

## LIST OF FEES

R.A. Cuellar & Associates, Inc. is a Professional Financial Consulting Firm. Its fee structure is established on the basis of the amount of work to be invested in each project. Our purpose is to be fair to our clients and ourselves. This fee structure is only a guide. All fees are individually negotiated.

### A. LOAN PACKAGING:

(1)	Preparation of Loan Application	\$750.00
(2)	Preparation of Business Plan	\$250.00
(3)	Compilation of Financial Statements (depends on amount of work-charged at \$35.00 per hour)	\$150.00-up

### B. MANAGEMENT ASSISTANCE (CAPITAL RELATED):

#### AMOUNT OF LOAN

1.	\$1	to \$25,000.....	5%	plus expenses
2.	\$25,001	to \$50,000.....	4%	plus expenses
3.	\$50,001	to \$100,000.....	3%	plus expenses
4.	\$100,001	to \$250,000.....	2.5%	plus expenses
5.	\$250,001	to \$500,000.....	2%	plus expenses
6.	\$500,001	to \$1,000,000.....	1.5%	plus expenses
7.	\$1,000,0001 and above.....		1.25%	plus expenses

### C. MORTGAGE BROKERING:

1. Fees are the same as above

### D. INCORPORATION FEES:

1. \$500.00 + State Fees

### E. ACCOUNTING:

1.	Set up fees.....	\$375.00
2.	Monthly fees.....	\$250.00
		(depends on hours)

### F. MANAGEMENT FEES ARE NEGOTIATED INDIVIDUALLY:

## DEFINITION OF TERMS

### **\*LOAN PACKAGING:**

The preparation of a complete loan package whether it is to be presented to a bank, investment firm or the Small Business Administration.

### **\*MANAGEMENT ASSISTANCE-CAPITAL RELATED:**

This activity will involve the presentation and negotiation of a loan application.

### **\*MORTGAGE BROKERING:**

The activity involved in securing a loan for real estate financing (i.e. home, commercial building, commercial development, etc.)

### **\*INCORPORATION:**

The process of getting a company incorporated. Usually, this is a part of setting up a business. However, at times it is advisable to incorporate certain businesses already in operation.





CHECKLIST OF ITEMS NEEDED IN ORDER TO COMPLETE YOUR LOAN APPLICATION:

FINANCIAL INFORMATION

Existing Business:

- \_\_\_\_\_ Current Balance Sheet and Income Statements current within ninety (90) days of application dated and signed by the applicant.
- \_\_\_\_\_ Previous three (3) years Balance Sheet and Income Statement, and Tax Returns.
- \_\_\_\_\_ Balance Sheet should be accompanied by Aging Schedule of:
  - \_\_\_\_\_ (1) Accounts Payable
  - \_\_\_\_\_ (2) Accounts Receivable
- \_\_\_\_\_ Schedule of all installment debts; Contracts, Notes, Mortgages, (Use attached form).

New Business:

- \_\_\_\_\_ Opening Balance Sheet showing Owner's Equity in the proposed business.
- \_\_\_\_\_ Projection of Income & Expenses for twelve (12) months after approval of proposed loan.
- \_\_\_\_\_ Other - Owners and or Affiliated Companies.
- \_\_\_\_\_ Recent Balance Sheet and P & L Statements of any Companies controlled by any Principal(s) of Applicant's business.
- \_\_\_\_\_ Personal Financial Statement for each Owner, Partner, or Guarantor and, if a Corporation, Personal Financial Statements for each Officer, Director or Others holding 20% or more of the Voting Stock.

COLLATERAL DOCUMENTATION

- \_\_\_\_\_ List all machinery, equipment, furniture and fixtures by make, model and serial number, where applicable.
- \_\_\_\_\_ If Real Estate Collateral offered, Copy of Deed.
- \_\_\_\_\_ New equipment being acquired, Detailed Listing of items to be purchased and estimated cost of each purchase.
- \_\_\_\_\_ Furnish an Appraisal on Real Estate.

OTHER SUPPORTING DOCUMENTS

- \_\_\_\_\_ Applicant's Description and History of the business.
- \_\_\_\_\_ A Resume of Applicant's management ability, past experience, jobs, etc.
- \_\_\_\_\_ Personal Financial Statement of all Proprietors, Partners, Guarantors and each Officer, Director or Others holding 20% or more of the Voting Stock, if a Corporation.
- \_\_\_\_\_ If Corporation, Copy of Charter and By-Laws.
- \_\_\_\_\_ If a Partnership, Copy of Partnership Agreement.
- \_\_\_\_\_ Franchised Operation, Copy of Franchise Agreement.
- \_\_\_\_\_ Copy of Lease Agreement, where applicable.
- \_\_\_\_\_ Tentative Construction Contract.



Proporo

Financial and Business Consultants, Inc.  
Proposes to;

	Fee
1. Incorporate Business	876.00
2. Write Business Plan	Included
3. Locate & assist in negotiation of plant site	Included
4. Create Loan Package	750.00
Total Cost	\$1,626.00
Minimum Retainer (to cover state fees)	900.00
Balance due upon completion of Loan Package	526.00

Loan Negotiation 3% plus expenses ~~and~~  
and locate grants

1/15/85

1310  
34th

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