

RESOLUTION NO. 2018-__

Applying for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code to administer the Friends of Jefferson County Veterans, Inc. as a tax exempt organization

Executive Summary

The Jefferson County Veterans Service Commission has created The Friends of Jefferson County Veterans, Inc., a Wisconsin non-stock, not for profit corporation, for the purpose of assisting Jefferson County Veterans in matters such as: (1) administering the Veterans Service Commission Revolving Emergency Loan Fund to provide temporary financial assistance to Jefferson County Veterans; (2) Providing transportation to medical appointments for veterans; (3) assisting Veterans and their families in securing state and federal benefits; (4) providing individual budget counseling in a timely manner as a pre-requisite for using the Veterans Service Commission revolving emergency loan fund; (5) operating as a Direct Support organization for Jefferson County Veterans Service Office. IRS recognition as a 501(c)(3) tax exempt corporation will allow the Friends of Jefferson County Veterans, Inc., to receive tax exempt donations in the form of a charitable tax exempt donation.

The Veterans Service Commission considered this resolution at its meeting on December __, 2018 and recommended forwarding to the County Board for approval.

WHEREAS, the Executive Summary is incorporated into this resolution, and

WHEREAS the Jefferson County Veterans Service Commission proposes to establish a 501(c)(3) tax exempt corporation to administer services provided by the Veterans Service Commission;

WHEREAS Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code to administer the Friends of Jefferson County Veterans, Inc. as a tax exempt organization will serve to promote public donations to the organization.

NOW, THEREFORE, BE IT RESOLVED by the Jefferson County Board of Supervisors authorizes Applying for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code to administer the Friends of Jefferson County Veterans, Inc. as a tax exempt organization with the assistance of the Jefferson County Veterans Service Officer.

Fiscal Note: This program will be funded exclusively by private donations and interest on loan repayments. No tax levy dollars will be required.

Ayes____ Noes____ Abstain____ Absent____ Vacant____

Requested by

Veteran's Service Commission

01-__-18

Yvonne Duesterhoeft & J. Blair Ward: 06-22-18; 07-02-18

REVIEWED: Administrator____; Corp. Counsel____; Finance Director____

BY-LAWS
OF
Friends of Jefferson County Veterans, INC.

Article 1.

Definitions

Name. The "Corporation" shall mean: Friends of Jefferson County Veterans, Inc.

Section 1.01 Board. The "Board" shall mean the Board of Directors of the Corporation.

Purposes, Objectives and Governing Instruments

Purposes. The specific purposes of this Corporation are to: (1) Establish the Veterans Service Commission Revolving Emergency Loan Fund to provide temporary financial assistance to Jefferson County Veterans; (2) Provide transportation to medical appointments for veterans; (3) assist Veterans and their families of Jefferson County in securing state and federal benefits; (4) provide individual budget counseling in a timely manner as a pre-requisite for using the Veterans Service Commission revolving emergency loan fund; (5) operate as a Direct Support organization for Jefferson County Veterans Service Office.

Section 2.02 Governing Instruments. The Corporation shall be governed by its Articles of Incorporation and its Bylaws.

Directors

Section 1.02 Annual Meeting. A meeting of the Board shall be held annually fixed by the Board, for the purpose of electing Directors, receiving annual reports of the Board and Officers, and for other business as may be brought before the meeting.

Section 1.03 Number. The number of Directors constituting the entire Board shall be fixed by the Board, but such number shall not be less than three (3).

Section 1.04 Powers and Duties. Subject to the provisions of law, of the Certificate of Incorporation and of these By-Laws, and Jefferson County, the Board shall have the control of the operations of the Corporation and will exercise all the powers exercised by the Corporation.

Section 1.05 Additional Meetings. Regular meetings of the Board may be held at such times as the Board may from time to time determine. Special meetings of the Board may also be called at any time by the President or by a majority of the Directors then in office.

JEFFERSON COUNTY, WISCONSIN

ECONOMIC DEVELOPMENT

REVOLVING LOAN FUND (RLF) MANUAL

AND

LENDING GUIDELINES

Prepared by:
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(Rev. 12/29/2016)

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SECTION 1. GENERAL PROVISIONS

1.1 PURPOSE

The purpose of the policies and procedures contained within this manual, hereafter referred to as the Economic Development Revolving Loan Fund Manual and Lending Guidelines, is to present the criteria which governs the economic development activities assisted with funds made available through Jefferson County's Revolving Loan Fund (RLF) program, and to assist potential loan applicants seeking RLF funds for their project.

1.2 OBJECTIVES

Economic development activities assisted with funds made available through the RLF Program are intended to:

- (1) Encourage the creation and retention of permanent jobs at a competitive wage, appropriate to the skills and experience of the local labor force.
- (2) Encourage new private investment into Jefferson County in the form of fixed asset investment, particularly in land and buildings.
- (3) Perpetuate a positive and proactive business climate.
- (4) Encourage the retention and expansion of existing businesses and attract desirable new businesses.
- (5) Support a diverse mix of employment opportunities and to minimize seasonal or cyclical employment fluctuations.
- (6) Encourage the development and use of modern technologies that increase productivity and efficiency.
- (7) Encourage Ag-related businesses to invest in capital improvements to increase production.

1.3 AMENDMENTS and MODIFICATIONS

Jefferson County may from time to time amend the provisions imposed by the policies and procedures contained within the RLF manual. Amendments are subject to approval by the Wisconsin Department of Administration, which administers the Wisconsin Community Development Block Grant Program (CDBG) that provided the funds used to capitalize the RLF.

SECTION 2. OVERSIGHT & ADMINISTRATION

2.1 PROGRAM IMPLEMENTATION AND OVERSIGHT

The Jefferson County Economic Development Consortium is the designated entity authorized by the County Board of Supervisors to manage loan generation, marketing of the County's RLF program, and provide guidance and assistance to potential program applicants. The County CFO manages the financial accounting and reporting functions on outstanding loans. The Corporate Counsel for the County is responsible for creating all documents necessary to execute the loan, and is involved as needed on any actions necessary to remedy deficiencies or defaults.

