



**SBA 7(a) Commercial  
Loan Application Package**

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# APPLICATION CHECKLIST

This checklist has been provided to assist you in gathering the necessary information for the credit evaluation of your loan request. Please note that all items must contain an original signature and date. Complete information will be necessary to process your application.

- Application (including Authorization to Release Information)\*** - must show 100% ownership
- SBA Form 1919\***- for all Borrowers & Guarantors with 20% or more ownership; may also be required for key employees (determination to be made in Underwriting)
- Personal Financial Statement (SBA Form 413)\*\*** - within 90 days
- Management Resume, Bio or Curriculum Vitae\*\*** - for all Guarantors with 20% or more ownership; for business acquisition/change of ownership requests, a resume detailing transferable management experience is required
- Business Tax Return (Borrower)** – most recent three (3) years filed
- Personal Tax Return (Each Guarantor with 20% or more ownership)** – most recent three (3) years filed
- Year to Date Interim Financial Statements** – both with same date, within 90 days, including Profit & Loss and Balance Sheet. **Also, please include a comparable interim statement from the prior year.**
- Aging of Accounts Receivable and Accounts Payable Summary (corresponding to dates of interim financial statements)** - Please attach current internally generated A/R and A/P aging. (Include for affiliate business as well.)
- Business Debt Schedule\*\*** - must have same 'as of date' and loan balances must match Interim Balance Sheet
- Business Equipment/Asset List\*\*** – within 90 days; if list includes any unencumbered vehicles, additional documents will be requested by Closer
- Articles of Organization/Incorporation (Filed)** – DBA Filing (if applicable)
- History of Business Form\*\***
- Business Tax Returns for each Affiliate (if applicable)** – most recent three (3) years filed
- Affiliate Year to Date Interim Financial Statements** – both with same date, within 90 days, including Profit & Loss and Balance Sheet.
- Affiliate Business Debt Schedule\*\*** - must have same 'as of date' and loan balances must match Interim Balance Sheet
- Current Commercial Mortgage Statement** (only applicable if owner occupied) - within 90 days; additional documents will be requested by Closer
- Lease(s)** – complete copies of all existing (must be current and executed) or proposed leases..

# APPLICATION CHECKLIST

## If your loan request involves **commercial real estate** you will also need to provide:

- Purchase Contract/Buy-Sell Agreement**
- Environmental Questionnaire\*** (to be completed by Seller)
- If your project involves new construction** – Provide copy of the construction contract (a draft is acceptable) and a copy of the plans & specifications for the proposed project. If your project is in the early stages of development, please provide a preliminary cost analysis.
- If your project involves refinancing** – Provide a copy of each Note, Security Agreement, Deed or Deed of Trust, as applicable. (if real estate is to be refinanced) for each debt being refinanced

## If your loan request involves **renovations or improvements to a leased (vs. owned) location** you will also need to provide:

- Contracts/Agreements for improvements and invoices or estimates for all work to be completed.

## If your loan request involves a **business acquisition** you will also need to provide:

- A copy of the proposed Purchase & Sale Agreement or Letter of Intent** – complete with allocation of monies, signatures, exhibits, and addendums
- Federal Tax Returns on Seller's Business for three (3) prior years** - including all statements and schedules for existing business & any affiliates.
- Business Financial Statements on Seller's Business** – complete Balance Sheets and Profit & Loss statement of business to be acquired for the most recent last three fiscal years.
- Interim Profit & Loss, and Balance Sheet on Seller's Business** - complete Balance Sheets and Profit & Loss statement of business to be acquired, current within 45 days. **Also, please include a comparable interim statement from the prior year.**
- Two (2) years of Business Projections (form available, if needed)** - Include a description of management, feasibility analysis, assumptions, site evaluation, and demographics. Note that the first year of projections must be monthly; second can be annual.
- Business Plan/Executive Summary**

## Depending on the specifics of your loan request, you may also need to provide:

### If your request involves a **franchised business**:

- Copy of executed Franchise Agreement, including all addendums & extensions (for existing business) or Proposed Franchise Agreement/Letter of Approval from Franchisor (for new/proposed business)**
- Franchise Disclosure Document (formerly UFOC)** - provide a copy of the most current version of these documents.

### If your request involves **equipment financing**:

- Purchase Orders, Invoices or Quotes** – with specific details about the equipment

### If your business is **newly formed or expanding** or your request is **projection-based**:

- Two (2) years of Business Projections (form available, if needed)** - Include a description of management, feasibility analysis, assumptions, site evaluation, and demographics. Note that the first year of projections must be monthly; second can be annual.
- Business Plan** (for new businesses or as requested)

\*Required Form is included in the Application Package.

\*\*Form is included in the Application Package, but comparable form may be used in lieu if all requisite information is provided.

# PRELIMINARY CLOSING CHECKLIST

Assuming your financing request is approved, this checklist has been provided to assist you in assembling the necessary information for closing and funding your loan request. While this list is intended to be comprehensive, additional items may be identified and required during the closing process. Please note that all items must contain an original signature and date.

All items must be received and reviewed prior to closing and funding your loan.

