



**CDFA**

Community Development Finance Authority

*Strengthening New Hampshire's Communities*

## EDE UNDERWRITING SUMMARY

### I. Introduction

EDE

Applicant:

Address:

Principal:

Organization type:

Nature of business:

Date organized:

Related entities:

Loan request:

Purpose:

Loan type:

Term:

Interest rate:

Terms repayment:

Source of Repayment:

Conditions:

**II. History/Operation/Management**

History of the company

Describe the ownership structure, its other affiliated businesses, and (if applicable) its relationship to a larger corporate structure

Information about the owners

Describe any particular qualification of management relative to the project

Plan for expansion/ CDBG project

Summary of financing for project

Summary of project schedule

Summary of your analysis that project costs are reasonable

Discuss your analysis that concluded that the project is feasible

*SOURCE of FUNDS*

Equity	\$ 0	Status:
RDC Loan	\$ 0	Status:
Bank	\$ 0	Status:
Federal Grants/Tax Credits	\$ 0	Status:

Total	\$0
-------	-----

*USE of FUNDS:*

Acquisition	\$0
Buildout	\$0
Design and Engineering	\$0
Fees and Contingencies	\$0
Construction Interest	\$0
Machinery and Equip.	\$0
Soft cost	\$0
Working capital	\$0
Debt consolidation	\$0

Total	\$0
-------	-----

**III. Debt outstanding**

Narrative summary

<u>Lender</u>	<u>Present Balance</u>	<u>Comments</u>
---------------	------------------------	-----------------

Total

#### IV. Financial Information

	Actual				Projected
	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
In 000's					
<b>Income</b>					
Sales (\$000)					
Cost of Goods					
Operating Expenses					
Net Income					

Narrative – analysis of financial information. Describe your analysis of cash flow projections and how it will cover all debts. Discuss Cash Flow Analysis.

#### Debt Service Coverage Ratio

Narrative about the new debt

Those figures are as follows:

Total Financed: \_\_\_\_\_ \$0

Proposed D/S - Bank \$0

Proposed D/S - RDC \$0

Total D/S \$0

Narrative about the Debt service ratio.

Analysis of audited or reviewed financial statements.

Are they current?

Do they have findings? Are you concerned about any of the information?

#### V. Financial Information of Guarantor

Name	PFS Date	Total Assets	Total Liabilities	PNW	Cash Mkt. Securities
------	----------	--------------	-------------------	-----	-------------------------

Comment:

Any information about the guarantor that you used to determine the adequateness of the guarantee.

**VI. Collateral Analysis**

Collateral levels on existing assets (as of \_\_\_\_\_) are listed below:

<u>Asset</u>	<u>Value</u>	<u>Discount</u>	<u>Discounted</u>	<u>Value Source</u>
Total				

Comment (if applicable):

Existing Debt Levels

Comment on existing debt.

New Project Debt

Discuss the new debt and the need for the public funds  
Discuss the results from your analysis that to the extent practicable that CDBG funds are not substituted for non-Federal financial support  
Show that the return on the owner's equity investment will not be unreasonably high  
Commit that CDBG funds are disbursed on a pro rata basis with other finances provided to the project.

**VII. Conclusion/Recommendation**

Summarize the strengths and weaknesses of the project  
Provide the status of the loan with your loan committee, attach minutes approving the loan.

SUMMARY OF LOAN

*Amount:* \$0  
*Rate:* 0%  
*Term:* 0 years amortization  
*Payment:*  
*Fees:*  
*Collateral:*  
*Guarantor:*  
*Subordination:*