2.2 RESPONSIBLE PARTIES AND FUNCTIONS

- (1) Jefferson County has established a Loan Review Committee comprised of individuals who represent broad Community interests and have special expertise and knowledge of commercial lending and economic development processes. The Loan Review Committee shall consist of not less than 3 members and not more than 5 members.
- (2) The Loan Review Committee is authorized to review, select and recommend loan applications to the governing body for final approval. The Committee shall also have the authority to make policy recommendations for the administration of the program. Periodic activity reports prepared by the County CFO shall be provided by the JCEDC staff to members of Jefferson County's governing body.
- (3) The JCEDC Staff shall explain the Program to prospective applicants, provide written information, assist applicants in completing applications, and process requests for financing. The staff shall counsel or guide loan applicants to other more appropriate technical and financial resources when the loan applicant has needs beyond those available from the RLF program.
- (4) The County CFO shall periodically review all financial statements and loan amortization schedules of RLF loan recipients, review and approve documentation of business expenditures financed with RLF proceeds, record RLF security instruments, maintain the RLF accounting records which shall be segregated from other Jefferson County accounts, and report semi-annually to the Wisconsin Development of Administration regarding the use of the RLF funds. The JCEDC staff shall record RLF security instruments.
- (5) Jefferson County's attorney shall prepare all loan agreements, review all promissory notes and mortgage or lien instruments, and counsel Jefferson County on default matters.
- (6) The County CFO shall be responsible for the maintenance of all other records for the local RLF, particularly those related to the expenditures of the RLF monies for program administration purposes.

2.3 LOAN REVIEW COMMITTEE MEETINGS

Loan review meetings shall be held on an as-needed basis. Pursuant to Section 19.84, Wisconsin Statutes, all Committee members and the general public shall be given prior notice of each meeting. A majority of the Committee in attendance at a meeting constituting a quorum shall be required for official Committee action. Official actions must have the support of the majority of the total Committee.

2.4 RECORD KEEPING

Written records of all program activities, including program meetings, loan applications, and related documents, shall be maintained in appropriate files. All files shall be maintained in a secure place with limited access by authorized personnel. Jefferson County's legal counsel shall be consulted in regard to compliance with state and municipal open records laws.

The following files shall be established and maintained for each loan recipient:

- (1) **Loan Application File:** This file contains all application, business financial statements, personal financial statements, credit reports, business plan documents, and other supporting loan information submitted to Jefferson County, including all applicable correspondence.
- (2) **Loan Recommendation File:** This file contains a summary of the analysis, recommended actions for the application, and a copy of the minutes for the Loan Review Committee meeting summarizing the action taken on the loan request.
- (3) **Loan Closing File:** This file contains copies of all loan-closing documents. All legal documents from the loan closing, including security instruments, the note and other applicable correspondence shall be placed in a locked, fireproof safe. Jefferson County's legal counsel shall be involved in helping create and complete this file to ensure complete loan documentation. Copies of the loan closing documents and an amortization schedule will be provided to the loan recipient, along with an invoice, if applicable, for loan closing and servicing fees.
- (4) **"Tickler File" System:** A tickler file system shall be established and maintained to ensure that loan repayments, financial information, the loan agreement, UCC updates, and other time sensitive documentation requirements are tracked and obtained as required. The system shall include the following monthly coded index files:
 - 1) Expiration dates for property, casualty and life insurance policies;
 - 2) Due dates for all financial statements;
 - 3) Expiration dates for UCC financing statements, the reminder to update being at least 45 days prior to the expiration of the UCC filing on hand;
 - 4) Scheduled dates of annual loan performance and covenant reviews;
 - 5) Dates for site visits;
 - 6) Due dates for property tax payments and dates by which the Jefferson County expects to hear from the borrower regarding confirmation of payment of taxes;
 - 7) Review dates for job monitoring; and
 - 8) Dates on which loan recipients will be notified of scheduled changes in the loan amortization scheduled per loan agreements.

- (5) Financial Statement File: This file contains the business' periodic financial statements as required by the loan covenants with a statement indicating that the County CFO reviewed the data.
- (6) Progress Report File: Loan recipients are required to submit periodic progress reports during the outstanding term of the loan to the JCEDC. JCEDC Staff shall make periodic site visits to verify information in the progress report and financial statements. These site visits shall be documented for the file.
- (7) Site Visit File. Site visits shall be conducted periodically to each loan recipient, the scheduling of which depends on the nature of the project. A summary of the site visits will be placed in the file, particularly highlighting any information that can help in rating the overall condition/risk of the loan.
- (8) Repayment Monitoring File: This file includes the loan amortization schedule, status of payments, and the outstanding balance of the loan. Observations suggesting concerns or problems shall be reported to the RLF Committee and notations shall be placed in the tickler file to remind the administrator of the need to provide continued monitoring. If payments are made to an office (i.e. controller's or clerk's), the file will contain receipts of payments and there needs to be a system in place to ensure the timely notification of payments to the RLF administrator.
- (9) Loan Review File: All loans are to be reviewed on an annual basis, and/or at times as may be deemed necessary by Jefferson County. The review shall follow receipt of the fiscal year-end financial statements, the year-end progress reports, and site visits. A report on the loan review shall be in the file and address the following: timeliness of monthly payments; condition of collateral securing the loan and status of security documents (i.e. mortgages, UCC filings); overall financial condition of the business; the presence of material liens or lawsuits; and violations of loan covenants and suggested corrective actions.

2.5 ADMINISTRATION COSTS

Reasonable administrative funds may be withdrawn from the RLF to cover personnel costs and other administrative expenses. Local funds may be used in situations when loan repayments are insufficient to cover administrative costs. Administrative expenses of up to fifteen (15) percent of program income may be used for direct loan administrative costs. In addition to paying costs for RLF administration, these funds may be used for the following:

- (a) Legal costs.
- (b) Consulting fees for credit analysis, business plan reviews and technical assistance.
- (c) Office supplies, copying, typing, mailing, and related.
- (d) Training costs.

To generate additional revenue to cover administrative costs the JCEDC may establish loan

origination fees, closing fees, servicing fees, and others associated with processing an application or servicing a loan. All fees collected go to the RLF. The accounting of the fee revenue placed in the RLF shall include separate line items to track administrative expenses recovered.

SECTION 3. ELIGIBILITY & LENDING GUIDELINES

3.1 ELIGIBLE AREA

The RLF program is open and available to eligible applicants within the corporate limits of Jefferson County.