- Business License or Equivalent**
- ACH Authorization\***
- Voided Business Check** – from account where monthly payments will be made
- Valid Government Issued ID (Front & Back)** – for all Guarantors with 20% or more ownership  
In addition, if Guarantor is a Legal Permanent Resident, a color copy of the LPR Card (Front & Back)
- Insurance Agent contact information**

*\*Required Form is included in the Application Package.*

## 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):

- |  |   |
|--|---|
| <input type="checkbox"/> Purchase Commercial Real Estate | <input type="checkbox"/> Construction / Tenant Improvements |
| <input type="checkbox"/> Business Acquisition            | <input type="checkbox"/> Stock / Membership Purchase        |
| <input type="checkbox"/> Partner Buyout                  | <input type="checkbox"/> Purchase Equipment                 |
| <input type="checkbox"/> Purchase Inventory              | <input type="checkbox"/> Debt Refinance                     |
| <input type="checkbox"/> Working Capital                 | <input type="checkbox"/> 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

1. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings?  Yes\*    No
2. Are you or your business involved in any pending lawsuits?  Yes\*    No
3. 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
4. Does your business presently, or will it as a result of this loan, engage in export trade?  Yes\*    No
5. Does the company or any owner own title to a patented, trademarked, or copyrighted product?  Yes\*    No
6. 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 Heritage 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 Heritage Bank's decision, please contact Heritage Bank. Heritage 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.

### **Right to Receive Copy of Appraisal Notice**

If applicable, Heritage Bank may order an appraisal to determine the property's value and charge you for the appraisal. Heritage 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 Heritage 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 Heritage 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 Heritage Bank to make inquiries as necessary to verify the accuracy of the information and statements made to SBA and/or Heritage 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: \_\_\_\_\_

## Working Capital Detail

USE	AMOUNTS
Marketing	\$
Hiring	\$
Payroll	\$
Supplies	\$
Utilities and/or Rent	\$
Software	\$
Cosmetic Improvement* - Please define below          	\$
<b>TOTAL</b>	\$

*\* Limited items such as: painting, flooring, lighting, etc. No improvements that require a permit.*

## ACH AUTHORIZATION

I hereby authorize Venturus, a division of Heritage Bank, to initiate debit or credit entries to the undersigned's account at the financial institution indicated below. If this authorization is for a loan payment to Heritage Bank, the undersigned acknowledges this agreement applies to any renewals going forward and understands the payment amounts may vary for loans with variable interest rates or escrowed payments, if applicable. The undersigned acknowledges that the origination of ACH transactions to this account must comply with the provisions of U.S. law.

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Company Name

---

Physical Address

---

City

State

Zip

---

Routing Number

Account Number

Type of Account:     Checking     Savings

This authority is to remain in full force and effect until Heritage Bank has **received written notification from the Company** of its desire to terminate, or change, these instructions for the transmittal of ACH credits for the payment of invoices. Written notification may be sent to [accountspayable@heritage.bank](mailto:accountspayable@heritage.bank).

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Print or Type Individual Name

---

Signature

Date



## SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

<b>Applicant Business Legal Name (OC <input type="checkbox"/> EPC<input type="checkbox"/>):</b>			
<b>Operating Business Legal Name (OC):</b>			
<b>DBA or Tradename (if applicable)</b>			
<b>Business TIN (EIN, SSN)</b>			
<b>Primary Industry / NAICS Code (6 digit):</b>		<b>Business Phone:</b>	
<b>Unique Entity ID used in SAM.gov, if any</b>		<b>Year began operations:</b>	
<b>Entity Type Check One:</b>	<input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> LLC <input type="checkbox"/> Other _____	<b>Special Ownership Type (Select all that apply):</b>	<input type="checkbox"/> Employee Stock Ownership Plan (ESOP) <input type="checkbox"/> 401(k) or ROBS 401(k) Trust <input type="checkbox"/> Cooperative <input type="checkbox"/> Native-American Tribal-Owned Business <input type="checkbox"/> Other _____
<b>Business Address (Street, City, State, Zip Code)</b> <i>Do not use P.O. Box address</i>		<b>Project Address, if different than Business Address</b> <i>(Street, City, State, Zip Code) Do not use P.O. Box address</i>	
<b>Primary Contact Name</b>			
<b>Primary Contact Email Address</b>			
<b># of existing employees (including owners, all part-time, full-time and all employees of domestic and foreign Affiliates – do not convert to FTE)</b>			
<b># of FTE jobs saved/retained because of the loan (including owners)</b>			
<b># of new FTE jobs created because of the loan (including owners)</b>			
<b>Purpose of the loan (i.e., Purchase Real Estate; Construction; Equipment; Inventory; Eligible Debt Refinancing; Working Capital; etc.)</b>			
<input type="checkbox"/> Acquisition/installation of equipment	\$_____.	<input type="checkbox"/> Purchase/Construction of Commercial Real Estate	\$_____.
<input type="checkbox"/> Working Capital	\$_____.	<input type="checkbox"/> Acquisition of inventory	\$_____.
<input type="checkbox"/> Business acquisition (Change of Ownership)	\$_____.	<input type="checkbox"/> Debt refinancing	\$_____.
<input type="checkbox"/> Other:	\$_____.	<input type="checkbox"/> Other:	\$_____.

**Applicant Ownership (Mandatory) and Demographic Information** – Identify all entities that own at least 20% of the Applicant, including the natural persons who own those entities, and at least 51% of the Beneficial Owners (as defined in SOP 50 10) of the Applicant. Attach a separate sheet if necessary.

