

SBA LOAN APPLICATION

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

GENERAL BUSINESS INFORMATION

FULL LEGAL NAME OF COMPANY/BORROWER

TAX ID# OR SSN

BUSINESS PHONE

EMAIL ADDRESS

STREET ADDRESS

CITY

COUNTY

STATE

ZIP

BILLING ADDRESS (IF DIFFERENT THAN ABOVE) CITY

COUNTY

STATE

ZIP

PROPOSED BUSINESS ADDRESS

CITY

COUNTY

STATE

ZIP

LEASE INFORMATION

NAME OF LANDLORD

MONTHLY RENT

REMAINING TERM ON LEASE

RENEWAL OPTION?

YES

NO

Loan Request \$ _____ (estimated)

Use of Proceeds (check all that apply):

Purchase Commercial Real Estate

Construction / Tenant Improvements

Business Acquisition

Stock / Membership Purchase

Partner Buyout

Purchase Equipment

Purchase Inventory

Debt Refinance

Working Capital

Other _____

COMPANY OWNERSHIP

The SBA requires information on ALL owners, principals, and officers of the company regardless of ownership percentage even if the individual/entity is not guaranteeing the loan. Completing the section below does not imply that the Individual or Entity will be required to provide a guaranty. If there is not enough space provided, please list remaining owners on a separate sheet.

NAME	ADDRESS	SSN/EIN	% OF OWNERSHIP

AFFILIATES

List below all business concerns which the applicant or any of the individuals/entities listed in the ownership section above have an interest in. If there is not enough space provided, please list remaining affiliates on a separate sheet.

NAME OF BUSINESS	NAME OF OWNER	% OF OWNERSHIP	DOES THIS AFFILIATE HAVE ANY SBA DEBT?

COLLATERAL

Type of Collateral (Commercial Real Estate, Residential Real Estate, Equipment, Vehicles etc.)	Name of Owner (on title)	Value of collateral	Address or location of collateral	Amount of existing liens

ADDITIONAL INFORMATION

- Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? Yes* No
- Are you or your business involved in any pending lawsuits? Yes* No
- Does any applicant or their spouse or any member of their 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
- Does your business presently, or will it as a result of this loan, engage in export trade? Yes* No
- Does the company or any owner own title to a patented, trademarked, or copyrighted product? Yes* No
- Do you currently have, or have you ever applied or received any previous or existing SBA or other Federal Government Debt? Yes* No

*If Yes, please provide details on an additional sheet.

DISCLOSURES

Denial Rights Notice

If your gross revenues for the prior year were less than \$1 million and Tandem Bank (the “Bank”) denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement within 60 days from the date you are notified of the Bank’s decision, please contact: Tandem Bank, 2356 Main Street, Tucker, GA 30084. The Bank will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Equal Credit Opportunity Notice

The Federal Equal Credit Opportunity Act prohibits creditor from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract): because all or a 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, the Federal agency that administers compliance with this law concerning Tandem Bank is: FDIC Consumer Response Center, 1100 Walnut Street Box #11, Kansas City, MO 64106.

Right to Receive Copy of Appraisal Notice

If applicable, Tandem Bank may order an appraisal to determine the property’s value and charge you for the appraisal. The Bank 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.

Loan Electronic Communication Disclosure

The Electronic Communication Disclosure applies to the loan the you have requested. Communication means any authorization, agreement, disclosure, notice, or other information related to your loan, including but not limited to information that we are required by law to provide to you in writing. Please click on above link to review.

I/We, the undersigned, acknowledge and understand my/our rights and/or obligations under the following: Denial Rights Notices, Equal Credit Opportunity Notice, Right to Receive Copy of Appraisal Notice and Loan Electronic Communication Disclosure.

DISCLOSURES

The information contained in this statement is provided to induce Tandem Bank (the “Bank”) to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit to the undersigned or to accept a guarantee from the undersigned.

I/We, the undersigned, hereby authorize SBA and/or Tandem Bank to make inquiries as necessary to verify the accuracy of the information and statements made to SBA and/or Tandem Bank and to determine my credit worthiness. I certify the statements and information contained in all documentation provided are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). It is understood that a photocopy of this form will also serve as authorization.

Borrower

Entity Name: _____

By: _____

(Printed Name)

Signature: _____

(Authorized Officer)

Date: _____

Co-Borrower

Entity Name: _____

By: _____

(Printed Name)

Signature: _____

(Authorized Officer)

Date: _____

Guarantors (Individuals & Entities)

Signature: _____

Print Name: _____

Address: _____

SSN: _____

Date: _____

Signature: _____

Print Name: _____

Address _____

SSN: _____

Date: _____

Signature: _____

Print Name: _____

Address: _____

SSN: _____

Date: _____

Signature: _____

Print Name: _____

Address _____

SSN: _____

Date: _____

Signature: _____

Print Name: _____

Address: _____

SSN: _____

Date: _____

Signature: _____

Print Name: _____

Address _____

SSN: _____

Date: _____