3.2 ELIGIBLE APPLICANTS & PROJECT QUALIFICATIONS

- (1) Applicants must be named as an owner, sole proprietor, Chief Executive Officer or other officer authorized by the business to enter into contracts with the County of Jefferson on behalf of the business seeking assistance.
- (2) Eligible applicants will be representatives of legitimate for-profit businesses or proposed for-profit businesses, not listed in section 3.5 of this document.
- (3) Applicants shall not be disqualified based on age, race, religion, color, handicap, sex, physical condition, or development disability as defined in s. 51.01(5), sexual orientation or national origin.
- (4) Loan amounts requested must be consistent with the following criteria:
 - a. Loans cannot exceed 25% of total project costs;
 - b. Loan request is tied to jobs affected at a rate of \$20,000 per FTE (full-time equivalent). The Loan Review Committee may, at its discretion, raise the amount up to \$35,000 per FTE.
 - c. Jobs affected (created or retained) through this project loan request, must be documented as created or retained within 24 months of the loan closing. Failure to do so may result in the applicant being forced to pay back the entire loan within 30 days of not meeting the 24-month deadline.
- (5) Applicants must submit a check for \$250 made out to the JCEDC, along with a completed application form and all required attachments. If the loan is approved, \$100 of the \$250 will be applied to the loan.
- (6) Applicants will provide full financial information for the prior three (3) years for existing businesses and projected figures for two years going forward. Applicants seeking assistance for proposed new businesses will provide personal financials for three years prior to application, and three years going forward of financial projections.
- (7) Applicants will provide a description of the jobs to be created or retained by this project. The applicants must project the number of full-time positions for the first 3 years of this project. Full-time positions will be determined by adding up all hours worked by all employees affected (new jobs created or existing jobs retained by this project); and then dividing by 2080.
- (8) Applicants must provide a description of the property and proof of ownership; if presently owned, to be used as collateral to secure the financing sought.

- (9) In cases where the RLF does not have sufficient loan funds available to meet the gap financing need of the project, the JCEDC will work to identify other alternatives to close the financing gap. These may include, but are not limited to:
 - a. WEDC
 - b. Other Municipal Revolving Loan Funds
 - c. Industrial Revenue Bonds

3.3 ELIGIBLE USES

Program loans shall generally provide gap financing for eligible projects that will result in creating or retaining jobs in Jefferson County. Gap financing may be used for the following activities:

- (1) The acquisition of land, buildings, and fixed equipment.
- (2) Site preparation and the construction or reconstruction of buildings or the installation of fixed equipment.
- (3) Clearance, demolition, or the removal of structures or the rehabilitation of buildings and other such improvements.
- (4) The payment of assessments for sewer, water, street, and other public utilities if the provision of the facilities will directly create or retain jobs.
- (5) Working capital for inventory and/or direct labor costs.
- (6) Purchase of livestock, machinery or equipment necessary to significantly increase long-term productivity outcomes for ag-related businesses.

3.4 INELIGIBLE USES

Program funds shall not be available to certain applicants or for the activities as described below:

- (1) Refinancing or consolidating of existing debt.
- (2) Specialized equipment that is not essential to the business operation.
- (3) Residential building construction or reconstruction (unless such reconstruction is intended to convert the building to a business or industrial operation).
- (4) Routine maintenance projects.
- (5) Professional services such as feasibility and marketing studies, accounting, management services, and other similar services. Legal services incurred in the closing of a RLF loan are an eligible use.
- (6) Land/property/stocks deemed to be speculative investments or similar companies.
- (7) Real estate investment companies.
- (8) Lending institutions.
- (9) Gambling operations.

- (10) Any expenditure related to the project but occurring prior to the loan application being approved by the Loan Review Committee
- (11) Other businesses not serving the interests of Jefferson County.
- (12) Members of the governing body, loan review board, or any other County official, employee, or agent who exercises decision-making functions or responsibilities in connection with the implementation of this program, are ineligible for financial assistance under this program.
- (13) Loans will not be made that are in conflict with Section 946.13 of the Wisconsin Statutes (Private Interest in Public Contract Prohibited). The Loan Review Committee reserves the right to identify other ineligible uses for the program.

3.5 MINIMUM PROJECT REQUIREMENTS

To be eligible for funding, a proposed project must meet all of the following minimum requirements:

- (1) Private Funds Leveraged. The applicant must leverage a minimum of one dollar (\$1.00) of private funds for every one dollar (\$1.00) of loan funds requested. Higher leverage may be required at the discretion of the Loan Review Committee.
- (2) Cost Per Job Created. At least one (1) full-time permanent position or full-time equivalent must be created for every \$20,000 of program funds requested. The Committee may require lower job cost where warranted, (i.e. taking into consideration type of jobs, hourly wage, etc.).
- (3) Financial Feasibility and Business Viability. The applicant must demonstrate that the proposed project is viable and the business will have the economic ability to repay the funds.
- (4) Low and Moderate Income (LMI) Benefits. Project applications must demonstrate the ability to meet the CDBG National objective of benefiting low to moderate income households; i.e., at least 51% of the jobs will be held by or made available to persons in qualified LMI households. LMI households have income less than eighty (80) percent of the median household income by family size in the County where the Project is located.
 - The Borrower will document that at least 51% LMI Persons were hired or received first consideration by interviewing at least 51% LMI Persons for created positions that do not require special skills or education beyond high school. "Received First Consideration" means the Borrower must document and use a hiring practice that results in at least 51% LMI Persons interviewed for created positions and demonstrate that under usual circumstances this hiring practice will result in at least 51% LMI persons being hired. Part of the Borrower's hiring practice must include the posting of available positions with the local Job Service Office or Workforce Development Boards.
 - The following documentation evidencing compliance must be collected:
 - A listing of all job titles which were planned to be held by or made available to low to moderate income persons, a commitment to hire or make at least 51% of jobs available to low to moderate income persons, a written plan for how such persons were given first consideration for jobs including what hiring process was used, a list of the low to moderate income persons interviewed for particular positions, including the size and annual income of the person's family prior to interviewing for the position.

- (5) Compliance with Applicable Laws. Applicants shall comply with all applicable local, state, and federal laws and codes.
- (6) Project Completion. Projects shall be completed within 24 months from the date of the loan approval. Applicants shall provide the Jefferson County a project implementation schedule not exceeding 24 months for project completion and job creation, and maintain the positions created for 24 months.
- (7) Federal Anti-Piracy. The borrower must certify that it does not have immediate plans to relocate jobs in violation of CDBG Anti-Piracy regulations. The following language will be included in all agreements with the borrower. "The Borrower certifies it is and will maintain compliance with CDBG Anti-Piracy regulations as stated in 24 CFR 570.482(h). Violation of this regulation will constitute an Event of Default."

SECTION 4. LOAN REVIEW, TERMS AND CONDITIONS

4.1 LOAN REVIEW

Once all information is received by the JCEDC, a meeting of the Loan Review Committee will be arranged. The applicant(s) will be required to attend this meeting. The Loan Review Committee is responsible for reviewing, approving and making recommendation for approval to the full Jefferson County Board of Supervisors. All loans require full County Board approval. Meetings of the Loan Review Committee are scheduled as needed. The County Board of Supervisors meets monthly on the second Tuesday evening of the month; except in the month of January when no County Board meeting is held.

Following the first meeting of the Loan Review Committee, committee members may request additional information and a second meeting may be needed prior to a recommendation to the County Board. Committee meetings are subject to WI statute requirements, with at least 24 hours notification to the proper media for posting. The discussions of the Loan Review Committee are in closed session per SS19.85(1)(e). The County Board may adjourn to closed session when reviewing financial matters as it relates to a loan request, however must approve loans in open session.

