



Checklist for Loan Application

- Sunovis Loan Application** (including Business Profile and Management Resume Form)
- Loan Application Disclosure Statement:** Please review section G of this package and sign.
- Business Tax Returns:** Full copies of the last three federal tax returns for all existing businesses involved with this loan application.
- Business Year End Financial Statements:** Copies of the last three year-end business financial statements (P&L plus balance sheets) for all existing business involved with this loan application – please sign and date the bottom of the first page of each.
- Business Interim Financial Statement:** Copy of P&L plus balance sheet dated within 60 days for all existing businesses involved with this loan application. Please sign and date the bottom of the first page.
- Business Accounts Aging Payable/Receivables:** Copy of accounts payable/ accounts receivable aging report as of the same date of the business interim financial statement.
- Business Debt Schedule** form as of the same date of the business interim financial statement.
- Cash Flow Projections:** If the operating entity is a new business, or if less than three years' worth of business financial statement or tax returns or if you are relying on projections for repayment ability, please provide detailed monthly cash flow projections for the next two years (with assumptions used.)
- Personal Tax returns:** Full copies of the last three Federal personal tax returns for everyone owning 20% or more of any business involved with this loan application.
- Personal Financial Statements:** All individuals owning 20% or more of any of the entities involved with this loan application must complete and provide a personal financial statement (dated within 60 days). Spouse /Domestic partners completing a joint personal financial statement must both sign the form or, alternatively, individually submit separate signed statements. For your convenience, an SBA version of a personal financial statement is included within the application packet.
- Personal History Statement** (SBA Form 912): This is only required for SBA Loans and is included in this packet. The form must be completed by everyone owning 20% or more of any of the businesses involved with this loan application. As well as all the officers of the operating business (if different) and key employees.
- Cost Documents:** Copies of ALL available project "Cost Documents" i.e., real estate contracts, buy-sell agreement, construction bids or quotes, detailed listing of machinery or equipment to be purchased, cost quotes, etc.
- Affiliate Business Tax Returns & Financial Statements:** Copies of financial information on all affiliated businesses, to include the last three tax returns plus an interim statement dated within the last 60 days (if applicable).
- Copies of a driver's license or other acceptable government-issued form of identification** for anyone owning 20% or more of any of the businesses involved with this loan application.
- Copies of organizational documents for any businesses involved with this loan application** -- i.e., bylaws, articles of incorporation, operating agreements, partnership agreements, etc.

- Completed IRS Form 4506-T for the Applicant Business.** This IRS form, required by law, allows lender to verify that individual business tax returns on file with the IRS match copies of the tax return provided with this loan application.
- Copies of any Proposed or Existing Lease Documents,** including copies of leases with any existing tenants in the building that might be acquired (if applicable).
- Current Property Rent Roll** (if investment property)
- Copy of a Franchise UFOC Disclosure** document and franchise agreement (if applicable)
- Copies of any Existing Environmental Reports or Appraisals on the Property** (if applicable)

Sunovis Financial – Loan Application

Loan Request Information (Please complete All Information to Avoid Delays in Processing Your Application)

Application for:

- Conventional Mortgage
 Construction Loan
 SBA 7 (a)
 SBA 504
 Other

Purpose of Loan: _____

A. Applicant Information

Legal Name of Applicant (Borrower)

DBA (If Applicable)

Tax I.D. Number:

Principle Place of Business Address (not P.O. Box)

City

State

County

Zip

Mailing Address (if Different)

City

State

Zip

Key Contact Name

Bus. Telephone Number

Bus. Fax Number

Email

Date Business Established

Current Ownership (# of years)

State of Registration

Annual Sales

Net Profit Prev. Yr.

Describe Applicant's Product/Service

Number of Employees Now

Number of Employees if Loan is Approved

Website(s):

Type of ownership (select one)

- Proprietorship
- C-Corp.
- S-Corp.
- LLC
- General Partnership
- Limited Partnership
- Professional Association
- Non Profit
- LLP

Who does Applicant currently bank with?