Owner's Legal Name (First name Last name)	Title	Ownership %	TIN (SSN/EIN)	Home Address (Street, City, State, Zip Code - No P.O. Box)



# SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

**Applicant Owner's Demographic Information (Optional)** - Veteran/gender/race/ethnicity data is collected for program reporting purposes only. Disclosure is voluntary and will have no bearing on the loan application decision. A separate demographic information section should be completed for each individual who holds or controls 20 percent or more of the beneficial ownership in the Applicant small business.

Owner's Legal Name (First name Last name)	
Owner's Position	
Veteran Status	<input type="checkbox"/> Non-Veteran; <input type="checkbox"/> Veteran; <input type="checkbox"/> Service-Disabled Veteran; <input type="checkbox"/> Spouse of Veteran; <input type="checkbox"/> Not Disclosed
Gender	<input type="checkbox"/> Male; <input type="checkbox"/> Female; <input type="checkbox"/> Not Disclosed
Race (more than 1 may be selected)	<input type="checkbox"/> American Indian or Alaska Native; <input type="checkbox"/> Asian; <input type="checkbox"/> Black or African American; <input type="checkbox"/> Native Hawaiian or Pacific Islander; <input type="checkbox"/> White; <input type="checkbox"/> Not Disclosed
Ethnicity	<input type="checkbox"/> Hispanic or Latino; <input type="checkbox"/> Not Hispanic or Latino; <input type="checkbox"/> Not Disclosed

*If any questions are answered "Yes" please provide details to the Lender in a separate attachment*

Question	Yes	No
1. Is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in a transaction by any Federal department or agency, or presently involved in any bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been a guarantor on such a loan?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is the Applicant or any owner of the Applicant an owner of any other business? <i>If yes, list all such businesses (including their TINs), percentage of ownership, and describe the relationship on a separate sheet identified as addendum A.</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is the Applicant or any Associate of the Applicant currently incarcerated, serving a sentence of imprisonment imposed upon adjudication of guilty, or is under indictment for a felony or any crime involving or relating to financial misconduct or a false statement? <i>(if "Yes" the Applicant is not eligible for SBA financial assistance.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>Initial here to confirm your response to question 4 (originally initialed, or an acceptable electronic signature, and not typed.)</i></b>		
5. Are any of the Applicant's products and/or services exported (directly or indirectly), or is there a plan to begin exporting (directly or indirectly) as a result of this loan, or is this an Export Working Capital Program (EWCP)* loan? <i>If "Yes," answer questions 5.a) and b) below, if "No" move to question 6</i>	<input type="checkbox"/>	<input type="checkbox"/>
5.a) Provide the estimated total export sales this loan will support.	\$	
<b><i>* (For EWCP loans, in a separate attachment, provide details of the underlying transaction(s) for which the loan is needed, countries where the buyers are located and a description of products and/or services to be exported.)</i></b>		
5.b) List of principal countries of Export (list at least 1):		
6. Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or has the Applicant paid or committed to pay a referral agent or broker a fee? <i>If "Yes" provide details to your Lender (the name of the third party and the amount of the fee). The Applicant is not required to obtain or pay for unwanted services.</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are any of the Applicant's revenues derived from gambling, loan packaging, lending activities, lobbying activities, or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? <i>If "Yes," provide details under a separate attachment.</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is any sole proprietor, partner, officer, director, stockholder with a 10 percent or more interest in the Applicant an SBA employee or a Household Member of an SBA employee? ( <a href="#">13 CFR 105.204</a> ). "Household Member" means spouse and minor children of an employee, all blood relations of the employee and any spouse who resides in the same place of abode with the employee ( <a href="#">13 CFR §105.201(d)</a> )	<input type="checkbox"/>	<input type="checkbox"/>
9. Is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a former SBA employee who has been separated from SBA for less than one year prior to the request for financial assistance? ( <a href="#">13 CFR 105.203</a> )	<input type="checkbox"/>	<input type="checkbox"/>
10. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government? ( <a href="#">13 CFR 105.301(c)</a> )	<input type="checkbox"/>	<input type="checkbox"/>
11. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? ( <a href="#">13 CFR 105.301(a)</a> )	<input type="checkbox"/>	<input type="checkbox"/>



# SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

12. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? ( <a href="#">13 CFR 105.302(a)</a> )	<input type="checkbox"/>	<input type="checkbox"/>
13. Is the Applicant, any owner of the Applicant, or any business owned by them (Affiliates), presently involved in any legal action (including divorce)? <i>If yes, provide details.</i>	<input type="checkbox"/>	<input type="checkbox"/>

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

**APPLICANT CERTIFICATION**

By signing this application, the Applicant certifies that it complies with all Loan Program Requirements as defined in 13 CFR § [120.10](#), including but not limited to requirements in 13 CFR §§ [120.100](#), [120.110](#), [121.301](#), and 31 CFR § [285.13](#). The Applicant further certifies that the Applicant business is at least 51 percent owned and controlled by persons who are citizens of the U.S. or are Lawful Permanent Residents and that all SBA loan proceeds will be used in accordance with Loan Program Requirements. SBA or the Lender may request additional information to determine that an Applicant fulfills any eligibility requirement. **By signing the application, the Applicant has certified that it fulfills all eligibility requirements.**

The authorized representative of the Applicant and the Operating Company certifies to the following:

- I have read the statements included in this form, including the Statements Required by Law and Executive Order, and I understand them.
- I certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. The Applicant understands that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including 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, 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.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations set forth in SBA Loan Program Requirements.
- No holder of 50 percent or more of the ownership of the Applicant or OC is delinquent more than 60 days under the terms of any administrative order; court order; or repayment agreement requiring payment of child support.
- Applicant and OC are current on all Federal, state, and local taxes, including but not limited to income taxes, payroll taxes, real estate taxes and sales taxes of the business, and will pay all Federal, state, and local taxes when they come due.
- All 7(a) loan proceeds will be used only for the Applicant business as approved by the Lender and/or SBA.
- I understand, acknowledge, agree, and consent that the Lender can share any tax information that I have provided and/or that the Lender has obtained from the Internal Revenue Service with SBA’s authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted.
- The Applicant, together with all affiliates, is small under the applicable small business size standard (13 CFR 121.201 and Section 3(a)(5) of the Small Business Act [15 U.S.C. 631 et seq]. SBA or the Lender may request additional information concerning the Applicant’s size based on information supplied in the application or any other source.
- The Build America, Buy America Act (BABAA) requires that no federal financial assistance for “infrastructure” projects is provided “unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States.” Section 70914 of Public Law No. 117-58, §§ 70901-52. The undersigned certifies that if any SBA loan proceeds are used directly or indirectly for an infrastructure project, the iron, steel, manufactured products, and construction materials used in the construction of the infrastructure project are in full compliance with the BABAA requirements including: 1. All iron and steel used in the project are produced in the United States; 2. All manufactured products purchased with SBA financial assistance must be produced in the United States; and 3. All construction materials used in the construction are manufactured in the United States. And the Borrower will obtain from the Contractors, or Subcontractors, certifications, or affirmations as to their compliance with BABAA requirements in the project. SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.
- The Applicant is not engaged and will not engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.
- During the life of the loan, the real estate pledged as collateral for the loan or where the Borrower or OC conducts its business operations will not be leased to or occupied by any business that Borrower or OC knows is engaged in any activity that is illegal under Federal, state or local law or any activity that can reasonably be determined to support, promote, or facilitate any activity that is illegal under Federal, state or local law.
- If applicable, the Applicant(s), the ESOP (or equivalent trust), and/or the 401(k) plan are in compliance with all applicable IRS, Treasury, and Department of Labor requirements and will comply with all relevant operating and reporting requirements.
- If the 7(a) loan request is for a Standard 7(a) loan (loan greater than \$500,000), and if the loan will finance a change of ownership between existing owners (complete partner buyout), and if the 7(a) loan proceeds will finance more than 90% of the purchase price of the partner buyout, the remaining owner(s) must certify that they have been actively participating in the business operation and held the same or an increasing ownership interest in the business for at least the past 24 months. For any real estate to be purchased by loan proceeds and pledged as collateral for the loan or where the Applicant or OC is conducting business operations, the Applicant or OC are currently and will remain in compliance with all local, state, and Federal environmental laws and regulations and will continue to comply with these laws and regulations. Furthermore, they are unaware of any other actual or potential environmental hazards related to the collateral or business premises. They agree to fully indemnify Lender and SBA against all liabilities or losses arising from the contamination of the property before or during the term of the loan.
- The Applicant and/or OC will reimburse Lender for out-of-pocket expenses incurred in the making and administration of the loan.



# SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

- The Applicant and/or OC will maintain proper books and records, allow Lender and SBA access to these records, and furnish financial statements or reports annually or whenever requested by Lender.
- The Applicant and/or OC will post SBA Form 722, Equal Opportunity Poster, where it is clearly visible to employees, applicants for employment and the general public.
- For debt refinance, the debt being refinanced with the loan proceeds was used exclusively for the Applicant’s business, including any credit card, HELOC, and/or debt on the Applicant’s balance sheet.
- The U.S. Small Business Administration (SBA) is hereby authorized to release any and all information about my existing SBA Loans to the Lender processing this loan application. I understand that information released may include, but may not be limited to, information relating to my loan amount and payment transactions history, and/or the provision of copies of my loan documents, which may contain non-public information relating to all obligors and/or guarantors (if applicable).
- The Applicant and OC will not, without Lender’s prior written consent:
  - Make any distribution of company assets that will adversely affect the financial condition of the Borrower and/or OC.
  - Change the ownership structure or interests in the business during the term of the loan; and
  - Sell, lease, pledge, encumber (except by purchase money liens on property acquired after the date of the Note), or otherwise dispose of any of the Borrower’s property or assets, except in the ordinary course of business.

\_\_\_\_\_  
Signature of Authorized Representative of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title



## SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

### **Purpose of this form:**

The purpose of this form is to collect information about the Small Business Applicant (“Applicant”) and its owners, the loan request, existing indebtedness, information about current or previous government financing, and certain other topics. The information also facilitates background checks as authorized by section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). Submission of the requested information is required for SBA or the Lender to determine eligibility for financial assistance. Failure to submit the information would affect that determination.

### **Instructions for completing this form:**

A separate SBA Form 1919 for each co-Applicant (e.g., EPC and OC) must be completed and signed by the authorized representative of the Applicant and **submitted to your SBA Participating Lender**. The amounts of the “Purpose of the loan” sections across all SBA Forms 1919 should equal the total amount of the loan request. Submission of the requested information is required to make a determination regarding eligibility for financial assistance.

For purposes of reporting NAICS Code, Applicants must match the business activity code provided on their IRS income tax filings, if applicable.

