

LOAN APPLICATION CHECKLIST

Thank you for your time and the interest you have expressed in BrandBank. In order for us to begin processing your loan request and to help simplify the application process, please provide the following information:

GENERAL INFORMATION – REQUIRED FOR ALL LOAN REQUESTS

SBA Forms Included In This Application for All Loan Requests

- Commercial Loan Application (pg 2-3)
- Business Information (pg 4)
- Project Cost Worksheet (pg 5)
- Management Resume (pg 6: from each individual who owns at least 20% percent of the business, as well as any guarantor(s) or day-to-day manager(s))
- SBA Form 413 (pg 7-9: Personal Financial Statement) from each individual who owns at least 20 percent of the business, as well as any guarantor(s)
- SBA Form 1919 (pg 10-15: Borrower Information Form) from each individual who owns at least 20 percent of the business, as well as any guarantor(s) or day-to-day manager(s)

Additional General Information Required for All Loan Requests

- Copy of valid, legible, photo ID from each individual involved, including borrower(s) and guarantor(s) – front and back
- Three years personal federal tax returns from each individual who owns at least 20 percent of the business, as well as any guarantor(s), signed and dated
- Business Entity Registration Documents as appropriate:
 - Partnership Agreement
 - Articles of Incorporation and By-Laws
 - Articles of Organization (Limited Liability Company)
 - Operating Agreement and Trade Name registration
- Dun & Bradstreet DUNS Number - To obtain visit:
<https://iupdate.dnb.com/iUpdate/companylookup.htm>
- Affiliate Company
(Please provide if you own or have controlling interest in another company)
 - Three years business federal tax returns, signed and dated
 - Interim balance sheet and income statement no more than 60 days old, signed and dated
 - Business debt schedule (pg 17)
- Construction Bids or Estimates (if applicable)
- Equipment Bids or Estimates (if applicable)

ADDITIONAL INFORMATION REQUIRED FOR A START-UP BUSINESS

- Business plan which must include two years of income projections, proposed balance sheet, statement of sources and use of proceeds
- Evidence of cash injection, including copy of bank statements, investment account statements, and/or cancelled checks

ADDITIONAL INFORMATION REQUIRED FOR AN EXISTING BUSINESS

- Three years business federal tax returns, signed and dated
- SBA Form 4506-T (pg 16: Request for Transcript of Tax Return), signed and dated
- Interim balance sheet, income statement and business debt schedule (pg 17), no more than 60 days old, signed and dated

ADDITIONAL INFORMATION REQUIRED FOR A BUSINESS ACQUISITION

- Three years business federal tax returns, signed and dated by seller
- Interim balance sheet and income statement, no more than 60 days old, signed and dated by seller
- SBA Form 4506-T (pg 16: Request for Transcript of Tax Return), signed and dated by seller
- Copy of Purchase Agreement

| Primary Applicant | | | | | |
|---|-------|----------|--------------------------------|-------|----------|
| Entity Name or Individual (Sole Proprietorship) | | | Federal Tax ID or SSN | | DOB |
| Legal Address | | | Mailing Address (if different) | | |
| City | State | ZIP Code | City | State | ZIP Code |
| Telephone | | | Email Address | | |

| Business Information | | | |
|--|-------|--|-----------------------------|
| Business ownership type: Sole Proprietorship/ Individual <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Other <input type="checkbox"/> | | | Number of years in business |
| Owner (1) | Title | | % Owned |
| Owner (2) | Title | | % Owned |
| Owner (3) | Title | | % Owned |
| Owner (4) | Title | | % Owned |

| Loan Information | |
|---------------------------|---|
| Type of Credit Requested: | Term Loan <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction <input type="checkbox"/> Equipment Revolver <input type="checkbox"/> Other <input type="checkbox"/> |
| Terms Requested: | Amount Requested \$ _____ |
| Purpose/Use of Funds | _____ |
| Collateral Provided | _____ |

| Co-Applicant or Guarantor | | | | | |
|-----------------------------|-------|----------|--------------------------------|-------|----------|
| Co-Applicant/Guarantor Name | | | Federal Tax ID or SSN | | DOB |
| Legal Address | | | Mailing Address (if different) | | |
| City | State | ZIP Code | City | State | ZIP Code |
| Telephone | | | Email Address | | |

| Co-Applicant or Guarantor | | | | | |
|-----------------------------|-------|----------|--------------------------------|-------|----------|
| Co-Applicant/Guarantor Name | | | Federal Tax ID or SSN | | DOB |
| Legal Address | | | Mailing Address (if different) | | |
| City | State | ZIP Code | City | State | ZIP Code |
| Telephone | | | Email Address | | |

