



# CITY OF FRUITLAND

401 EAST MAIN STREET  
P.O. DRAWER F  
FRUITLAND, MARYLAND 21826-0120

TELEPHONE: 410-548-2800  
ADMIN. FAX: 410-548-7450  
FINANCE FAX: 410-548-4354  
WWW.CITYOFFRUITLAND.COM



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RAYMOND D. CAREY, Councilor  
EDWIN A. COWELL, Councilor  
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MICHAEL GIBBONS, Public Works Director  
RONALD P. CISZEWSKI, Code Enforcement Ofc  
ANDREW C. MITCHELL, JR., City Solicitor

## REVOLVING LOAN PROGRAM CHECKLIST

1. Pick up application from the City Manager, Fruitland City Hall, 401 East Main Street, Fruitland, or call 410-548-2809. The mailing address is P.O. Box F, Fruitland, MD 21826. Forms may also be obtained on the City's web site at [www.cityoffruitland.com](http://www.cityoffruitland.com).
2. Fill out the application and complete the required attachments including a Start-Up Business Plan with Three-Year Performance Statements and copies of the last two years' tax returns.
3. Application should be returned to the City Manager.
4. The City Manager refers the application to two persons of the Bankers' Review Committee.
5. The Bankers' Review Committee meets to review the application for completeness and makes judgment as to credit worthiness and if the application is incomplete the Bankers' Review Committee will request the additional information and make a recommendation. The Committee also has the right to request any additional information needed.
6. Additional information submitted.
7. Final Bankers' recommendation made based on additional documentation.
8. The Fruitland Economic Development Commission meets to act on the loan application.
9. Applicant is notified of decision of the Fruitland Economic Development Commission.
10. Settlement is held.