

**CREDIT ENHANCEMENT RESERVE FUND (CERF) SUPPLEMENTAL INFORMATION  
COUNCIL OF BOND OVERSIGHT**

<u><b>Applicant &amp; Location</b></u>		<u><b>Form Prepared by (Name, Phone, etc.)</b></u>		<u><b>Date</b></u>	
<u><b>Loan Amount</b></u>		<u><b>Percent CERF Guarantee</b></u>		<u><b>Loan Term</b></u>	
<u><b>Loan to Value Ratio</b></u>					
<u><b>Purpose of Loan</b></u>					
<u><b>Sources &amp; Uses of Funds</b></u>					
<u><b>FULL PERSONAL GUARANTEE?</b></u>					
[ ] Yes [ ] No (Explain)					
<u><b>Describe Management Experience</b></u>					
<b>COLLATERAL</b>					
<u><b>Type</b></u>	<u><b>Position</b></u>	<u><b>Cost/Market Value</b></u>	<u><b>Loanable Value</b></u>	<u><b>Liquidation Value</b></u>	
<u><b>Describe How Liquidation Value Was Calculated</b></u>					

<b>FINANCIAL STATEMENTS (Last Three Years &amp; Pro Forma)</b>				
<b>Period Ended (MM, DD, YY):</b>				<b>Pro Forma</b>
Current Assets				
Fixed Assets				
Total Assets				
Current Liabilities				
Long-Term Liabilities				
Total Liabilities				
Net Worth				
Working Capital				
Net Worth %				
Current Ratio				
<u>Earnings Trend</u>				
Sales				
Profit				
Cash Flow (+Depreciation)				
Sales Growth %				
Margin %				
<b>REPAYMENT ANALYSIS</b>				
	<u>Latest Year ( )</u>	<u>3 Year Average</u>	<u>Pro Forma</u>	
Net Income				
Depreciation/Amortization				
Interest				
Other				
Total				
Old Debt (P&I)				
New Debt (ODFA)				
Total				

**COMMENTS (Strengths/Concerns)**