All parties listed below are considered Owners of the 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;
- For limited liability companies, all members owning 20% or more of the company; and
- Any Trustor (if the Applicant is owned by a trust).

### **For purposes of reporting (optional) demographic information:**

**Purpose.** Veteran/gender/race/ethnicity data is collected for program reporting purposes only.

**Description.** This form requests information about each of the Applicant’s owners. Add additional sheets if necessary.

1. **Owner’s Legal Name.** Insert the full name of the owner.
2. **Owner’s Position.** Identify the owner’s position; for example, sole proprietor; general partner; owner; officer; director; or member.

### **Statements Required by Law and Executive Order**

**This application and any assistance provided pursuant to this application is subject to the following laws, regulations, and Executive Orders:**

**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 time for completing this application, including gathering data needed, is 31 minutes. Comments about this time or the information requested should be sent to: Small Business Administration, Director, Records Management Division, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**

**Federal Funding Accountability and Transparency Act of 2006, as amended (31 U.S.C. 6101 Note)** - SBA routinely publishes information related to this loan application (e.g., name and address of Borrower, amount of loan) on [USAspending.gov](https://www.usaspending.gov), as required by the Federal Funding Accountability and Transparency Act of 2006, as amended.

**Privacy Act (5 U.S.C. 552a); Collection of Social Security Number (31 U.S.C. 7701)**

*Authorities and Purpose for Collecting Information:* SBA is collecting the information on this form, including social security numbers (SSNs) and other personal information, to make a character and credit eligibility decision in connection with you or your company’s application for SBA assistance. SBA may also use SSNs and other taxpayer identification numbers (TINs) for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA. Under the provisions of 31 U.S.C. 7701, the Administrator shall require a person applying for a loan under the program to provide that person’s TIN; therefore, the Applicant business and any guarantor of the loan must provide their SSNs or other TINs in order to do business with SBA and not providing your SSN or TIN will impact the loan decision.

SBA also determines eligibility of the Applicant business in accordance with regulations under 13 CFR 120.110(n). SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), of the Small Business Act, 15 USC Section 636(a)(1)(B). In addition, 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 Small Business Act, 15 U.S.C. 634(b)(11). SBA also uses the SSN to distinguish the Applicant and its owners of the Applicant from other individuals with the same or similar name or other personal identifiers. This use is permitted under Executive Order 9397.

*Routine Uses:* Some of the information collected may be checked against criminal history indices of the Federal Bureau of Investigation. When the information collected 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 SBA’s Privacy Act System of Records, at 74 Fed. Reg. 14890 (2009) and 82 Fed. Reg. 23026 (2021) (as amended from time to time) for other published routine uses for the collected information.





## SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

**Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.)** – As required by the Right of Financial Privacy Act of 1978, SBA provides this notice of SBA's right to access 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 guarantee. 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 loan or loan guaranty agreement. 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 access. The law also provides that SBA's access rights continue for the term of any approved loan or 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 or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

**Disclosure of Information** – 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. 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 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 but 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.

**Debt Collection Act of 1982 and Debt Collection Improvement Act of 1996 (5 U.S.C. § 5514 note and 31 U.S.C. § 3701 et seq.)** – These laws require SBA to aggressively collect any loan or other 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:

- Report the status of your loan(s) or other debt owed to SBA to credit bureaus
- Hire a collection agency to collect your loan or other delinquent debt
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan or other delinquent debt to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments
- If you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

**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 is generally 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, the amount of the loan, and the type of loan. 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 SBA's Freedom of Information/Privacy Acts 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.

**Executive Order 11738 -- Environmental Protection (38 F.R. 25161)** – The Executive Order charges the 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 environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, all Applicant small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

- That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
- That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C. § 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 of the respective Acts, and all regulations and guidelines issued thereunder.
- That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA List of Violating Facilities.



## SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 6/30/2027

**Occupational Safety and Health Act (15 U.S.C. 651 et seq.)** – The Occupational Safety and Health Administration (OSHA) can require businesses to modify facilities and procedures to protect employees. Businesses that do not comply may be fined and required to abate the hazards in their workplaces. They may also be ordered to cease operations posing an imminent danger of death or serious injury until employees can be protected. Signing this form is certification that the Applicant, to the best of its knowledge, is in compliance with the applicable OSHA requirements, and will remain in compliance during the life of the loan.

**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 Federal 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.

**Civil Rights (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 Borrowers must display the "Equal Employment Opportunity Poster" prescribed by SBA.

**Equal Credit Opportunity Act (15 U.S.C. 1691 et sec.)** – 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 that 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. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

**Executive Order 12549 as amended by E.O. 12689, Debarment and Suspension (2 C.F.R. 180, adopted by reference in 2 C.F.R. Part 2700 (SBA Debarment Regulations))** – By submission of this loan application, you certify and acknowledge that neither you nor any Associates: (a) are presently debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) are formally proposed for debarment, with a final determination still pending; (c) are presently indicted or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses listed in the SBA Debarment Regulations; (d) have been convicted, or had a civil judgment rendered against you within the preceding three years for any of the offenses listed in the SBA Debarment Regulations, including 2 C.F.R. § 180.800(a); or (e) have had one or more public transactions (Federal, State, or local) terminated within the preceding three years for cause or default; or (f) are delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

If you are unable to certify and acknowledge (a) through (d), you must obtain and attach a written statement of exception from SBA permitting participation in this loan. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