Co-Applicant or Guarantor

| | | | | | |
|-----------------------------|-------|----------|--------------------------------|-------|----------|
| Co-Applicant/Guarantor Name | | | Federal Tax ID or SSN | | DOB |
| Legal Address | | | Mailing Address (if different) | | |
| City | State | ZIP Code | City | State | ZIP Code |
| Telephone | | | Email Address | | |

Co-Applicant or Guarantor

| | | | | | |
|-----------------------------|-------|----------|--------------------------------|-------|----------|
| Co-Applicant/Guarantor Name | | | Federal Tax ID or SSN | | DOB |
| Legal Address | | | Mailing Address (if different) | | |
| City | State | ZIP Code | City | State | ZIP Code |
| Telephone | | | Email Address | | |

Equal Credit Opportunity Notice

The federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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 assistant program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Reserve Consumer Help Center, P O Box 1200, Minneapolis, MN 55480. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your Commercial Loan Officer at BrandBank, P. O. Box 1110, Lawrenceville, GA 30046, 770-963-9224 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant's Representations and Warranties

The information contained in the Application and in all accompanying materials (collectively referred to as "this Application") is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of the Applicant(s) guaranteeing credit for others. Applicant(s) acknowledges that representation made in the Application will be relied upon by Creditor in its decision to grant such credit. This Application is true and correct in every detail. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained in this Application and to determine the creditworthiness of Applicant(s). A consumer credit report may be ordered in connection with this application and subsequently with any update, renewal, or extension of credit. Upon your request, you will be informed whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Application. Creditor is further authorized to answer any questions about Creditor's credit experience about Applicant(s). (Applicant(s) are aware that any knowing or willful false statements listed in this Application for the purpose of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. § 1014, and may result in a fine or imprisonment or both.)

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF THE APPRAISALS

We may order an appraisal to determine the property value and charge you for this appraisal. In the event the Bank secures this loan request by a first lien on a dwelling, we will promptly give you a copy of any appraisal, even if your loan does not close.
You can pay for an additional appraisal for your own use at your own cost.

*****REQUIRED FIELD FOR JOINT APPLICATIONS*****

We intend to apply for joint credit on this request

| | | |
|---------------------------------|---------------------------------|---------------------------------|
| _____ | _____ | _____ |
| Primary Applicant Initials | Co-Applicant/Guarantor Initials | |
| _____ | _____ | _____ |
| Co-Applicant/Guarantor Initials | Co-Applicant/Guarantor Initials | Co-Applicant/Guarantor Initials |

By signing below, each applicant declares that he/she has read and understands the statement above.

| | | |
|---------------------------|-----------------------------|-------|
| Primary Applicant | _____ | _____ |
| | Authorized Signer and Title | Date |
| Co-Applicant or Guarantor | _____ | _____ |
| | Authorized Signer and Title | Date |
| Co-Applicant or Guarantor | _____ | _____ |
| | Authorized Signer and Title | Date |
| Co-Applicant or Guarantor | _____ | _____ |
| | Authorized Signer and Title | Date |
| Co-Applicant or Guarantor | _____ | _____ |
| | Authorized Signer and Title | Date |

Business Information

Borrower:

DBA:

Tax ID:

Entity Type: S Corp C-Corp Limited Liability Company
 Partnership Sole Proprietorship

Street Address:

City: **State:** **Zip:**

Loan Request Type: (select all that apply)

Purchase Real Estate Construction Purchase Equipment
 Purchase Inventory Franchise Fee Business Acquisition
 Debt Refinance Working Capital Other:

Business Description/History:

Competitive Advantage:

Do you plan to expand the business?

- Yes, immediate plans
- Yes, in the future
- No

If 'Yes', provide detail:

Will the loan result in your business hiring additional employees?

- Yes, immediate plans Full Time _____ Part Time _____
- Yes, in the future Full Time _____ Part Time _____
- No

If 'Yes', provide detail:

Print Name

Signature

Title

Date



Management Resume

All owners, partners and stockholders with 20% or more ownership and any key managers should complete this form. Please fill in all spaces. Use first, middle, maiden and last names. Please indicate if an item is not applicable.

