

U.S. Small Business Administration
APPLICATION FOR BUSINESS LOAN

Individual			Full Address			
Name of Applicant Business					Tax I.D. No. or SSN	
Full Street Address of Business					Tel. No. (inc. Area Code)	
City		County		State	Zip	Number of Employees (Including subsidiaries and affiliates) At Time of Application _____ If Loan is Approved _____ Subsidiaries or Affiliates _____ (Separate from above)
Type of Business				Date Business Established		
Bank of Business Account and Address						

Use of Proceeds: (Enter Gross Dollar Amounts Rounded to the Nearest Hundreds)	Loan Requested	Loan Requested	Loan Requested
Land Acquisition		Payoff SBA Loan	
New Construction/ Expansion Repair		Payoff Bank Loan (Non SBA Associated)*	
Acquisition and/or Repair of Machinery and Equipment		Other Debt Payment (Non SBA Associated)	
Inventory Purchase		All Other	
Working Capital (Including Accounts Payable)		Total Loan Requested	
Acquisition of Existing Business		Term of Loan - (Requested Mat.)	_____ Yrs.

CURRENT AND PREVIOUS SBA AND OTHER GOVERNMENT DEBT: Complete the chart below if you, your business, any principal of your business, any affiliate of your business, any other business currently owned by a principal, or any business previously owned by you or a principal of your business has received or applied for any direct or guaranteed financial assistance from the Federal Government, including student loans and disaster loans. All current, previous, and pending Government debt must be listed, including loans that have been paid in full or those that resulted in a loss to the Government. (Note: Loans that resulted in a loss to the Government include loans that were charged off, compromised, or discharged as a result of bankruptcy. The amount of the loss is the outstanding principal balance of the loan that the Government had to write off after all collection activities (including compromise) were finalized.)

Name of Agency	Borrower's Name	Original Amount of Loan	Date of Application	Loan Status	Outstanding Balance	Amount of Loss to the Gov't.
Agency Loan #						
#		\$			\$	\$
#		\$			\$	\$
#		\$			\$	\$

ASSISTANCE: Did you commit to pay -- or have you paid -- anyone (including the lender) to assist you in either obtaining this loan (such as a broker, consultant or referral agent) or in preparing the application or application materials for this loan (such as a loan packager)? Yes [] No []
If "yes," complete SBA Form 159 (7a) - (Fee Disclosure Form and Compensation Agreement) for each party that was paid or will be paid.

NOTE: The estimated burden completing this form is 12.0 hours per response. You will not be required to respond to collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington, D.C. 20416 and Desk Office Small Business Administration, Office of Management and Budget, New Executive Office Building, room 10202 Washington, D.C. 20503. OMB Approval (3245-0016).
PLEASE DO NOT SEND FORMS TO OMB. SUBMIT COMPLETED APPLICATION TO LENDER OF CHOICE.

ALL EXHIBITS MUST BE SIGNED AND DATED BY PERSON SIGNING THIS FORM

BUSINESS INDEBTEDNESS: Furnish the following information on all outstanding installment debts, contracts, notes, and mortgages payable. Indicate by an asterisk (*) items to be paid by loan proceeds and reason for paying them. (Present balance should agree with the latest balance sheet submitted).

To Whom Payable	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	Monthly Payment	Security	Current or Past Due
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		

MANAGEMENT (Proprietor, partners, officers, directors all holder of outstanding stock - 100 % of ownership must be shown). Use separate sheet if necessary.

Name and Social Security number and Position/Title	Complete Address	% Owned	*Gender
			*Veteran Status Veteran Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, service-disabled? Yes <input type="checkbox"/> No <input type="checkbox"/>
Race*: Amer. Ind./Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/Afr.-Amer. <input type="checkbox"/> Native Haw./Pacific Islander <input type="checkbox"/> White/Cauc. <input type="checkbox"/>			*Veteran Status Veteran Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, service-disabled? Yes <input type="checkbox"/> No <input type="checkbox"/>
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*This data is collected for statistical purpose only. It has no bearing on the credit decision. Disclosure is voluntary. One or more boxes for race may be selected.