**The Build America, Buy America Act (BABAA) (41 U.S.C. §8301)** –The Build America, Buy America Act (BABAA) requires that no federal financial assistance for "infrastructure" projects is provided "unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States." Section 70914 of Public Law No. 117-58, §§ 70901-52. By submission of this loan application, you certify and acknowledge that if any SBA loan proceeds are used directly or indirectly for an infrastructure project, the iron, steel, manufactured products, and construction materials used in the construction of the infrastructure project are in full compliance with the BABAA requirements including: 1. All iron and steel used in the project are produced in the United States; 2. All manufactured products purchased with SBA financial assistance must be produced in the United States; and 3. All construction materials used in the construction are manufactured in the United States. Additionally, the Borrower will obtain from all Contractors, or Subcontractors, certifications or affirmations of their compliance with BABAA requirements for the project.



## PERSONAL FINANCIAL STATEMENT

### U.S. SMALL BUSINESS ADMINISTRATION

The purpose of this form is to collect information about the Business Applicant and its owners' financial condition. 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 applicant for an SBA loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. SBA also uses the information to assess whether an individual meets the economic disadvantage threshold for the Women-Owned Small Business (WOSB) Program and the 8(a) Business Development (BD) Program. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

To complete this form

- 1) Check all that apply.
- 2) Complete the form in its entirety (attached a separate sheet, if necessary)
- 3) Review the applicable certifications and sign (spousal signature, if required)

<input type="checkbox"/> <b>7(a) loan / 504 loan / Surety Bonds</b> 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; and (5) any person providing a guaranty on the loan (including the assets and liabilities of the owner's spouse and any minor children).  <b>Return completed form to:</b> <b>For 7(a) loans:</b> the Lender processing the application for SBA guaranty <b>For 504 loans:</b> the Certified Development Company (CDC) processing the application for SBA guaranty <b>For Surety Bonds:</b> the Surety Company or Agent processing the application for surety bond guarantee
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<input type="checkbox"/> <b>Disaster Business Loan Application (Excluding Sole Proprietorships)</b> Complete this form for: (1) each applicant; (2) each general partner; (3) each managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant business; and (5) any person providing an unlimited guaranty on the loan.  <b>Return completed form to: Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505 or <a href="mailto:disasterloans@sba.gov">disasterloans@sba.gov</a></b>
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<input type="checkbox"/> <b>Women Owned Small Business (WOSB) Federal Contracting Program</b> This form must be completed by each individual claiming economic disadvantage in connection with the SBA's Women-Owned Small Business (WOSB) Federal Contracting Program. A separate form must be completed by the individual's spouse, unless the individual and the spouse are legally separated. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed. In addition, each individual claiming economic disadvantage must update the form as changes arise, but at least annually, to ensure the information is current, accurate and complete.  SBA's regulations state that to be considered economically disadvantaged for purposes of the WOSB Program, a woman must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all her assets (to include her primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in her personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §127.203. The information contained in this form must be submitted and certified through <a href="http://beta.certify.sba.gov">beta.certify.sba.gov</a>
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<input type="checkbox"/> <b>8(a) Business Development Program</b> 8(a) applicants must show that 51% of the firm is owned by one or more individuals determined by the SBA to be socially and economically disadvantaged. The information contained in this form must be submitted by each socially and economically disadvantaged individual using their one time 8(a) eligibility to qualify this firm for 8(a) certification. If married, the spouse must complete a separate SBA Form 413, except when the individual and the spouse are legally separated. If separated, provide copy of separation document.  SBA's regulations state that to be considered economically disadvantaged for purposes of the 8(a) Business Development Program, an individual must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all assets (to include primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in the personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §124.104.  <b>Note:</b> Please complete this form with Personal Information not Business Information and divide all jointly owned assets and liabilities, as appropriate with spouse or others. The information contained in this form must be submitted and certified through <a href="http://certify.sba.gov">certify.sba.gov</a> . For additional information go to: <a href="http://www.sba.gov/8abd">http://www.sba.gov/8abd</a>
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<b>Name</b>		<b>Business Phone</b> (xxx-xxx-xxxx)	
<b>Home Address</b>		<b>Home Phone</b> (xxx-xxx-xxxx)	
<b>City, State, &amp; Zip Code</b>			
<b>Business Name of Applicant/Borrower</b>			
<b>Business Address</b> (if different than home address)			
<b>Business Type:</b> ___ Corporation ___ S-Corp. ___ LLC ___ Partnership ___ Sole Proprietor (does not apply to ODA applicant)			
<b>This information is current as of [month/day/year]</b> (within 90 days of submission for 7(a)/504/SBG/ODA/WOSB or within 30 days of submission for 8(a) BD)			
<b>WOSB applicant only, Married</b> ___ Yes ___ No			
<b>ASSETS</b>		<b>LIABILITIES</b>	
(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)	13	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		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	_____
Other Personal Property.....	_____	Net Worth.....	_____
(Describe in Section 5)			
Other Assets.....	_____		
(Describe in Section 5)			
<b>Total</b>	_____	<b>Total</b>	_____
		Must equal total in assets column.	
<b>Section 1. Source of Income.</b>		<b>Contingent Liabilities</b>	
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.....	_____
<b>Description of Other Income in Section 1</b> (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.)

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**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 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 and the spouse of any 20% or more owner when spousal assets are included)

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, surety bond, or participation in the WOSB or 8(a) BD program. 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. \_\_\_\_\_

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**NOTICE TO 7(a) LOAN, 504 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.