(Copy this page as needed for all parties)

Personal Information:

Full Name: _____ Social Security Number: _____

Date of Birth: _____ Place of Birth: _____

Residence Address: _____

Phone: _____ Email: _____

Are you a US Citizen? Yes No

If no, give Alien Registration Number: _____

Marital Status: Single Married Divorced Widowed Number of Children: _____

Spouse's Name: _____ Social Security Number: _____

Education:

| College/Technical Training (Name & Location) | Dates Attended | Major | Degree/Certificate |
|---|----------------|-------|--------------------|
|---|----------------|-------|--------------------|

| | | | |
|--|--|--|--|
| | | | |
| | | | |

Military Service Background

Branch of Service: _____ Dates of Service: _____

Honorable Discharge? _____ Rank at Discharge _____ Grade: _____

Work Experience *(List chronologically beginning with present employment)*

Have you ever been employed by the US Government? Yes No Agency / Position:

Company Name & Location: _____

Dates of Employment: From: _____ To: _____ Title: _____

Duties: _____

Company Name & Location: _____

Dates of Employment: From: _____ To: _____ Title: _____

Duties: _____

Company Name & Location: _____

Dates of Employment: From: _____ To: _____ Title: _____

Duties: _____

Print Name

Signature

Title

Date





PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety.

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:

For 7(a) loans: the lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

| | |
|-------------|-----------------------|
| Name | Business Phone |
|-------------|-----------------------|

| | |
|---------------------|-------------------|
| Home Address | Home Phone |
|---------------------|-------------------|

| |
|------------------------------------|
| City, State, & Zip Code |
|------------------------------------|

| |
|-----------------------------------|
| Business Name of Applicant |
|-----------------------------------|

| ASSETS (Omit Cents) | LIABILITIES (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 \$ _____ |
| (Describe in Section 8) | Loan(s) Against 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.....\$ _____ | Other Liabilities.....\$ _____ |
| (Describe in Section 5, and include Year/Make/Model) | (Describe in Section 7) |
| Other Personal Property.....\$ _____ | Total Liabilities.....\$ _____ |
| (Describe in Section 5) | Net Worth.....\$ _____ |
| Other Assets.....\$ _____ | Total Liabilities & Net Worth \$ _____ |
| (Describe in Section 5) | *Must equal total in assets column. |
| Total Assets \$ _____ | |

| 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 should 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. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

| Names and Addresses 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 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.)

Empty box for providing life insurance details.

I authorize the SBA/Lender/Surety Company 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 or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND 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 or surety bond application. 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 thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

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.

Good Friend Services & Loans LLC

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678-691-1438



BORROWER INFORMATION FORM

For use with all 7(a) Programs

The purpose of this form is to collect identifying information about the applicant, loan request, indebtedness, information about the principals, information about current or previous government financing, and certain other disclosures. The information also facilitates background checks as authorized by the Section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). This form is to be completed by the Small Business Applicant and submitted to an SBA Participating Lender.

To be completed by the following:

(With the exception of guarantors, all parties listed below are considered "Associates" of the small business applicant.)

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation and each officer and director;
- For limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member;
- Any person hired by the business to manage day-to-day operations; and
- Any other person who is guaranteeing the loan.

For clarification regarding any of the questions, you should contact the SBA Participating Lender that will be processing the loan request.

NAME OF BUSINESS APPLYING FOR LOAN ("APPLICANT"): _____

YOUR NAME: _____ TITLE: _____

SOCIAL SECURITY NUMBER: _____ DATE OF BIRTH: _____

PLACE OF BIRTH (City & State or Foreign Country): _____

| | | | | | | |
|-------------|---|---------|--------|------|-----------|--|
| Veteran** | 1=Non-Veteran; 2=Veteran-Other; 3=Service-Disabled Veteran; 4=Not Disclosed. | | | | | |
| Gender** | M=Male; F=Female; N=Not Disclosed | | | | | |
| Race** | 1=American Indian or Alaska Native; 2=Asian; 3=Black or African-American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed | | | | | |
| Ethnicity** | H=Hispanic or Latino; N=Not Hispanic or Latino; Y=Not Disclosed | | | | | |
| Owner | % Owned | Veteran | Gender | Race | Ethnicity | List proprietors, partners, officers, directors, all holders of outstanding stock. 100% of ownership must be shown. Use separate sheet if necessary. Please reference the above codes to complete this table for each owner of the applicant business. More than one race may be selected. |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