4.2 TERMS AND CONDITIONS

Once approved by the County Board, the County Attorney prepares the loan documents required for the individual loan. These documents may include but are not limited to the following:

- (1) Real estate mortgage;
- (2) Assignment of land contract;
- (3) Term loan agreement;
- (4) General Security Agreement;
- (5) UCC Filing with Secretary of State;
- (6) General Business Agreement;
- (7) Personal Guarantee;
- (8) Any others deemed necessary by Corporate Counsel

The County Board reserves the right to set all of the other terms of the loan. The Term Loan Agreement will spell out all of the guidelines of the loan; define default and the consequences of such action. The Agreement will

enumerate how the funds will be expended and the required bookkeeping system for the loan recipient.

The applicant must agree that he/she will not discriminate against any employee, applicant for employment, supplier or contractor due to age, race, color, creed, religion, sex, national origin, ancestry, handicap, marital status, or other form of employment discrimination prohibited by the laws of the State of Wisconsin or the United States of America.

Loan terms and conditions shall be structured on need and ability to repay. The Loan Review Committee and the Jefferson County Board may be involved in determining loan terms on an individual basis. Two interest rates are available to applicants. Borrowers who start repayments immediately following the loan closure, will pay four percent (4%) for the entire amortization of the loan. Applicants choosing to defer payments of principal and interest for six-months will pay five and a half percent (5.5%) for the entire amortization period of the loan. The length of the amortization schedule will be determined by the Loan Review Committee in conjunction with the applicant, and is dependent upon the amount of the loan; the type of project assisted and the number of jobs affected and will require County Board approval. Minimum standards shall include the following:

- (1) Loan Amount. Loan amounts are subject to the availability of program funds. No loan request exceeding 25% of total project costs will be considered.
- (2) Interest Rate. The interest rate shall be established by the Loan Review Committee.
- (3) Terms for Loans.
 - (a) Working capital loans shall have a maximum term of seven years.
 - (b) Loans for machinery, equipment and fixtures shall have a maximum term of ten years.
 - (c) Real estate loans shall have a maximum term of 12 years which can be amortized on a 20-yr basis with the option of refinancing for an additional 8 years.
 - (d) In any case, the loan shall not have a term longer than the terms of the other private financing in the project.
- (4) Period of Payment. Terms may include longer amortization schedules with balloon payments. Amortization schedules shall be set up for monthly payments.
- (5) Repayment. Payment of interest and/or principal may be deferred during the implementation period of the assisted activity if merited in the loan application. Interest may accrue during the deferment period and may be paid in full or added to the principal amount of the loan. Following the deferral period, interest and principal shall be paid for the remaining term of the loan.
- (6) Prepayment. There shall be no prepayment penalties.
- (7) Collateral. Jefferson County will seek to have the best possible collateral position possible to ensure that RLF loans are adequately secured.

4.3 DEFAULT PROCEDURES:

In the event of a default or a pending default, Jefferson County will notify the loan recipient in

writing of a deficiency and the subsequent actions to be taken, should the payment not be made within a specified time frame. Should there be a late payment; JCEDC will contact the loan recipient to determine the reason for the delayed payment. JCEDC may contact other participating lender(s) to determine if the borrower is current with them, and/or to alert lender of potential problems. All payments received from Borrower shall be applied first to accrued late payment penalties, then to interest accrued, and then to principal.

In the event a borrower is experiencing problems with meeting reporting criteria and/or experiencing other operational problems impacting their ability to meet loan criteria, JCEDC staff may work directly with the borrower to identify actions necessary to correct the identified problems or deficiencies. This may include restructuring of the loan to protect Jefferson County's interest and meet the needs of the business. JCEDC may arrange for business assistance for the borrower, including services available through the University of Wisconsin-Extension, Small Business Development Center (SBDC), the Service Corp of Retired Executives (SCORE), and/or other entities as appropriate.

Should the loan review process reveal evidence of problems that may place the loan at risk of default, the account shall be turned over to Corporation Counsel for Jefferson County to initiate legal actions necessary to protect the loan and to ensure the maximum repayment of the balance due. Corrective actions may include loan restructuring. If necessary, Corporate Counsel will initiate foreclosure proceedings or take other legal action deemed necessary to protect Jefferson County's interests.

SECTION 5. APPLICATION PROCEDURES

5.1 DISCUSSION OF REQUIREMENTS

Prior to submitting an application, the applicant shall discuss the program with the JCEDC. The JCEDC shall assist the applicant, as is reasonably necessary, in completing the application. All financial information shall be kept in a secured place with limited access by authorized personnel only.

5.2 TIMING

Applications may be submitted at any time during the calendar year. The process to approve a loan application includes a meeting with the loan review committee which will occur within one month of submission of all documentation necessary for the committee to make a determination. Following a meeting the loan review committee, if recommended for approval, all loans require the approval of the Jefferson County Board of Supervisors. The Board meets every month, on the second Tuesday of the month, except for the month of January in which there is no County Board of Supervisors meeting.

5.3 PRIORITY

Applications shall be reviewed in the order received and based on readiness for the proposed project to proceed. In the event that loan funds requested exceed available funds, the following criteria will be used to determine which business(es) will be awarded the loan(s):

- (1) Eligibility of the applicants.
- (2) Eligibility of the project to be undertaken.

- (3) The extent to which private funds are to be leveraged.
- (4) The extent to which jobs are to be created, and the type jobs and wages.
- (5) The extent to which the loan can be secured.
- (6) Evidence of ability to repay the loan.
- (7) Size of the loan requested.
- (8) Timing of the proposed expenditures.
- (9) Completeness of application.
- (10) Other factors as deemed appropriate.

5.4 LOAN APPLICATION

Applicants shall submit an application using the form available from the RLF Program and that includes the following:

- (1) Business Description. A written description of the business, including the following:
 - (a) A brief history of the existing or proposed business, including when it started or is to start, type of operation, legal structure, markets, and products.
 - (b) Key customers and clients.
 - (c) A personal resume of each principal associated with the business, including: number of years of experience in the business; educational background; and role in the proposed or existing business.
 - (d) Three years of financial history including balance sheets, profit/loss statements, cash flow statements and accountant notes.
- (2) Project Description. A description of how the business plans to use the requested funds. (3) Commitments from Private Lenders. This consists of commitments from all private lenders making loans to the project. Lender commitment letters should include:
 - (a) Description of the type of loan being made by the lender (first mortgage, permanent financing, construction financing, etc.)
 - (b) The amount of the loan, interest rate, term, and security, availability, and repayment schedule and amounts.