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

Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. § 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. § 645, 18 U.S.C. § 1001, 18 U.S.C. § 1014, 18 U.S.C. § 1040, 18 U.S.C. § 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. § 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE WOSB FEDERAL CONTRACTING PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as a WOSB or EDWOSB, or makes any other false statement in order to influence the WOSB Program eligibility determination or other review process in any way (e.g., protest), 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.

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

Any person who misrepresents a business concern's status as an 8(a) BD 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 treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; (4) subject to administrative remedies, including suspension and debarment; and (5) ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hour per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.

## PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS

### **Privacy Act (5 U.S.C. 552a) and Debt Collection Improvement Act (31 U.S.C. 7701)**

*Authorities and Purpose for Collecting Information:* SBA is collecting the information on this form, including social security numbers and other personal information, to make a character and credit or other eligibility decision in connection with you or your company's application for SBA assistance. SBA may also use social security numbers for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA, where applicable.

For purposes of SBA's financial assistance programs, 31 U.S.C. 7701 requires loan applicants and guarantors, or any indemnitor of a surety bond to provide their social security numbers, or other taxpayer identification numbers. Failure to provide this information would affect your ability to obtain an SBA loan or bond. For other individuals signing this form, the submission of the social security number is voluntary and failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. However, your social security number or other taxpayer identification number helps SBA to distinguish you from other individuals with the same or similar name or other personal identifier. This use is permitted under Executive Order 9397. Personal information collected is protected to the extent permitted by law, including the Freedom Information Act, 5 U.S.C. 552, and the Privacy Act 5 U.S.C. 552. Such information is maintained pursuant to SBA's Privacy Act System of Records at <https://www.sba.gov/sites/default/files/2020-01/sba-sorns.pdf>.

**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 or guaranteed bond. 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 or any approved bond 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 bond guarantee, or concerning an approved loan or loan guaranty or bond guaranty, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty, or to process or service the bond guaranty. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

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

This law provides, with some exceptions, that SBA must supply information contained 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. With respect to SBA's bond guarantee program, SBA will release, among other things, statistics on the Surety Bond Guarantee (SBG) programs and other information such as the names of small businesses (and their officers, directors, stockholders or partners) and the amount of the bond guarantees. 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.



# Business Debt Schedule

This schedule should list loans, contracts and notes payable, not accounts payable or accrued liabilities. It should correspond to your interim balance sheet. If no debt, write "NONE" in the section below and sign it at the bottom.

Creditor/Current Lender	Origination Date of Loan	Orig. Loan Amount	Current Balance	Maturity Date	Payments Current?	Estimated Current Value of Property (if applicable)	Interest Rate	Rate Type	Monthly Payment	Monthly Rental Income (if applicable)	Collateral Securing Loan
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			
					Yes No			Fixed Variable			

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Business Asset List

Please provide a list of all business furniture, tools, equipment, trailers, and vehicles currently owned by the company. List each item individually with your best estimate of the current market value. All items with a current market value of \$5,000 or more must include the serial number or VIN. If numbers are no longer legible or available, please attach a photograph of the item. List all locations where business assets are held (attach additional sheet if necessary):

Location #1: \_\_\_\_\_ Location #2: \_\_\_\_\_

Location #3: \_\_\_\_\_ Location #4: \_\_\_\_\_

Quantity	Item	Year	Make/Model	Original Cost	Market Value	Serial #/VIN	Lienholder (if applicable)	Lien Amount (if applicable)	Location #

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Your Name:**

First \_\_\_\_\_ Middle/Maiden \_\_\_\_\_ Last \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

**U.S. Citizenship Status:**

Yes  No

If no, Alien Registration #: \_\_\_\_\_

**Present Home Address:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_

**Immediate Past Address:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_

**Residence Phone #:**

\_\_\_\_\_ Business Phone #: \_\_\_\_\_

**Spouse's Name:**

First \_\_\_\_\_ Middle/Maiden \_\_\_\_\_ Last \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

**Employment History**

**(last 10 years):**

to	Employer: _____	Location _____
	Duties: _____	
to	Employer: _____	Location _____
	Duties: _____	
to	Employer: _____	Location _____
	Duties: _____	
to	Employer: _____	Location _____
	Duties: _____	

**Your Formal Education**

**Consists of:**

High School: \_\_\_\_\_ Years: \_\_\_\_\_

College: Degree: \_\_\_\_\_ Years: \_\_\_\_\_

Military History: Veteran:  Branch: \_\_\_\_\_ Served: \_\_\_\_\_ to \_\_\_\_\_

Are you or any other owner responsible for alimony or child support payments?  Yes  No

If yes, please include owner's name, annual amount, and anticipated expiration:

I am aware that this information is used to determine my eligibility for a loan, and that, if my application is approved, you may contact these sources to update this information at any time.

Signature \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

## HISTORY & BACKGROUND:

Date (month and year) business was formed? \_\_\_\_\_ In what State? \_\_\_\_\_

Individual(s) who started the business? \_\_\_\_\_

Date (month and year) business started operating? \_\_\_\_\_

What is the existing ownership structure? (Must equal 100%) \_\_\_\_\_

Did you acquire the business from a previous owner?  yes  no If so, please explain how you acquired the business:

Please provide additional background & history of principals and company:

## PRODUCTS & SERVICES:

Describe the products/services you offer and what they do for the customer. Please include any marketing materials, websites, product sheets, company brochures or any other helpful information about the company's products/services.