B. Owner's Information

Name: Title:	Address:
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SSN:	% Ownership
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Rent Payment or Mortgage Payment

Name: Title:	Address:
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SSN:	% Ownership
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Rent Payment or Mortgage Payment

Name: Title:	Address:
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SSN:	% Ownership
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Rent Payment or Mortgage Payment

Name: Title:	Address:
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SSN:	% Ownership
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Rent Payment or Mortgage Payment

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C. Project Cost

Purchase Commercial Real Estate	
Construction / Renovation	
Leasehold Improvements	
Acquisition of Machinery / Equipment	
Inventory Purchase	
Working Capital / Fees	
Acquisition of an Existing Business	
Debt Refinance	
Total Project Cost	
Borrower's Down Payment	
Seller Financing	
Loan Request	

D. Commercial Real Estate Property Information

Address:	Will Applicant occupy 51% or more of the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of property	Square feet	Estimated value
Property gross annual revenues	Annual expenses	Number of tenants	Is the property under contract?	Anticipated settlement date

E. Other Information

Escrow Settlement Agent Name:	Agent Phone Number:
Insurance Company Phone #:	Insurance Company Fax #:

Is the seller of the property willing to carry a second trust? (Purchase Only) Yes No

Has the applicant ever declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against them? Yes No

Is the applicant currently under contract with any other mortgage brokers? Yes No

Are any tax obligations, including payroll or real estate taxes past due? Yes No

Is the applicant liable on debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc.? Yes No

Is the applicant currently a defendant in any suit or legal actions? Yes No

Has the applicant or any principal of the applicant ever had government loans (including SBA, student loans, and disaster loans)? Yes No

If you answered yes to any of the above questions, please provide an explanation below.

F. Certification & Signatures

Each of the undersigned hereby instructs, consents and authorizes the Lender/Broker, or any affiliate, subsidiary or assigns to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by lender by a commercial entity of which the undersigned is a principal, member, guarantor, or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party. The Applicant(s), individually and/or by the signature(s) of its authorized representative below, hereby certifies that: the foregoing has been carefully read by the Applicant and is given to the Lender/Broker for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in the Application and any other documents or information submitted in connection with this Application or any other credit request are true and correct statements of the Applicant's financial condition and may be treated by the bank as a continuing statement thereof until replaced by a new Application or until the Applicant specifically notifies the Lender/Broker in writing of any change; and the credit requested herein and any other credit obtained from the Lender/Broker by the Applicant on the basis of the information contained in this Application shall be used solely for the business and commercial purposes. The Applicant and each Guarantor authorize the Lender/Broker to verify at any time any information submitted to the Lender/Broker by or on behalf of the Applicant and/or any Guarantor; obtain further information concerning the credit standing of the Applicant, its representatives and Guarantors; and exchange such credit information with others. The Applicant agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender/Broker to the Applicant shall be mailed or faxed to the Applicant at the address or number shown above. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant.

Unless I/We initial here, the Lender/Broker is hereby authorized to share this application and credit information with its affiliates or other lender, which may consider my/our application for loan approval/purchase. This statement does not limit the Lender/Broker's rights to sell or assign any loans to a third party.

Applicant and each Guarantors initials: _____

_____ Signature (Applicant)	_____ Title	_____ Print Name	_____ Date
_____ Signature (Guarantor)	_____ Title	_____ Print Name	_____ Date
_____ Signature (Guarantor)	_____ Title	_____ Print Name	_____ Date

G. Loan Disclosure Statement

The 7(a) loan program is the primary program through the Small Business Administration (SBA) to assist young, established or start-up companies with financing that they may not otherwise be able to obtain. The loans are made through a bank or lender according to SBA standards, and a portion of the loan is guaranteed by the SBA. The guaranty is against payment default; it does not cover poor decisions by the lender or misrepresentations by the borrower. Participating lenders agree to structure the loans according to the SBA requirements.

1. Sunovis Financial's Role

Sunovis Financial is not a bank and does not make SBA loans directly. Rather, it is a private company whose mission is to help rebuild the American economy by helping small businesses. Sunovis Financial has numerous relationships so we can help match the best lender to your needs. Sunovis team members also assist the borrowers with guidance, advice and assistance in applying for the SBA loans. While Sunovis may charge a loan packaging fee to the borrower, it makes its primary fee income upon a successful closing of the loan, paid by the bank.