For Guaranty Loans please provide an original and one copy (Photocopy is Acceptable) of the Application Form and all Exhibits to the participating Lender. For Direct Loans submit one original copy of the application and Exhibits to SBA.

1. Submit SBA Form 912 (State of Personal History) for each proprietor (if sole proprietorship), partner (if a partnership), and by each officer, director, and owner of 20% or more of the company's stock (if a corporation, limited liability company or development company).
2. If your collateral consists of (A) Land and Building, (B) Machinery and Equipment, (C) Furniture and Fixtures, (D) Accounts Receivable, (E) Inventory, (F) Other, please provide an itemized list that contains serial and identification numbers for all articles that had an original value greater than \$5,000. Include a legal description of Real Estate offered as collateral. Label it Exhibit A.
3. Furnish a signed current personal balance sheet (SBA Form 413 may be used for this purpose) for (1) each proprietor; or (2) each limited partner who owns 20% or more interest and each general partner; or (3) each stockholder owning 20% or more of voting stock. Include the assets and liabilities of the spouse and any minor children.

Also, include the tax i.d. number [EIN or Social Security Number (SSN)] Label it Exhibit B.

4. Include the financial statements listed below: a,b,c for the last three years; also a,b,c, and d as of the same date, - current within 90 days of filing the application; and statement e, if applicable. All information must be signed and dated. (a) Balance Sheet; (b) Profit and Loss Statement (if not available, explain why and substitute Federal income tax forms); (c) Reconciliation of Net Worth; (d) Aging of Accounts Receivable and Payable (summary); (e) Projection of earnings for at least one year where financial statements for the last three years are unavailable or when SBA requests them, Label it Exhibit C. (Contact SBA for a referral if assistance with preparation is wanted.)
5. Provide a brief history of your company and a paragraph describing the expected benefits it will receive from the loan. Label it Exhibit D.
6. Provide a brief description similar to a resume of the education, technical and business background for all the people listed under Management. Label it Exhibit E.

AGREEMENTS AND CERTIFICATIONS

AGREEMENTS

By signing below you agree to the following:

(a) Agreements of non-employment of SBA Personnel. I agree that if SBA approves this application I will not, for at least two years, hire as an employee or consultant anyone that was employed by the SBA during the one year period prior to the loan disbursement.

(b) Waiver of Claims. As consideration for any Management, Technical, and/or Business Development Assistance that may be provided, I waive all claims against SBA and its consultants.

(c) Criminal Background. I authorize the SBA's Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for assistance under the Small Business Act.

(d) Reimbursement of Expenses. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, credit reports, etc., performed by non-SBA personnel provided I have given my consent.

(e) Reporting. I agree to report to the SBA Office of the Inspector General, Washington, DC 20416 any federal government employee who offers, in return for any type of compensation, to help get this loan approved.

READ THE FOLLOWING CAREFULLY -- FALSE STATEMENTS ARE SUBJECT TO CRIMINAL PROSECUTION:

If you knowingly make a false statement, you can be fined up to \$250,000 and/or imprisoned for not more than five years under 18 USC 1001; if submitted to a Federally insured institution, under 18 USC 1014 by Imprisonment of not more than twenty years and/or a fine of not more than \$1,000,000.

CERTIFICATIONS:

By signing below you certify as to the following:

(a) All information in this Application and the Exhibits is true and complete to the best of your knowledge. You understand that this information is being submitted to a lender and SBA so they can decide to make a loan or give a loan guaranty, and that the lender and SBA are relying on this information.

(b) You have not paid anyone employed by the Federal Government for help in getting this loan. You understand that you do not need to pay any other third-party for assistance in locating a lender or preparing this Application or Exhibits, and you certify that you will disclose all parties that were paid for such assistance to the Lender and will complete the SBA Form 159 for all such persons.

