

EXHIBIT IV-A

SAC OSAGE ELECTRIC COOPERATIVE  
P.O. BOX 111  
EL DORADO SPRINGS, MO 64744  
(417) 876-2721

**FUNDING LOAN APPLICATION\***

Date Received: \_\_\_\_\_

**BORROWER**

Official Name: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

Plant Address if Different: \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

Name of Chairman/President/Chief Executive Officer: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone No. \_\_\_\_\_

1. Funding Amount Requested: \_\_\_\_\_  
Term: \_\_\_\_\_ Mortgage – 1<sup>st</sup>: \_\_\_\_\_  
Method of Financing Requested (Loan, Bonds, Equity, etc.): \_\_\_\_\_  
\_\_\_\_\_

2. Estimated Cost of Project:  
Land \$ \_\_\_\_\_  
Building/s \$ \_\_\_\_\_  
Stationary Equipment \$ \_\_\_\_\_  
Portable Equipment \$ \_\_\_\_\_ (Automotive Equip., Hand Tools,  
Office Furniture, etc.)  
Total Cost \$ \_\_\_\_\_

3. Other Financing:  
  
Dollar Amount \$ \_\_\_\_\_ Term: \_\_\_\_\_ Interest Rate: \_\_\_\_\_  
Mortgage – 1<sup>st</sup> or Parity: \_\_\_\_\_  
Source of Funds: \_\_\_\_\_  
  
Dollar Amount \$ \_\_\_\_\_ Term: \_\_\_\_\_ Interest Rate: \_\_\_\_\_  
Mortgage – 1<sup>st</sup> or Parity: \_\_\_\_\_  
Source of Funds: \_\_\_\_\_

Dollar Amount \$ \_\_\_\_\_ Term: \_\_\_\_\_ Interest Rate: \_\_\_\_\_  
Mortgage – 1<sup>st</sup> or Parity: \_\_\_\_\_  
Source of Funds: \_\_\_\_\_

\* Additional pages should be attached as necessary to expand on information requested.

4. Financial Consultant & Attorney Representing Project:

Firm Name, Address & Phone: \_\_\_\_\_  
\_\_\_\_\_

Attorney Name, Address & Phone: \_\_\_\_\_  
\_\_\_\_\_

5. Community Participation – Descriptive Letter (Please Attach)

Amount \$ \_\_\_\_\_ Source of Funds: \_\_\_\_\_  
Use of Funds: \_\_\_\_\_

6. Financial Statement of Project: From: \_\_\_\_\_ To: \_\_\_\_\_

A. Balance Sheet

B. Income Statement

(To be certified by an independent CPA and containing a full disclosure of all personal assets and liabilities of the applicant.)

7. Describe what provision has been made for working capital.

8. Timing: (Indicate Estimated Dates)

Sac Osage Funds Proceeds Needed: \_\_\_\_\_

Proposed Date to Begin Construction: \_\_\_\_\_

Estimated Date of Completion: \_\_\_\_\_

9. Architect/Engineer Responsible for Preparing Plans and Specifications:

Name of Firm: \_\_\_\_\_

Contact: \_\_\_\_\_

Address & Phone: \_\_\_\_\_

10. Immediate Annual Payroll \$ \_\_\_\_\_

11. Beginning Estimated Number of Employees: \_\_\_\_\_

12. Future Annual Payroll \$ \_\_\_\_\_ Employees: \_\_\_\_\_

13. Skills Required: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
14. Products: \_\_\_\_\_
15. Attach Separate Sheet Showing Legal Description of Property  
 Acres: \_\_\_\_\_
16. Owner of Record: \_\_\_\_\_
17. Attach Copy of Lease
18. Sq. Footage of Building/s: \_\_\_\_\_ Ceiling Height: \_\_\_\_\_ Land Size: \_\_\_\_\_
19. Type of Construction: \_\_\_\_\_
20. Attach Drawing of Site \_\_\_\_\_ Improved \_\_\_\_\_ Unimproved \_\_\_\_\_
21. How long have you been in business? \_\_\_\_\_ Date Started: \_\_\_\_\_
22. Proposed Salary of Top Three Executives:
1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_
23. Majority Interest Ownership Breakdown: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
24. Financial Statements of Owners and Executive Officers:  
 From: \_\_\_\_\_ To: \_\_\_\_\_
- A. Balance Sheet  
 B. Income Statement  
 (To be certified by an independent CPA and containing a full disclosure of all  
 assets and liabilities of the applicant.)
25. Have top executives, their employers or any guarantors taken bankruptcy within  
 the past seven years? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, please describe: \_\_\_\_\_
26. Is this a new project or an expansion of an existing project? \_\_\_\_\_