This is a specialized area of lending, full of pitfalls and difficulties, and Sunovis' role is to smooth the process and enhance success for the bank and the borrower. However, small business applicants are not required to use the services of a company or agent such as Sunovis Financial to apply for an SBA loan.

2. Process

Sunovis interviews and gets to know the small business applicant, and their needs. Sunovis will discuss options and possibilities, and will interface with the banking network to find the right bank or banks for the loan. The small business applicant applies to a private sector lender, not the SBA directly. Sunovis assists with the application packet and submits it. It is the lender who decides if the loan has merit or not, or if additional information is necessary to consider the loan.

If a lender is unwilling to proceed, the SBA cannot force the bank to offer the loan. Applicants need to meet the lender's criteria and the business must demonstrate merit. Credit is tight in this period of time. What Sunovis offers is assistance to bring about a successful transaction for all parties.

3. Eligibility

Sunovis describes eligibility on its website, and the SBA lists the full criteria on its website. However, here is a good overview of eligibility (<http://www.sba.gov/content/7a-eligibility>). Please again review this information before proceeding, and if you have questions, contact your Sunovis Financial representative. SBA 7 (a) loan eligibility includes:

- Operate as a for-profit entity
- Meet SBA Size Standards (varies by industry. See <http://www.sba.gov/content/small-business-size-regulations>)
- Plan to use the proceeds for an approved purpose
- No excessive funds available from other sources. You will be required to have some down-payment monies.
- Business Plan: A key point is to show that you and your business have the ability to repay the loan on time from current or future projection cash flow. The plan or supporting documents should also show management expertise and dedication/motivated team members working for success.
- Another key point, a statement of history is required from all principals to show ability and willingness to pay debts and abide by laws

4. Ineligible Businesses

Most businesses or industries qualify however there are some that do not. Any business engaged in illegal activities, loan packaging, speculation, multi-level marketing and sales, gambling, investment or a business in which the owner is on parole. Here are some specifics from the SBA about ineligible businesses:

- Firms involved in lending such as banks, factors, finance companies, and others whose business is to trade in money.
 - Pyramid sales plans, where a participant's primary incentive is based on the sales made by a growing number of participants.
 - Real estate investment firms whose real property is to be held for investment purposes.
 - Any firm involved in illegal activity.
 - Charitable, religious or other non-profit institutions, government-owned corporations or cooperatives, and organizations promoting religious objectives.
 - Firms involved in speculative activity such as wildcatting for oil or dealing in commodities futures, rare stamp or coin dealers, etc.
 - Medical marijuana clinics and facilities are ineligible due to federal statutes.
 - Gambling activities, but the rule does not restrict loans to otherwise eligible businesses which obtain less than one-third of their annual gross income from sale of official state lottery tickets under state license or other activity supervised by a state authority.

5. **Eligible Use of Proceeds**

SBA 7(a) loan proceeds may be used to start a new business or to assist in the acquisition, expansion or operations of an existing business. Eligible proceeds include (this is not a comprehensive list and we must defer to the latest SBA rules and regulations for any definitive rule):

- Purchase of building and land for construction, expansion, improving or conversion of business property;
- Purchase of machinery, equipment, furniture, fixtures, supplies and materials;
- Purchase of an existing business;
- Refinancing existing business indebtedness not already structured by an SBA loan;
- Working capital, both short-term and long-term, including payments of accounts payables, inventory purchase, export production, financing against current inventory, etc

6. **Ineligible Use of Proceeds**

The SBA has certain restrictions on 7(a) loan funds which include (but may not include all restricted uses):

- To refinance existing debt where the lender is in a position to sustain a loss and SBA would take over that loss through refinancing;
- To effect a partial change of business ownership or a change that will not benefit the business;
- To repay delinquent state or federal withholding taxes or other such funds that should be held in escrow;
- To permit reimbursement of funds owed to any owner, including any equity injection or capital injection for continuation of the business until the loan supported by the SBA is disbursed;
- For a non-sound business use.