These commitments shall be obtained concurrently with the negotiation of the terms and conditions of the RLF Program loan to ensure the interest of the Jefferson County are secured.

- (4) Projections. Provide pro-formas (a balance sheet & income statement and cash flow statement). These should cover a three-year period and should be based on the assumption that the business will receive the requested loan.
- (5) Additional Information. Additional information as may be required by the Loan Review Committee, or the Administrator.

5.5 REVIEW PROCESS

Specific steps in the review process include the following:

- (1) Preliminary Review. The JCEDC staff will review the application for completeness and verify that the proposed project meets the minimum requirements provided in Section 3.6. If the application is not complete, staff will inform the applicant of the deficiencies.
- (2) Formal Review. The Loan Review Committee will meet to review an application within
 - i. 30 days of the receipt of a completed application or at some other predetermined schedule. Once the review is completed and the proposal is deemed acceptable for funding, the
 - ii. Loan Review Committee will forward the proposal to the Jefferson County Board of Supervisors for final approval; or to some other body authorized to act on loan requests by the County Board.
- (3) Negotiation of Terms. Upon the tentative acceptance by the governing body, the JCEDC and/or County Corporate Counsel will contact the business in writing to review and explain the terms of the loan.
- (4) Notice of Award. If the application is approved, a closing will be scheduled to execute the necessary loan documents.
- (5) Rejection of Award. If the application is not approved, the JCEDC will send a letter to the applicant stating the reasons for rejection and offer to meet with the applicant to explore ways to strengthen the loan request or to identify alternative funding sources.

SECTION 6. DISTRIBUTION OF FUNDS

6.1 LOAN PROCEDURES

Prior to releasing funds, the following documentation must be in place or provided at the appropriate time during the term of the loan.

- (1) Notice of Award. The Loan Review Committee must have reviewed and approved a complete application for an eligible applicant.
- (2) Loan Agreement. Jefferson County's attorney shall prepare a loan agreement, which shall be executed by Jefferson County and the Chief Executive Officer of the business.
- (3) Promissory Note. A promissory note shall be prepared by Jefferson County's attorney and signed by the Chief Executive Officer at the time of loan closing. The note must be dated; it must reference the agreement between the Jefferson County and the business; and, it must specify the amount and terms of the loan funds delivered.
- (4) Security. Mortgage or lien instruments or personal guarantees provided as security for all loans

shall be prepared by the Jefferson County attorney and executed at the time of the loan closing. The Jefferson County attorney, or Administrator, shall record the instrument and place a copy in the project file to include:

- (a) Mortgage and/or security agreement.
- (b) UCC searches and filing.
- (c) Guarantee agreement.
- (d) Title insurance or Abstract.
- (e) Assignment of Life Insurance.
- (f) Casualty Insurance binder.
- (g) Personal guarantee.
- (h) Other documentation as may be appropriate.

(5) Repayment Schedule. A loan repayment or amortization schedule shall be prepared by the Administrator after the loan proceeds are fully disbursed. The repayment schedule shall be dated and signed by both the CEO and the Chief Executive Officer of the business. At that time, the repayment schedule shall be attached to both parties' copies of the agreement.

(6) Evidence of Permits, etc. Documentation must be provided by the applicant that all necessary permits, licenses, and any other registrations required have been obtained by the applicant prior to the release of program funds.

(7) Evidence of Program Expenditures. Documentation must be provided by the business to evidence program expenditures prior to the release of funds. Documentation shall include bills and invoices or receipts for materials, final bills of sale or canceled checks. All documentation shall be reviewed and approved by the Administrator.

(8) Fixed Equipment. Fixed equipment financed with program funds must have been purchased, delivered, and installed. The Administrator shall verify the installation of fixed equipment.

(9) Other Documentation. As appropriate or necessary, the borrower may be asked to provide the following:

- (a) A certificate of status from the Department of Financial Institutions.
- (b) The Articles of Incorporation and by-laws.
- (c) A Board resolution to borrow funds and Secretary's certificate.
- (d) Current financial statements.
- (e) Evidence of having secured other funds necessary for the project.
- (f) An Environmental Assessment for real estate loans which may either be a Phase I, II, or III analysis, depending on the environmental condition of the site.

With the above documentation in place, Corporate Counsel will schedule a loan closing. All documents will be executed before funds are disbursed, and mortgages and UCC Statements shall be recorded with the

Register of Deeds and the Secretary of State, (The Appendix contains a model Loan Closing Documentation Checklist).

SECTION 7. POST APPROVAL REQUIREMENTS

7.1 OBLIGATION OF LOAN RECIPIENT

In addition to the terms and conditions of the loan, borrowers shall agree to comply with the following. Refusal to comply with any of these could place the loan in default. Borrower shall:

- (1) Document the creation or retention of the agreed upon number of jobs within 24 months of the date of the execution of the loan agreement with the Jefferson County.
- (2) Not discriminate on the basis of age, race, religion, color, handicap, sex, physical condition, development disability as defined in s. 51.01(5), sexual orientation or national origin in any employment or construction activity related to the use of the business loan funds.
- (3) Use loan proceeds in accordance with the loan agreement.
- (4) Permit inspections by persons authorized by Jefferson County of all projects and properties assisted with loan funds. Related project materials shall also be open to inspections, which include, but may not be limited to, contracts, materials, equipment, payrolls, and conditions of employment.
- (5) Maintain records on the project as may be requested by Jefferson County. These files shall be maintained as long as the loan is active or for at least three (3) years after completion of the work for which the loan has been obtained, whichever is longer.
- (6) Submit periodic progress reports to the Administrator in accordance with the schedule in the loan agreement. These reports shall report on project progress including number of jobs created or retained during the loan agreement.
- (7) Maintain fire and extended coverage insurance on the project property required during the term of the loan. Jefferson County shall be listed as Loss Payee, Mortgagee, or "additional" insured on the policy if loan proceeds were used to purchase items covered by insurance. Term life insurance may be required of the applicant to cover the loan balance through the life of the loan.
- (8) Abide by all federal laws, when applicable. These include, but may not be limited to: The Civil Rights Act of 1964; the Age Discrimination Act of 1975; the Davis-Bacon Act, as amended; the Contract Work Hours and Safety Standards Act; the Copeland "Anti- Kickback" Act; and, all regulations pursuant to these Acts.
- (9) Collect the attached self-certification forms from every applicant for each job created, to ensure compliance with LMI guidelines.

SECTION 8. PERFORMANCE MONITORING

8.1 PRIVATE LEVERAGE COMMITMENTS

The JCEDC shall monitor the use of the funds and expenditure of private leverage commitments. Documentation may include invoices or receipts for materials and supplies, letters from lenders, final bills of sale, and canceled checks.