**** The gender/race/ethnicity/veteran data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.**

ALL QUESTIONS MUST BE ANSWERED AND ARE SUBJECT TO VERIFICATION BY SBA

- (1) Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?..... Yes ... No
- (2) Have you been arrested in the past six months for any criminal offense?..... Yes ... No
- (3) For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?..... Yes ... No
- (4) Has an application for the loan you are applying for now ever been submitted to SBA or to a Certified Development Company or lender in connection with any SBA program? Yes No

- (5) Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? Yes ... No
- (6) If you are at least a 50% or more owner of the applicant business, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services?..... Yes ... No

If there is a “YES” response to Question 1, 2 or 3, you must complete SBA Form 912 and furnish details on a separate sheet, including dates, location, fines, sentences, whether misdemeanor or felony, dates of parole/probation, unpaid fines or penalties, name(s) under which charged, and any other pertinent information. If “YES” to Question 1, the loan request is ineligible for SBA assistance. If “YES” to Question 3 and you are currently on parole or probation (including probation before judgment), the loan request is ineligible for SBA assistance. If “YES” to Questions 2 or 3, the lender will be required to process a background check and character determination in accordance with the procedures described in SOP 50 10 5. If the charge resulting in a “YES” was a single misdemeanor that was subsequently dropped without prosecution, you must provide documentation from the appropriate court or prosecutor’s office along with the completed Form 912.

If “YES” to Questions 4, 5 or 6, this application may not be submitted to SBA under any delegated or expedited processing method, but must be submitted to the Standard 7(a) Loan Guaranty Processing Center (LGPC) for non-delegated processing. The only exception is an application that was declined under SLA due to the applicant’s credit score may be submitted under SBA Express procedures. Note: This does not mean that your loan will be denied, only that your lender will need to use different SBA procedures to process the loan.

- (7) Are you a U.S. Citizen? Yes ... No
 If “No,” are you a Lawful Permanent resident alien?..... Yes ... No
 Provide Alien Registration Number _____

- (8) Are any of your business’ products or services exported or do you plan to begin exporting as a result of this loan?..... Yes ... No
 If “Yes,” provide the estimated total export sales this loan will support: \$ _____

- (9) Is your business a franchise?..... Yes ... No
 (10) Does the Applicant business have any Affiliates? Yes ... No

Affiliation exists when one individual or entity controls or has the power to control another or when a third party or parties control or have the power to control both. SBA considers factors such as ownership, management previous relationships with or ties to another entity, and contractual relationships when determining whether affiliation exists. The complete definition of affiliation is found at 13 CFR 121.103. (See also, 13 CFR 121.107 and 121.301.) An “Affiliate” includes, for example: (1) a parent company; (2) subsidiaries and other companies that are owned or controlled by the Applicant; (3) companies in which an officer, director, general partner, managing member or party owning 20% or more is also an officer, director, general partner, managing member or 20% or greater owner of the Applicant; (4) companies or individuals with unexercised options to own 50% or more of the Applicant’s stock; and (5) companies that have entered into agreements to merge with the Applicant.

If answered “yes,” attach a listing of all Affiliates to this form.

- (11) Have you, the Applicant, its Affiliates, or any business owned or controlled by you or any Associate ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes student loans and disaster loans.) Yes ... No
 (a) If you answered “Yes” to Question 11, is any of the financing currently delinquent?..... Yes ... No
 (b) If you answered “Yes” to Question 11, did any of this financing ever default and cause a loss to the Government? Yes ... No

- (12) What is the existing number of employees currently employed by the business? _____

- (13) Number of jobs to be created as a result of the loan? _____ Number of jobs that will be retained as a result of the loan that would have been lost otherwise? _____

- (14) Have you or the Applicant used (or intend to use) a packager, broker, accountant, lawyer, etc.to assist in (a) preparing the loan application or any related materials and/or (b) referring the loan to the lender?..... Yes ... No
 If answer is “Yes,” a SBA [Form 159](#) will need to be completed by the Applicant and the lender.

