment, Business Vehicles, Leasehold Improvements, Working Capital, Real Estate

Interest Rate

Priced above Prime Rate, based on Size of Loan, Term of Loan, and Collateral

Maturity

Real Estate: 5 year balloon; Machinery/equipment: 2-5 years; Working Capital: 1-5 years

Collateral

Through security agreements, CFF may take positions in real estate, fixed assets, vehicles, inventories and receivables.

Fees

Application costs: \$50 for all loan applications under \$50,000; \$100 for all applications \$50,000 or more
Closing costs: One percent of the total loan amount and a document preparation fee.

OFFICES

Lancaster and Lebanon Counties

Mailing Address: P.O. Box 524, Lancaster, PA 17608-0524
Street Address: 30 West Orange Street, Lancaster, PA 17603
Phone: 717-393-2351, Fax: 717-393-1757
Director of Business Lending and Counseling:
Dan Beck, dbeck@commfirstfund.org
Director of Real Estate Lending:
Mary Kay Eckenrode, meckenrode@commfirstfund.org
Business Lender and Counselor:
Miriam Soto, msotos@commfirstfund.org *

York and Adams Counties

226 East Market Street,
York, PA 17403
Phone: 717-848-3863, Fax: 717-848-4438
Director of Business Lending and Counseling:
Fred Engle, fengle@commfirstfund.org

Dauphin, Cumberland, Perry and Franklin Counties

140 Strawberry Square, Harrisburg, PA 17101
Phone: 717-920-1520, Fax: 717-920-1521
Director of Business Lending and Counseling:
Doug Weiser, dweiser@commfirstfund.org
Business Consultant:
Ken Olson, kolson@commfirstfund.org

Berks, Lehigh and Northampton Counties

505 Penn Street, 2nd Floor
P.O. Box 7936, Reading, PA 19603-7936
Phone: 610-685-4940, Fax: 610-685-4941
Director of Business Lending and Counseling:
Jim Buerger, jbuerger@commfirstfund.org

* Miriam Soto works in the Reading office on Tuesdays and Wednesdays