## KEY MARKETS/DEMOGRAPHICS:

What geographic/demographic areas do you service?

How big is the market and what is your current and desired future market share?

## BUSINESS LOCATION(S):

Location Address

Length at Location

Owned or Leased

**SUPPLIERS (IF APPLICABLE):**

Who are your key suppliers and where are they located?

Does any supplier represent greater than 15% of your purchases?  yes  no

*If "Yes", please provide detail about the supplier including general information (purchase volume, public/private, years in business, etc.) and how long you have been purchasing from this vendor.*

**COMPETITION:**

Competitor	Location	Your Competitive Advantage

**MARKETING:**

How do you market your product/services? *(include information about distribution channels, suppliers including concentrations, seasonal swings, etc.)*

**BENEFIT OF LOAN AND COMPANY VISION:**

In detail, please describe how this proposed loan will benefit your company?

Describe your vision for the company over the next 2-3 years... 8-10 years? *( i.e. growth plans, changes in customer base, future capital expenditures, current capacity vs. future, management structure. Please also describe your management succession plan should you or a key member of your management die, become disabled and/or unable to work.)*

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Y N UnK

Is the subject property currently used for any of the following purposes?

- |                          |                                      |
|--------------------------|--------------------------------------|
| Photo Developing Lab     | Dry Cleaning                         |
| Industrial/Manufacturing | Gasoling Station                     |
| Automotive Repair        | Junkyard/Landfill                    |
| Hazardous Substances     | Waste Treatment, Disposal, Recycling |

If yes, which one(s):

Was the subject property ever used for any of the following purposes in the past?

- |                          |                                      |
|--------------------------|--------------------------------------|
| Photo Developing Lab     | Dry Cleaning                         |
| Industrial/Manufacturing | Gasoling Station                     |
| Automotive Repair        | Junkyard/Landfill                    |
| Hazardous Substances     | Waste Treatment, Disposal, Recycling |

If yes, which one(s):

Are any of the following chemicals/wastes present or have ever once been present in the past at the subject property?

- |                                 |                        |
|---------------------------------|------------------------|
| Pesticides/Herbicides           | Paints                 |
| Industrial Drums                | Petroleum Products     |
| Solvents                        | Hazardous Substances   |
| Waste Tires                     | Other Chemicals/Wastes |
| Automotive/Industrial Batteries |                        |

If yes, which one(s):

Are any of the following substances stored, generated, treated, emitted or disposed currently, or have ever done so at the subject property?

- |                                 |                        |
|---------------------------------|------------------------|
| Pesticides/Herbicides           | Paints                 |
| Industrial Drums                | Petroleum Products     |
| Solvents                        | Hazardous Substances   |
| Waste Tires                     | Other Chemicals/Wastes |
| Automotive/Industrial Batteries |                        |

If yes, which one(s):

Has any business operating at the Subject property, past or present, ever in possession of permits to use, store, generate treat, emit, or dispose of any of the following?

- |                                 |                        |
|---------------------------------|------------------------|
| Pesticides/Herbicides           | Paints                 |
| Industrial Drums                | Petroleum Products     |
| Solvents                        | Hazardous Substances   |
| Waste Tires                     | Other Chemicals/Wastes |
| Automotive/Industrial Batteries |                        |

If yes, which one(s):

Y N UnK

Is there any evidence of hazardous contamination on the subject property?

If yes, please explain:

Is there any potential sources of hazardous contamination on the subject property?

If yes, please explain:

Is there any knowlegde of any past evidence of contamination or past sources of contamination at the subject property?

If yes, please explain:

Is there any knowlegde of any past, threatened or pending lawsuits or administrative proceedings concerning a Release or threatened Release at the subject property?

If yes, please explain:

Is there existence of any regulatory actions by any Governmental Entity for environmental conditions at the subject property?

If yes, please explain:

Do any of the above questions pertain to any adjoining properties?

If yes, please explain:

Is there any previously performed environmental risk studies, environmental documents pertaining to the subject property? If yes, please attach copies.

Is there any presence of lead paint, asbestos, or Polychlorinated Biphenyls ("PCBs") at the subject property?

If yes, please explain:

*1 Sources of Contamination may include, but are not limited to, the following: (1) damaged or discarded automotive or industrial batteries; (2) pesticides, paints or other chemicals stored in individual containers greater than 5 gallons in volume or 50 gallons in the aggregate; (3) chemicals in industrial drums or sacks; (4) pits, ponds or lagoons used for waste disposal or storage; (5) fill dirt from a contaminated or unknown source; (6) underground or above ground storage tanks; (7) vent pipes, fill pipes or access ways indicating a fill pipe protruding from the ground; (8) flooring drains or walls within a facility that are stained by substances other than water and/or are emitting noxious odors; (9) clarifiers, pits or sumps (10) dry wells*

The undersigned owner(s) and/or operator(s) acknowledge(s) and agree(s) that intentionally falsifying or concealing any material fact with regard to the subject matter of this Environmental Questionnaire may, in addition to other penalties, result in prosecution under applicable law including 18 U.S.C. section 1001.

Signature: \_\_\_\_\_

Printed Name/Title: \_\_\_\_\_

Date: \_\_\_\_\_

Company: \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

Phone: \_\_\_\_\_