- (15) Will more than \$10,000 of the loan proceeds be used for construction? Yes ... No
 If answer is "Yes," a SBA [Form 601](#) will need to be completed.
- (16) Are any of the Applicant's revenues derived from gambling or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? Yes ... No
- (17) Is the loan request for a Community Advantage Pilot Program loan? Yes "P"
 If yes, you are required to fill out the attached Community Advantage Addendum.

SBA may not provide financial assistance to an applicant where there is any appearance of a conflict of interest with an SBA or other governmental employee. If any of the questions below are answered "False", this application may not be submitted under any delegated or expedited processing method, but must be submitted to the LGPC for non-delegated processing. Note: This does not mean that your loan will be denied, only that your lender will need to use different SBA procedures to process the loan.

- (18) No SBA employee, or the household member (see definition at * below) of an SBA employee, is a sole proprietor, partner, officer, director, or stockholder with a 10 percent or more interest, of the Applicant. [13 CFR 105.204] True ___ False ___
- (19) No former SBA employee, who has been separated from SBA for less than one year prior to the request for financial assistance, is an employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant. [13 CFR 105.203] True ___ False ___
- (20) No member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government, is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or household member of such individual, of the Applicant. [13 CFR 105.301(c)] True ___ False ___
- (21) No Government employee having a grade of at least GS-13 or higher is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant. [13 CFR 105.301(a)] True ___ False ___
- (22) No member or employee of a Small Business Advisory Council or a SCORE volunteer is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant. [13 CFR 105.302(a)] True ___ False ___

* A "household member" of an SBA employee includes: a) the spouse of the SBA employee; b) the minor children of said individual; and c) the blood relatives of the employee, and the blood relatives of the employee's spouse who reside in the same place of abode as the employee. [13 CFR 105.201(d)]

Please read the following restrictions regarding use of federal financial assistance programs. If you understand them fully and agree to them, sign your name at the end of this document.

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 an application for a loan, or concerning an approved loan or loan guarantee, 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 (13 C.F.R. 112, 113, 117) -- 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) -- 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. 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.

By Signing Below, You Make the Following Representations, Authorizations and Certifications

REPRESENTATIONS AND AUTHORIZATIONS: I represent that I have read the items above and I understand them. I represent that I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this notice. I further represent that all SBA loan proceeds will be used only for business related purposes as specified in the loan application and, to the extent feasible, to purchase only American-made equipment and products. I authorize the SBA Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

CERTIFICATION AS TO ACCURACY: I certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that the penalty for knowingly making a false statement to obtain a guaranteed loan from SBA is that I may be fined up to \$250,000 and/or be put in jail for up to 5 years under 18 USC § 1001 and if false statements are submitted to a Federally insured institution, I may be fined up to \$1,000,000 and/or be put in jail for up to 30 years under 18 USC § 1014.

Signature

Date

Print Name

NOTE: According to the Paperwork Reduction Act, you are not required to respond to this collection of information unless it displays a currently valid OMB Control Number. The estimated burden for completing this form, including time for reviewing instructions, gathering data needed, and completing and reviewing the form is 9 minutes per response. Comments or questions on the burden estimates should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Rm. 10202, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**



OMB No. 1545-1872

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 "Get a Tax Transcript..." under "Tools" 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 tax 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 1120-A, Form 1120-H, Form 1120-L, 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 10 business 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 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

_____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

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

Business Debt Schedule

Provide information for all business installment debts, contracts, notes, and mortgages payable. Any debts to be refinances with SBA loan proceeds should be marked with an asterisk (*) and a reason why the refinance is needed.

Company Name:

Date as of:

| Creditor Name / Address | Original Amount | Loan Date | Present Balance | Est. Value | Int. Rate | Maturity Date | Monthly Payment | Current / Delinquent | Collateral / Security / Address if Real Estate |
|-------------------------|-----------------|-----------|-----------------|------------|-----------|---------------|-----------------|----------------------|--|
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Total Present Loan Balances:

Total Monthly Payments:

List all previous government loans, even if fully repaid in this section:

| Name of Agency | Original Amount of Loan | Interest Rate of Request | Approved / Declined | Current Balance | Current / Past Due |
|----------------|-------------------------|--------------------------|---------------------|-----------------|--------------------|
| | | | | | |
| | | | | | |

Print Name

Signature

Title

Date