8.2 HIRING OF NEW EMPLOYEES

The JCEDC shall monitor the borrower's progress in meeting agreed upon job creation or retention goals. Job creation must be documented using payroll records. Before-project and after- project payroll records should be provided by the borrower to document job creation. Failure of the business to provide the targeted number of jobs may be a condition for default unless the business can show it made a good faith effort to create the targeted number jobs but did not succeed due to reasons beyond its control. In all hires the borrower must meet the LMI requirement. In addition, to ensure compliance with the LMI requirements, employers must collect the attached self-certification forms from every applicant for each job created by CDBG funds.

8.3 DEFAULT

In the event the business is in default on any of the terms and conditions of the loan agreement, all sums due and owing, including penalties, shall, at Jefferson County's option, become immediately due and payable. To exercise this option, Jefferson County's attorney shall prepare a written notice to the business. The notice shall specify the following:

- (a) The default.
- (b) The action required to cure the default.
- (c) A date, not less than thirty (30) days from the date of the notice, by which the default must be cured to avoid foreclosure or other collective action.
- (d) Any penalties incurred as a result of the default, jobs, etc.

SECTION 9. USE OF LOAN REPAYMENTS AND REPORTING

9.1 RLF PROGRAM

Repaid loans shall be re-deposited into the Revolving Loan Fund account and used in a manner consistent with the policies and procedures manual. A separate accounting record for each loan shall be kept to account for all funds loaned. The RLF account shall be audited on an annual basis and the Administrator shall provide reports at times and on forms as required by the State of Wisconsin.

SECTION 10. LOAN SERVICING

10.1 MONITORING

The Administrator shall monitor each loan to ensure compliance with the loan terms and conditions and to monitor the financial health of the business to ensure continued repayment of the loan. The monitoring will also ensure that all recordkeeping requirements are met particularly in regard to job creation and expenditures of matching funds.

A loan servicing file shall be established and maintained for each loan recipient that includes all written correspondence; a record of important telephone conversations; a list of applicable loan covenants; certificates of insurance for builder's risk, property-casualty, and life insurance, as applicable; and documentation for job creation and retention including low and moderate income certifications forms.

10.2 RECORDKEEPING

In addition to the above, the RLF financial management records must be comprehensive and designed to provide the following information:

- (a) A Revolving Loan Fund Register that records all deposits and disbursements to and from the RLF, including funds used for RLF administration.
- (b) A CDBG Loan Repayment Register that records repayments made by each business which has received a loan from the RLF. It also tracks the balance of repayments from all loans from the RLF.
- (c) A Collection Register for every loan made. Each register contains the business name, loan date, loan amount, terms, and date repayment begins. Payments are divided into principal and interest payments with a declining principal balance.
- (d) RLF Loan Repayment Registers that record repayments made by each business, which has received a loan from the RLF. It also tracks the balance of repayments from all loans from the RLF.

STATEMENT OF POLICY
JEFFERSON COUNTY VETERANS SERVICE COMMISSION
(as adopted July 9th, 2008)

Basic Eligibility: For aid (in excess of a \$20 value) from the Veterans Service Commission an individual:

- 1) Must have served at least **90 days on "active duty."** ("Active Duty for Training" does not qualify.) DD214 (discharge paper) must accompany the completed application.
- 2) Must have an **Honorable discharge.** ("Under Honorable Conditions" does not qualify.) However the Honorable discharge does not have to be the last discharge if there was more than one period of service. (Exceptions to this rule may be granted on a case by case basis when the applicant provides compelling reason why the rule should be waived.)
- 3) Must **provide proof of residency** in Jefferson County (rental agreement, utility bill, telephone bill, etc.) Residency is defined as a person's "physical presence with intent to remain."

Purpose of Assistance: To provide **temporary emergency aid** to needy veterans and/or their dependants.

- 1) Must be of a **temporary** nature such as;
 - A. Waiting for unemployment compensation pay, sick pay or other governmental payment (G.I. education check, pension check, etc.).
 - B. Waiting for a paycheck or other source of income.
 - C. Waiting for approval of a State WDVA or other grant.
 - D. Emergencies - medical, automobile accident, fire or disaster assistance, etc.
 - E. Expenses for claims example - cost of transportation to a veterans facility or agency.
 - F. Other purposes that may deemed appropriate by the Commission.

Granting Procedures: For those meeting the basic eligibility requirements as outlined above.

- 1) Assistance will be limited to once in any 12 month period. Exceptions may be granted under unusual and unforeseeable circumstances, but only after prior approval of the Commission Chairperson, or Vice-chairperson in his/her absence.
- 3) The Veterans Service Officer, in her capacity as Administrative Secretary for the Commission may be delegated the authority to make grants or loans in the amount of \$350.00 or less. For grants or loans in excess of that amount, prior approval must be given by the Veterans Service Commission Chairperson or Vice-Chairperson when the Chairperson is unavailable. All transactions must be reported to the Commission at its next regularly scheduled meeting.
- 4) The Veterans Service Officer may be delegated other authority by the Commission to insure that the intent of the Veterans Relief Program is efficiently and effectively carried out.
- 5) A quorum shall be the majority of the Commission members. A majority of the quorum is needed to take action.

CHARTER OF THE JEFFERSON COUNTY

VETERANS SERVICE COMMISSION

GENERAL: The Jefferson County Veterans Service Commission is a service body mandated by State Statutes 45.81 to 45.84 and 45.86 to exist in each Wisconsin County and to be funded by each County Government. The purpose of the Commission is to provide emergency assistance through grants to needy veterans, their spouses and/or, minor and dependent children.

MEMBERSHIP: The Jefferson County Veterans Service Commission consists of five Commissioners appointed by the Chairperson of the Jefferson County Board of Supervisors. The Commissioners must themselves be veterans and must reside in Jefferson County. The County Veterans Service Officer (CVSO) serves on the Commission as the Executive Secretary without a vote.

Each person on the Jefferson County Veterans Service Commission shall be a veteran who has been honorably discharged or honorably separated from the United States Armed Forces. Whenever possible, appointments to the Commission will be made from geographically balanced general population centers of Jefferson County. The Jefferson County Administrator or the Chairperson of the Jefferson County Board of Supervisors may appoint any qualified Veteran to represent the Veteran Community of a given geographic area of the County for consideration to be appointed to the Jefferson County Veterans Service Commission.

