

U.S. Small Business Administration
APPLICATION FOR BUSINESS LOAN

Individual		Full Address			
Name of Applicant Business				Tax I.D. No. or SSN	
Full Street Address of Business				Tel. No. (inc. A/C)	
City	County	State	Zip	Number of Employees (including subsidiaries and affiliates)	
Type of Business			Date Business Established		At Time of Application
Bank of Business Account and Address				If Loan is Approved Subsidiaries or Affiliates (Separate from above)	
Use of Proceeds: (Enter Gross Dollar Amounts Rounded to the Nearest Hundreds)		Loan Requested		Loan Requested	
Land Acquisition				Payoff SBA Loan	
New Construction/ Expansion Repair				Payoff Bank Loan (Non SBA Associated)	
Acquisition and/or Repair of Machinery and Equipment				Other Debt Payment (Non SBA Associated)	
Inventory Purchase				All Other	
Working Capital (Including Accounts Payable)				Total Loan Requested	
Acquisition of Existing Business				Term of Loan - (Requested Mat.) __ Yrs.	
PREVIOUS SBA OR OTHER FEDERAL GOVERNMENT DEBT: If you or any principals or affiliates have 1) ever requested Government Financing or 2) are delinquent on the repayment of any Federal Debt complete the following:					
Name of Agency	Original Amount of Loan	Date of Request	Approved or Declined	Balance	Current or Past Due
	\$			\$	
	\$			\$	
ASSISTANCE List the names(s) and occupations of any who assisted in the preparation of this form, other than the applicant.					
Name and Occupation		Address		Total Fees Paid	Fees Due
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PLEASE NOTE: The estimated burden hours for the completion of this form is 19.8 hours per response. If you have any questions or comments concerning this estimate or any other aspect of this information collection please contact, Chief Administrative Information Branch, U.S. Small Business Administration, Washington, D.C. 20416 and Gary Waxman, Clearance Officer, Paperwork Reduction Project (3745-0016), Office of Management and Budget, Washington, D.C. 20503.					

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

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

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

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

Name and Social Security Number and Position Title	Complete Address	% Owned	*Military Service From	To	*Race	*Sex

*This data is collected for statistical purpose only. It has no bearing on the credit decision to approve or decline this application.

THE FOLLOWING EXHIBITS MUST BE COMPLETED WHERE APPLICABLE. ALL QUESTIONS ANSWERED ARE MADE A PART OF THE APPLICATION.

- For Guaranty Loans please provide an original and one copy (Photocopy is Acceptable) of the Application Form, and all Exhibits to the participating lender. For Direct Loans submit one original copy of the application and Exhibits to SBA.
- Submit SBA Form 912 (Personal History Statement) for each person e.g. owners, partners, officers, directors, major stockholders, etc.; the instructions are on SBA Form 912.
 - If you collateral consists of (A) Land and Building, (B) Machinery and Equipment, (C) Furniture and Fixtures, (D) Accounts Receivable, (E) Inventory, (F) Other, please provide an itemized list (labeled Exhibit A) that contains serial and identification numbers for all articles that had an original value greater than \$500. Include a legal description of Real Estate offered as collateral.
 - Furnish a signed current personal balance sheet (SBA Form 413 may be used for this purpose) for each stockholder (with 20% or greater ownership), partner, officer and owner. Social Security number should be included on personal financial statement. It should be as of the same date as the most recent business financial statements. Label the Exhibit B.
 - Include the statements listed below: 1,2,3 for the last three years; also 1,2,3,4 as of the same date, which are current within 90 days of filing the application; and statement 5, if applicable. This is Exhibit C (SBA has Management Aids that help in the preparation of financial statements.) All information must be **signed and dated**.
 - Balance Sheet
 - Profit and Loss Statement
 - Reconciliation of Net Worth
 - Aging of Accounts Receivable and Payable
 - Earnings projects for at least one year where financial statements for the last three years are unavailable or where requested by District Office.
(If Profit and Loss Statement is not available, explain why and substitute Federal Income Tax Forms.)
 - Provide a brief history of your company and a paragraph describing the expected benefits it will receive from the loan. Label it Exhibit D.
 - Provide a brief description similar to a resume of the education, technical and business background for all the people listed under Management. Please mark it Exhibit E.

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7. Do you have any co-signers and/or guarantors for this loan? If so, please submit their names, addresses, tax id Numbers, and current personal balance sheet(s) as Exhibit F.
8. Are you buying machinery or equipment with your loan money? If so, you must include a list of equipment and cost as quoted by the seller and his name and address. This is Exhibit G.
9. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? If so, please provide the details as Exhibit H. If none, check here: Yes No
10. Are you or your business involved in any pending lawsuits? If yes, provide the details as Exhibit I. If none, check here: Yes No
11. Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender? If so, please provide the name and address of the person and the office where employed. Label this Exhibit J. If none, check here: Yes No
12. Does your business, its owners or majority stockholders own or have a controlling interest in other businesses? If yes, please provide their names and the relationship with your company along with a current balance sheet and operating statement for each. This should be Exhibit K.
13. Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest? If yes, provide details on a separate sheet of paper labeled Exhibit L.
14. If your business is a franchise, include a copy of the franchise agreement and a copy of the FTC disclosure statement supplied to you by the Franchisor. Please include it as Exhibit M.

CONSTRUCTION LOANS ONLY

15. Include a separate exhibit (Exhibit N) the estimated cost of the project and a statement of the source of any additional funds.
16. Provide copies of preliminary construction plans and specifications. Include them as Exhibit O. Final plans will be required prior to disbursement.

DIRECT LOANS ONLY

17. Include two bank declination letters with your application. (In cities with 200,000 people or less, one letter will be sufficient.) These letters should include the name and telephone number of the persons contacted at the banks, the amount and terms of the loan, the reason for decline and whether or not the bank will participate with SBA.

EXPORT LOANS

18. Does your business presently engage in Export Trade? Check here: Yes No

19. Do you have plans to begin exporting as a result of this loan? Check here: Yes No

20. Would you like information on Exporting? Check here: Yes No

AGREEMENTS AND CERTIFICATIONS

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

Certification: I certify: (a) I have not paid anyone connected with the Federal Government for help in getting this loan. I also agree to report to the SBA office of the Inspector General, Washington, D.C. 20416 any Federal Government employee who offers, in return for any type of compensation, to help get this loan approved.

(b) All information in this application and the Exhibits are true and complete to the best of my knowledge and are submitted to SBA so SBA can decide whether to grant a loan or participate with a lending institution in a loan to me. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, credit reports, etc., performed by non-SBA personnel provided I have given my consent.

(c) I understand that I need not pay anybody to deal with SBA. I have read and understand SBA Form 159 which explains SBA policy on representatives and their fees.

(d) As consideration for any Management, Technical, and Business Development Assistance that may be provided, I waive all claims against SBA and its consultants.

If you make a statement that you know to be false or if you over value a security in order to help obtain a loan under the provisions of the Small Business Act, you can be fined up to \$5,000 or be put in jail for up to two years, or both.

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

By: _____
Date

If Applicant is a Corporation, sign below:

Corporate Name and Seal _____ Date

By: _____
Signature of President

Attested by: _____
Signature of Corporate Secretary

APPLICANT'S CERTIFICATION

By my signature I certify that I have read and received a copy of the "STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER" which was attached to this application. My signature represents my agreement to comply with the approval of my loan request and to comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this notice.

Each Proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, and each Guarantor must sign. Each person should sign only once.

Business Name _____

_____ By _____
Date Signature and Title

_____ Signature
Date

_____ Signature
Date

_____ Signature
Date

_____ Signature
Date