7. **Disclosure about Terms , Conditions and Fees**

The lender will disclose all terms and conditions for the proposed loan, and the specific terms are negotiated by the borrower (and Sunovis Financial) with the bank — but terms are always subject to SBA rules. Here are general terms and conditions of note:

- Loan Amount maximum for the 7(a) is \$5 million, with SBA maximum guaranty exposure at \$3.75 million.
- Loan Maturities are based on the ability to repay and the useful life of the assets financed. The SBA programs are to encourage longer-term small business financing. The maximum for real estate and equipment is 25 years, while other maximum terms may be 7 or 10 years, or less, depending on the details.
- Some loans may be used for a combination of purposes; the maturity may be a blend based on use of proceeds or up to the maximum for the assets class comprising the largest percentage use of proceeds.
- Interest rates are negotiated but the lender is subject to SBA rules, tied to the Prime or LIBOR rate. Interest rates may be fixed or variable
- The SBA charges lenders a guarantee fee and a service fee for each loan approved, in order to offset costs of its program. According to the SBA, for loans of less than \$150,000 a 2% guarantee fee is charged; for loans more than \$150,000 and up to \$700,000 a 3% guarantee fee will be charged; for loans greater than \$700,000 a 3.5% guarantee fee will be charged; and for loans greater than \$1,000,000 an additional 0.25% guarantee fee will be charged for that portion greater than \$1,000,000. The annual servicing fee in 2012 is 0.550% of the outstanding balance of the guaranteed portion of the loan, paid directly by the lender to the SBA, following legislation
- Prohibited fees include processing fees, origination fees, application fees, points, bonus points, etc. The only time a commitment fee may be charged is for a loan made under the Export Working Capital Loan Program.
- Prepayment penalties only apply when a loan has a maturity of 15 years or more and the borrower voluntarily prepays more than 25% of the outstanding balance in the first 3 years of the loan. The penalty would be 5% of the amount during year 1; 3% during year 2; and 1% during year 3.

8. **Excess Personal Liquidity Test**

If the borrower(s) and individuals holding 20% or more ownership interest in the business, and individually have "excessive" personal liquid assets, they may be asked to inject some of these liquid assets into the project before being eligible for the 7(a) loan. The SBA says a general rule on a \$1,000,000 financing project is that any 20% or more owner with more than \$1,000,000 in available cash or publicly traded shares of securities will be asked to inject an amount to reduce the loan portion.

9. **Size Eligibility**

The small business applicant/borrower together with its affiliates generally may not have a tangible net worth in excess of \$15 million and may not have an average net income after taxes in excess of \$5 million. There may be some exceptions to this rule.

10. **Leasing or Expanding Space Rule and "Do It Yourself" Construction**

If an expansion project involved acquiring an existing business, the small business applicant must occupy at least 51% of the building, and the loan proceeds may not be used to finish any portion of the building not being occupied by that small business. On expansion projects involving new construction, the small business applicant must initially occupy 60% or more of the total space, intend to occupy additional space within 3 years and reasonably expect to occupy at least 80% within 10 years. No more than 20% of the building may be permanently leased out.

The SBA does not have a favorable track record of borrowers who are also the project contractor. However, "Do It Yourself" construction and/or installation of machinery, equipment may be permitted if it is justified and documented to show that the borrower is experienced in the type of construction required and is licensed; the cost is the same or less than what a contractor would charge with evidence of 2 unaffiliated and independent bids; and the borrower/contractor will not earn a profit on the construction.

11. **Personal Guarantees and Corporate Guarantees of Borrowers**

Personal guarantees are required from EVERY person owning 20% or more of the business. A personal guarantor is required on EVERY SBA 7(a) loan, even if no one owns more than 20%

12. Life Insurance

Key-person life insurance is typically required on the owners/borrower.

13. Full Disclosure of Bankruptcy, Prior Criminal Arrests & Offenses and Child Support Compliance

Full disclosure of prior bankruptcies is required. Prior criminal arrest or conviction must also be disclosed. Prior bankruptcies, arrests or convictions will not necessarily disqualify an individual from financing. An affidavit will be required to explain and disclose the details. Copies of relevant court documentation will also be provided. In some cases, if two or more misdemeanors have been recorded in the last ten years or any felony convictions made, an SBA fingerprint card will need to be submitted.