27. Will the establishment of the industrial development project cause the removal of an industrial or manufacturing facility from one area of the state to another area of the state or replace an existing industry?  
Yes \_\_\_\_\_ No \_\_\_\_\_
28. Provide a detailed business plan that contains evidence that the project has good probability of being successful and that there will be an indication of a substantial increase in employment and payrolls as a result of the granting of these loans.
29. Provide evidence that all necessary permits, environmental authorizations and operating licenses have been obtained or provide evidence of pending status.
30. Will the owners furnish Sac Osage Electric with key-man life insurance?  
Yes \_\_\_\_\_ No \_\_\_\_\_
31. Applicant understands that Sac Osage Electric may charge the following fees:  
NOTE: No Fee for Preapplication  
  
Legal costs, if incurred, will be passed on to borrower at cost.
32. In consideration of a (first or second) mortgage loan from Sac Osage in the amount of \$\_\_\_\_\_, annual audited financial statements and employment figures will be furnished to Sac Osage, or any other financial data that may be required by Sac Osage from time to time.
33. Applicant agrees to provide a copy of the S.E.C. 10-K report, when applicable, plus audited statements to Sac Osage along with a copy of the certificate of incorporation with receipt of franchise tax. Sac Osage will require the applicant to provide a letter of the principal bank regarding status of credit.

**NOTICE: BY SIGNING THIS APPLICATION, THE REQUESTOR GIVES PERMISSION FOR SAC OSAGE ELECTRIC COOPERATIVE TO REQUEST CONSUMER CREDIT REPORTS OR ANY OTHER INFORMATION DEEMED NECESSARY IN RELATION TO THE INDIVIDUALS OR FIRMS ASSOCIATED WITH THIS LOAN APPLICATION.**

**NOTICE: THE COMPLETION OF THIS APPLICATION OR INTERVIEWS WITH SAC OSAGE PERSONNEL DO NOT CONSTITUTE AN OBLIGATION TO LEND NOR A COMMITMENT FOR LOAN FUNDS.**

**IN CONSIDERATION OF THE PROCESSING OF THIS REQUEST AND/OR THE SERVICES SPECIFIED, I HEREBY WAIVE ALL CLAIMS ARISING THEREFROM AGAINST SAC OSAGE ELECTRIC OR THE INDIVIDUALS PROVIDING THOSE SERVICES AND AGREE TO HOLD HARMLESS SAC OSAGE ELECTRIC AND SAID INDIVIDUALS FROM ALL ACTIONS BROUGHT AGAINST SAC OSAGE ELECTRIC OR THEM FOR CLAIMS OR INJURIES SUSTAINED, OR ALLEGED**

TO HAVE BEEN CAUSED BY SAC OSAGE STAFF, OR SUBCONTRACTORS WHILE IN THE PERFORMANCE OF OR AS A RESULT OF THE WORK UNDERTAKEN ON BEHALF OF ME OR MY COMPANY.

**CERTIFICATION**

The following certifications must be signed by the owners or principals of the applicant's business.

The undersigned, duly authorized officers of the borrower, respectively, hereby certify that the filing of this application was duly authorized by the Board of Directors (Governing Board); that the statements made in the foregoing application all exhibits and supplementary information furnished, or to be furnished in connection with this funding application, are true and correct to the best information and belief of the undersigned and are submitted as a basis of the loan.

**Rural Certification.** I have read the definition of "rural area" and certify that the assistance requested in this application will be used to carry out business activities located in or serving residents of a rural area.

**Non-Discrimination Certification.** I hereby certify that this company does not deny services, employment, or membership to persons based on political preference, race, religion, age, sex sexual preference, handicap or marital status.

**Application Certification.** I certify and affirm by my signature below that the information contained in and otherwise supplied as part of this application is complete and current to the best of my knowledge. I further understand that intentional misrepresentation of facts may be the basis for a denial of credit.

**Credit Check.** I hereby give Sac Osage Electric my permission to research the company's history, make credit checks, contact the company's financial institution and perform other related activities for the reasonable evaluation of this proposal.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

BORROWER  
Official Name \_\_\_\_\_  
By \_\_\_\_\_  
President/chairman

ATTEST:

\_\_\_\_\_  
Secretary  
SEAL