Each person on the commission shall be appointed, when practical, on the first day of July of the year of appointment, but no later than the 2nd Monday in December, and serve for 3 years as members of the Commission for staggered 3-year terms and a maximum of 3 consecutive 3-year terms. After serving 3 consecutive 3-year terms, each person on the Commission is required by Jefferson County Board rules to remain unappointed from the Commission for a period of at least 1 year before being reappointed to the Commission. Certain unforeseeable occurrences may arise and present cause to appoint or replace members of the Commission, such as times of death, illness or relocation; these situations will be considered out of normal cycle for appointment but will adhere to the same submission procedures for recommended persons to be considered for appointment.

MEETINGS: All meetings of the Commission shall be held in accordance with Wisconsin Open Meetings Law, the Wisconsin State Statutes and will follow the guidelines of the Jefferson County meetings policy.

POLICY: Any policies can be amended at any regular meeting of the Veterans Service Commission by a majority vote of the voting membership.

GRANTS: Applications for Commission grants are obtained from and returned to the CVSO, who reviews them and determines eligibility, with the advice and consent of the Jefferson County Veterans Service Commissioners. The amount of assistance, and whether or not assistance is granted, is at the sole discretion of the Jefferson County Veterans Service Commission. To be eligible for Jefferson County Veterans Service Commission grants, applicant veterans must have documented proof of their military service and must substantiate their Honorable Discharge. Veterans must have resided

in Jefferson County for a minimum of 60 days (proven by submission of a rental agreement, utility bill, etc.) The Jefferson County Veterans Service Commission maintains the discretionary ability to waive the 60 day residency requirement.

Eligible applicants are restricted to two Commission grants per calendar year with a maximum \$350 total annual grant; The actual amount provided for each eligible applicant's application will be granted at the discretion of the Commission or by the CVSO, using the authority and discretion delegated to that office, as described below.

The CVSO, acting as Executive Secretary for the Commission, is delegated the discretion and authority to make sizeable grants (normally restricted to \$350.00 maximum per grant) without immediate Commission approval. If this \$350.00 CVSO discretionary amount is expected to be exceeded, at any time in a 12-month period, the CVSO will be required to conduct a consultation of all commissioners of the Jefferson County Veterans Service Commission before a grant may be dispersed. This consultation may be conducted by telephone or email to expedite the relief to the veteran and minimize personal or family distress. All such transactions must meet the guidelines of eligibility and need, must be documented, and must be submitted and reviewed at the next regularly scheduled Commission meeting. The maximum of all grants for eligible applicants and their households will be limited to a maximum of \$350 per household in a 12-month period.

The Commission may provide assistance in the form of emergency vouchers for food, shelter, heating fuel, medical services or medications; payment of utility expenses or housing expenses; and vehicle fuel vouchers for transportation to and from VA facilities. Vouchers are paid only to the service providers on behalf of the applicant; cash grants directly to the eligible applicant are not available, nor considered. Eligible applicants will be required to first seek all available relief or entitlement from all other community relief and public assistance organizations (Job Service, Human Services, Food Pantry, Salvation Army, St. Vincent De Paul, etc.) and provide proof thereof, before being granted relief from the Jefferson County Veterans Service Commission.

The CVSO, acting as Executive Secretary for the Commission, has the authority to investigate whether the eligible applicant has a recorded history of abusing the Veteran Service Commission grants of any other county in the State of Wisconsin by communicating directly to any of the CVSOs of any other county in the state. Eligible applicants will be required to demonstrate, to the satisfaction of the Commissioners or the CVSO, that the situation requiring relief is a valid emergency, that the relief provided by the Commission will provide a permanent and lasting solution to the situation and that they have the genuine ability and willingness/intent to prevent recurrence of the situation in the future, to the best of their ability.

Grant applications and the information contained therein are kept in strictest confidence between the claimant, the CVSO and the Veterans Service Commissioners; they are not published in any external Veterans Service Commission reports or filed in any electronic record-keeping system. Copies of grant applications, vouchers and checks will be maintained in the Veterans Service Commission historical file and in the veteran's file folder, both located in the Veterans Service Office.



State of Wisconsin
DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Corporate & Consumer Services

FILING FEE \$35.00

Please check box to request ☐ + \$25.00
Optional Expedited Service

FORM **102**

**ARTICLES OF INCORPORATION
NON-STOCK, NOT FOR PROFIT CORPORATION**

Sec. 181.0202, Wis. Stats.

Executed by the undersigned for the purpose of forming a Wisconsin non-stock, not for profit corporation under Ch. 181 of the Wisconsin Statutes:

Article 1. Name of the corporation Friends of Jefferson County Veterans, INC.	
Article 2. The corporation is organized under Ch. 181 of the Wisconsin Statutes	
Article 3. Name of registered agent: Yvonne Duesterhoeft	Article 4. Registered office address in Wisconsin (<i>A P O Box, in the same city/town, may be included but is insufficient alone.</i>): 311 S. Center Avenue, Suite 207, Jefferson Wisconsin 53549
Article 5. Principal office address of the corporation: 311 S. Center Avenue, Suite 207, Jefferson Wisconsin 53549	
Article 6. The corporation: <input checked="" type="checkbox"/> will have members. <input type="checkbox"/> will not have members. (You must mark one).	
Article 7. The corporation: <input checked="" type="checkbox"/> is authorized to make distributions under sec. 181.1302(4). (You must mark one). <input type="checkbox"/> is not authorized to make distributions under sec. 181.1302(4).	
Article 8. Other provisions (optional, attach additional pages labeled Article 8 and higher if necessary): (Optional) This amendment has a delayed effective date: _____ (up to 90 days after received date)	

Article 9. Name and complete address of each incorporator:

Yvonne Duesterhoeft

Incorporator's signature

Incorporator's signature

This document was drafted by Blair Ward

(Name the individual who drafted the document)

Office Use Only

ARTICLES OF INCORPORATION – Non-stock, Not for Profit Corporation

▲ Please provide an email or postal mailing address for the filed copy of the document.

INSTRUCTIONS (Ref. sec. 181.0202 Wis. Stats. for document content)

Please use BLACK ink. Submit one original to State of WI – Dept. of Financial Institutions, Box 93348, Milwaukee WI, 53293-0348, together with the appropriate **FILING FEE of \$35**. Filing fee is **non-refundable**. (If sent by Express or Priority U.S. mail, please visit www.wdfi.org/contact_us/ for current physical address). Sign the document manually. **NOTICE:** This form may be used to accomplish a filing required or permitted by statute to be made with the department. Information requested may be used for secondary purposes. If you have any questions, please contact the Division of Corporate & Consumer Services at 608-261-7577. Hearing-impaired may call 771 for TTY. This document can be made available in alternate formats upon request to qualifying individuals with disabilities.

Article 1. The name must contain “corporation”, “incorporated”, “company”, or “limited” or the abbreviation “corp.”, “inc.”, “co.” or “ltd.” or comparable words or abbreviations in another language.