The SBA Statement of Personal History MUST be completed by all proprietors, general partners, officers, directors, management members of any LLC, owners of 20% or more equity AND key employees handling

Day-to-day management. Determination of a key person is made on a case-by-case basis. Sunovis can assist on this point. Here are some helpful scenarios of NON-KEY PERSONS. A chef in a restaurant or senior mechanic at a repair shop is not considered a key employee; someone who performs maintenance on equipment, machinery or fixture is not considered a key person; someone managing a shift is not usually a key person; someone who steps in for a short time to manage in the owner's absence is usually not considered a key person; etc

14. Legal Permanent Residents

SBA 7(a) loans are available to businesses owned by those who are not citizens of the U.S. though the processing procedures and terms may vary depending on residency status. The status of the Legal Permanent Resident must be verified due to the existence of fraudulent immigration documents. Noncitizens must provide documentation (copies) of materials proving resident status and a signed and dated permission letter which includes the following statement: *"I authorize the U.S. Citizen and Immigration Service to release information regarding my immigration status to [name of lender]."*

15. Identification and the Patriot Act

To help fight funding of terrorism and money laundering, federal law requires the 7(a) lenders to obtain, verify and record information to identify every person applying for the loan. They will be required to have a copy of identification (such as a driver's license) and require date of birth, address, etc.

16. Equal Credit Opportunity Disclosure

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating on the basis of race, color, religion, national origin, sex, age, marital status, handicap or because the applicant has in good faith exercised any right in the Consumer Credit Protection Act.

17. Indemnification

Applicant agrees to indemnify and hold harmless Sunovis Financial, Inc. and its agents from any or all claims for loss, injury or liability to Applicant, or Applicant's business caused by, or arising from a failure of the Applicant or the Applicant's business to be approved for a loan. This includes the reimbursement of reasonable attorneys' fees and expenses incurred by Sunovis in responding to any such claims. Applicant understands that there are no guarantees or promises made that Applicant's business will be successful in obtaining a loan through Sunovis. The final determination will be made upon the Applicant's financial status, the Lender's underwriting requirements and/or the underwriting requirements or regulations of the Small Business Administration.

18. Financial Privacy

Sunovis Financial is committed to protecting all personal information provided in conjunction with a loan application and commits to collect and disclose only as allowed by law.

I the undersigned acknowledge that I understand the provisions described in this Disclosure Statement as they apply to an application for the SBA 7(a) loan program through Sunovis Financial.

Name

Date

Company:

Signature:



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan.

Return completed form to:
7(a) loans - to the lender processing the SBA application;
504 loans - to the Certified Development Company processing the SBA application;
ALL Disaster loans - to the Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243; and
8(a)/BD - applicants who are individuals claiming social and economic disadvantaged status and their spouses
 - electronically at <http://www.sba.gov> or send hard copy with paper application to either of the two following offices listed below:

Mail to the following address, if your firm is located in one of the states below:	Mail to the following address, if your firm is located in one of the states below:
US Small Business Administration DPCE Central Office Duty Station Parkview Towers 1150 First Avenue 10th Floor, Suite 1001 King of Prussia, PA 19406	US Small Business Administration Division of Program Certification and Eligibility 455 Market Street, 6th Floor San Francisco, CA 94105
MA, ME, NH, CT, VT, RI, NY, PR (Puerto Rico), VI (US Virgin Islands), NJ, PA, MD, VA, WV, DC, DE, GA, AL, NC, SC, MS, FL, KY, TN	IL, OH, MI, IN, MN, WI, TX, NM, AR, LA, OK, MO, IA, NE, KS, CO, WY, ND, MT, UT, SD, CA, HI, GU (GUAM), NV, AZ, WA, AK, ID, OR

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS		LIABILITIES	
	(Omit Cents)		(Omit Cents)
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto)	\$ _____
Accounts & Notes Receivable	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other)	\$ _____
Life Insurance-Cash Surrender Value Only	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Loan on Life Insurance	\$ _____
Stocks and Bonds	\$ _____	Mortgages on Real Estate	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate	\$ _____	Unpaid Taxes	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles - Total Present Value	\$ _____	Other Liabilities	\$ _____
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities	\$ _____
Other Personal Property	\$ _____	Net Worth	\$ _____
(Describe in Section 5)			
Other Assets	\$ _____		
(Describe in Section 5)			
Total	\$ _____	Total	\$ _____

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)*	Other Special Debt

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others.