(c) I have read a copy of the "Statements Required By Law And Executive Order," which is attached to this application and agree to comply with the requirements in this Notice.

If Applicant is a proprietor or general partner, sign below.

By: _____

If Applicant is a Corporation, sign below:

Corporate Name and Seal

Date

By: _____ Signature of President

Attested by: _____ Signature of Corporate Secretary

7. Submit the names, addresses, tax I.D. number (EIN or SSN), and current personal financial statement of any co-signers who are not otherwise affiliated with the business and any guarantors for the loan not covered by 3. above. Exhibit E.

8. Include a list of any machinery or equipment or other non-real estate assets to be purchased with loan proceeds and the cost of each item as quoted by the seller. Include the seller's name and address. Exhibit G.

9. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? [] Yes [] No If yes, please provide the details as Exhibit H.

10. Are you or your business involved in any pending lawsuits? [] Yes [] No If yes, provide the details as Exhibit I.

11. Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender? [] Yes [] No If yes, please provide the name and address of the person and the office where employed. Label this Exhibit J.

12. Does your business, its owners of majority stockholders own or have a controlling interest in other businesses? [] Yes [] No If yes, please provide their names and the relationship with your company along with financial data requested in question 4. Label this Exhibit K.

13. Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest? [] Yes [] No If yes, provide details on a separate sheet of paper. Exhibit L.

14. Is your business a franchise? [] Yes [] No If yes, include a copy of the franchise agreement and a copy of the FTC disclosure statement supplied to you by the Franchisor. Label this Exhibit M.

CONSTRUCTION LOANS ONLY

15. Include as a separate exhibit the estimated cost of the project and a statement of the source of any additional funds. Label this Exhibit N.

16. Provide copies of preliminary construction plans and specifications. Label this as Exhibit O. Final plans will be required prior to disbursement.

EXPORT LOANS

17. Does your business currently export, or will it start exporting, pursuant to this loan (if approved)? Check here: [] Yes [] No

18. If you answered yes to item 17, what is your estimate of the total export sales this loan would support? \$ _____

19. Would you like information on Exporting? Check here: [] Yes [] No

COUNSELING/TRAINING

20. Have you received counseling or training from SBA (e.g., SCORE, ACE, SBDC, WBC, etc.)? Check here: [] Yes [] No

SUBMIT COMPLETED APPLICATION TO LENDER OF CHOICE.

Other than the person that signed on page 3, each Partner, each Stockholder owning 20% or more, and each Guarantor must sign below. In addition, if a husband and wife collectively own 20% or more of a company, each spouse must also sign. No one should sign more than once.

Business Name: _____

APPLICANT'S CERTIFICATION

READ THE FOLLOWING CAREFULLY -- FALSE STATEMENTS ARE SUBJECT TO CRIMINAL PROSECUTION:

If you knowingly make a false statement, you can be fined up to \$250,000 and/or imprisoned for not more than five years under 18 USC 1001; if submitted to a Federally insured institution, under 18 USC 1014 by Imprisonment of not more than twenty years and/or a fine of not more than \$1,000,000.

By signing below you certify as to the following:

(a) You have reviewed (1) the responses to the question about debt on page 1 of the application; (2) the responses to questions 11,12, and 13 (application-page 3), and (3) any financial statement that you were required to complete as Exhibit B or F to the application and **certify that as to you personally all information in this Application and Financial statement is true and complete to the best of your knowledge.** You acknowledge that this information is being submitted to a lender and SBA so they can decide to make a loan or give a loan guaranty, and that the lender and SBA are relying on this information.

(b) You have read a copy of the "Statements Required By Law and Executive Order," which is attached to this application and agree to comply with the requirements in this Notice.

Signature Date
Check all that apply: guarantor owner-indicate percentage owned: [] partner-indicate whether general or limited

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