Article 2. This statement is required.

Articles 3 & 4. The corporation must have a registered agent located at a registered office in Wisconsin. The registered agent must be an individual, or an entity on record with this Department. **The corporation may not name itself as its own registered agent.** The address of the registered office is to describe the physical location where the registered agent maintains their business office. Provide the street number and name, city and ZIP code in Wisconsin. P O Box addresses may be included as part of the address, but are insufficient alone.

Article 5. The corporation must indicate a principal office address, wherever the corporation determines it’s principal executive offices to be.

Article 6. The corporation must indicate whether or not it will have members.

Article 7. The corporation must indicate if it is authorized to make distributions under sec. 181.1302(4).

Article 8. This space is provided for insertion of any desired material, such as a purpose, dissolution clause or director information. If the corporation names directors, it is required to name a minimum of 3.

Article 9. Print the name and complete address of each incorporator. At least one incorporator is required to sign the document, although all incorporators may sign.

If the document is executed in Wisconsin, sec. 182.01(3), Wis. Stats., provides that it shall not be filed unless the name of the drafter (either an individual or a governmental agency) is printed in a legible manner. If the document is not executed in Wisconsin, enter that remark.

This document may declare a delayed effective date. To do so, complete the remark under Article 8: The delayed effective date may not be before, or more than 90 days after, the document is received by the Department of Financial Institutions for filing.

**REQUEST FOR ASSISTANCE
FROM THE JEFFERSON COUNTY VETERANS SERVICE COMMISSION**

Proof of Jefferson County residency must accompany this application i.e., telephone bill, tax statement, etc.

Veteran's name _____ SSN _____

Date of Birth _____ Home Phone # _____

Applicant's Name (if not veteran; relationship to vet) _____

Home Address: _____

How long at this address? _____ Wisconsin resident since _____

Service dates--Entered _____ Discharged _____

Service # _____ Branch _____

Character of discharge (Include copy of DD214) _____
(Honorable discharge required unless exception is granted in response to a written appeal outlining extenuating circumstances for the less than fully honorable discharge.)

Present or Last Employer & address _____

Wages _____ Paid: _____ Weekly _____ Biweekly _____ Monthly _____

Date of last check _____ Amount _____

If unemployed, reason _____

Are you eligible for any of the following (circle yes or no):

Unemployment compensation	Yes	No	Amount	_____
Sick benefits	Yes	No	Amount	_____
Workmen's compensation	Yes	No	Amount	_____

Do you receive any of the following (circle yes or no):

Monetary Benefits from VA	Yes	No	Amount	_____
Social Security	Yes	No	Amount	_____
Any type of Pension	Yes	No	Amount	_____
Food Stamps	Yes	No	Amount	_____

Do you have any of the following (circle yes or no):

Cash savings	Yes	No	Amount	_____
Checking account	Yes	No	Amount	_____
Name of bank	_____			
Stocks/bonds/mutual funds	Yes	No	Total Amount	_____
IRA/401K/Retirement	Yes	No	Total Amount	_____
Other income	Yes	No	Source	Amount _____

Name, address and telephone number of mortgage holder or landlord _____

Do you own any house or property other than your primary home? Yes No

Location and value _____

Own any vehicles? Yes No

Make and year _____ Amount owed _____ Value _____

Make and year _____ Amount owed _____ Value _____

Own any? Yes No (Circle): boats motorcycles snowmobiles ATV

Amount owed _____ Value _____

List all persons, other than yourself, living in your household:

Name Birthdate SSN Relationship Monthly Income

What immediate assistance (including dollar amounts) is requested? **List in order of priority.** _____

Please explain why you are in need of the assistance for which you are requesting. Be specific. _____

What have you done to help yourself? _____

Have you received assistance from any Veterans Service Commission or any other agency within the past 12 months? Yes No If yes, please list type of assistance, date received and name of agency.

Are you or your spouse in arrears for any child support? Yes No

Enter a Number or Zero for Monthly Expenses below: (Do Not Leave Blank)

Food _____	Alcohol _____
Electricity _____	Tobacco _____
Heat _____	Telephone _____
Water _____	Cell Phone _____
Cable TV/Satellite _____	Credit cards _____
Vehicles _____	Internet _____
Child Support _____	
Other _____	

____ Rent ____ Own your home or apt. Monthly mortgage/rent _____

Income verification, past due bills, eviction notices, or any other information that may be useful in our determination should accompany this application.

I certify that the above information is true and correct to the best of my knowledge and my application for assistance is because of a need for help at this time. I understand any misrepresentation or falsification of any information will make me ineligible for assistance. By signing this form I am giving my permission for the County Veteran Service Officer to obtain personal information from other agencies.

Signed: _____ Date: _____

For Office Use Only

WI Cir Ct search _____

Child Support search _____

VSC action _____



State of Wisconsin
DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Corporate & Consumer Services

FILING FEE \$35.00

Please check box to request ☐ + \$25.00
Optional Expedited Service

FORM **102**

**ARTICLES OF INCORPORATION
NON-STOCK, NOT FOR PROFIT CORPORATION**

Sec. 181.0202, Wis. Stats.

Executed by the undersigned for the purpose of forming a Wisconsin non-stock, not for profit corporation under Ch. 181 of the Wisconsin Statutes:

Article 1. Name of the corporation Friends of Jefferson County Veterans, INC.	
Article 2. The corporation is organized under Ch. 181 of the Wisconsin Statutes	
Article 3. Name of registered agent: Yvonne Duesterhoeft	Article 4. Registered office address in Wisconsin (<i>A P O Box, in the same city/town, may be included but is insufficient alone.</i>): 311 S. Center Avenue, Suite 207, Jefferson Wisconsin 53549
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Article 6. The corporation: <input checked="" type="checkbox"/> will have members. <input type="checkbox"/> will not have members. (You must mark one).	
Article 7. The corporation: <input checked="" type="checkbox"/> is authorized to make distributions under sec. 181.1302(4). (You must mark one). <input type="checkbox"/> is not authorized to make distributions under sec. 181.1302(4).	
Article 8. Other provisions (optional, attach additional pages labeled Article 8 and higher if necessary): (Optional) This amendment has a delayed effective date: _____ (up to 90 days after received date)	

Article 9. Name and complete address of each incorporator:

Yvonne Duesterhoeft

Incorporator's signature

Incorporator's signature

This document was drafted by Blair Ward

(Name the individual who drafted the document)

Office Use Only

ARTICLES OF INCORPORATION – Non-stock, Not for Profit Corporation

▲ Please provide an email or postal mailing address for the filed copy of the document.

INSTRUCTIONS (Ref. sec. 181.0202 Wis. Stats. for document content)

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