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders, or Certified Development Companies will rely on this information when making decisions regarding an application for a loan from SBA or an SBA Participating Lender, or for participation in the SBA 8(a) Business Development (BD) program.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than 30 years and/or a fine of not more than \$1,000,000.

NOTICE TO APPLICANTS OR PARTICIPANTS IN THE 8(a) BD PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Any person who misrepresents a business concern's status as an 8(a) Program participant or SDB concern, or makes any other false statement in order to influence the 8(a) certification or other review process in any way (e.g., annual review, eligibility review), shall be: (1) Subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) Subject to civil and administrative remedies, including suspension and debarment; and (4) Ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS

STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in a application for a loan, or concerning an approved loan or loan guaranty, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)

Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension (13 C.F.R. 145)

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.

Request for Transcript of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
▶ Signature (see instructions)	Date	
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)		
▶ Spouse's signature	Date	

Sign Here

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

NOTICES REQUIRED BY LAW

The following is a brief summary of the laws applicable to this solicitation of information.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

Privacy Act (5 U.S.C. § 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrieved by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC § 636 (a) (6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When the information collected on this form indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (2009) for other published routine uses.

Business Profile

Please complete all requested information. Use additional pages if necessary or attach additional relevant information as separate exhibits.

Applicant Business Name

Nature of Business

Outlook for Business

How will this loan benefit your company?

Will funding this loan create new employment opportunities? Yes No If yes, state how:

Customer Profile: What are the primary markets who use your products?

List key customers

List geographic sales areas

List major competitors

List major suppliers

Future Plans: What is your growth strategy? (Rapid >10%, moderate, or maintain market position)

What are the impediments that may impact your success?

Major Past Accomplishments: How does your business differ from the competition? What are your competitive advantages?

Management Resume

Please fill in all spaces. If an item is not applicable, please indicate as such. You may include additional relevant information on a separate exhibit. Sign and date where indicated.

Personal Information

Name:	SSN:		
Date of Birth:	Place of Birth		
Residence Telephone #	Business Telephone #		
Residence Address	City	State	Zip Code
From	To present date		
Previous Address	City	State	Zip Code
From	To		
Spouse's Name	SSN:		
Are you employed by the U.S. Government? <input type="checkbox"/> Yes <input type="checkbox"/> No	Agency/Position		
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, give Alien Registration Number		

Education

High School/College/Trade School Name & Location	Dates Attended	Major	Degree/Certificate

Military Service Background

Branch of Service	Date of Service
-------------------	-----------------

Work Experience (List chronologically with present employer)

Company Name	Location		
Date of Employment	From	To	Title
Duties			

Company Name		Location	
Date of Employment	From	To	Title

Duties

Company Name		Location	
Date of Employment	From	To	Title

Duties

Company Name		Location	
Date of Employment	From	To	Title

Duties

Signature _____

Date _____

Business Debt Schedule

Furnish the following information on all installment debts, contracts, notes, and mortgage payable. Do not include accounts payable or accrued liabilities. Indicate any loans to be paid off with the new loan proceeds.

Business Name: _____

Date: As of _____ (Should match the financial statement to be submitted)

Creditor Name/Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Security	Current or Delinquent

Total Balance* _____ Total Monthly Payment _____

*Totals must agree with the balance shown on the current Financial Statement

Signature _____

Title _____

Date Signed _____

Rent Roll

Unit #	Unit Type	Tenant Name	Square Feet	Monthly Rent	Term: Start	Term: End	Comments (Renewals, Rent Increases, Etc.)

Total: _____

Rent Roll Certification

I/We certify that the attached rent roll(s) dated _____ for the property located at _____
Is/true and correct.

Signature _____

Title _____

Date Signed _____

