

APPLICATION CHECKLIST

BUSINESS INFORMATION

√	Items Required
	Pre-Application
	Business Financial Statements and Tax Returns for the last two years for Operating Company (and Holding Company, if applicable)
	Interim Financial Statements, dated within 60 days for Operating Company (and Holding Company, if applicable), with an Aging Schedule for Accounts Receivable and Payable
	Business Debt Schedule for Operating Company (and Holding Company, if applicable)
	Corporations - Articles of Incorporation and Bylaws
	LLCs - Articles of Organization and Operating Agreement
	Franchise Agreements, if applicable
	List of all affiliated (by ownership or management control) companies, plus the last two years financial statements and tax returns on each, if applicable
	New business (less than two years in existence) - two years projected income statements, including a month-to-month cash flow analysis for the first 12 months of operation or three months beyond breakeven, with assumptions
	New business - a business plan is required
	List any previous government financing of company, affiliates, or its principals, whether presently outstanding or not

PERSONAL INFORMATION (for each 20% or more owner or guarantor)

√	Items Required
	Personal income tax returns for the past two years
	Personal history and resume information
	Personal Financial Statement, dated within 60 days of application

PROJECT INFORMATION

√	Items Required
	Real Estate Purchase Agreement or Settlement Sheet from Acquisition
	All project cost estimates, including equipment quotes, and any invoices for project costs up to nine months prior to application
	Copies of any recent appraisals on the property
	Copies of environmental assessments, or a completed Environmental Questionnaire
	Lease Agreements, existing or proposed, as applicable

EDC LOAN CORPORATION PRE-APPLICATION

OPERATING COMPANY

Company Name/Primary Occupant of Property: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Mailing Address (if different): _____

Primary Contact: _____

Phone: _____ Fax: _____ Email: _____

Secondary Contact: _____

Phone: _____ Fax: _____ Email: _____

Type of Business: _____ Date Estab.: _____

Type of Entity: Proprietorship Corporation LLC Partnership Other

Federal Tax ID# _____

For Corporations: President _____

Secretary _____

Other Officers, Titles _____

Company Ownership:

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

REAL ESTATE HOLDING COMPANY (if applicable - list property owner of real estate)

Property To Be Owned By: _____

Address: _____

City: _____ State: _____ Zip: _____

Primary Contact: _____

Phone: _____ Fax: _____ Email: _____

Secondary Contact: _____

Phone: _____ Fax: _____ Email: _____

Date Established: _____

Type of Entity: Proprietorship Corporation LLC Partnership Other

Federal Tax ID# _____

Company Ownership:

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

Name _____ Title _____ %Owned _____

PROJECT INFORMATION

New Site Address or Where Equipment Will Be Located (City, State, County & Zip Code): _____

Proposed Use of Real Estate: _____

Site Information: Size of site _____ [] Sq. ft. [] Acres

Are you buying an existing building?

If yes, how many stories?

Square footage of the building: _____

Square footage your business will occupy: _____

(SBA requires your company occupy 51% of an existing building; 60% of new construction)

Are you adding an addition to existing property?

If so, how many square feet will be added? _____

Are you building a new building? _____

If so, how many floors? _____ How many square feet? _____

Tenants:

Type of business _____ Sq.ft. _____ Rent Amt. _____

Type of business _____ Sq.ft. _____ Rent Amt. _____

Describe or attach list of building renovations you are including as part of the project:

List (or attach a list) machinery/equipment/furniture/fixtures to be included in this project:

TOTAL PROJECT COSTS

Estimated Project Costs

Land \$ _____

Existing Building \$ _____

Construction Cost \$ _____

Equipment/Furn. \$ _____

Prof. Fees, Interim Interest,
Installation, Appraisals,

Other _____ \$ _____

Contingency \$ _____

TOTAL \$ _____

Proposed Financing

Bank \$ _____

EDC Loan \$ _____

Other sources \$ _____

Borrower contribution \$ _____

Source of borrower contribution:

If borrowed, what are repayment terms?

TOTAL \$ _____

Closing Date on Real Estate Contract: _____

Real Estate Agent: _____ Phone: _____

ANSWER THE FOLLOWING QUESTIONS

1. Are any examinations by taxing authorities for sales, income, excise or other taxes now in process? YES NO Date of Last IRS Audit _____
 If YES, please describe: _____

2. Are any taxes (sales, income, payroll, property, etc.) delinquent? YES NO
 If YES, please describe: _____

3. Is the company, any affiliate(s), and/or any individual(s) owning 20% or more of the company currently involved in any lawsuits or pending litigation? YES NO
 If YES, please describe: _____

4. Does the company have an ownership succession plan? YES NO
 If YES, please describe: _____

5. Is the company in compliance with applicable federal and state regulations (such as environmental, employment or safety)? YES NO
 If YES, please describe: _____

6. Has your company ever been cited for a violation of such regulations? YES NO
 If YES, please describe: _____

7. Have this financing request been declined by a bank or other lender? YES NO
 If YES, please provide a copy of the decline letter.

8. **Voluntary** - To facilitate selecting the appropriate racial/ethnic category code with respect to ownership of a business entity, for consideration as Minority-Owned Business, the following guidelines apply: There must be at least 51% ownership and/or management by general partners or corporate officers comprising a particular category. Management may be defined as exercising power to make policy decisions and having active involvement in day-to-day operations of a small business concern.

Please list owners by percentage of ownership and list the appropriate racial/ethnic code:

Owner _____ %Ownership _____ Code _____
 Owner _____ %Ownership _____ Code _____
 Owner _____ %Ownership _____ Code _____

Code	Small Business Administration - Racial/Ethnic Category
0	Black - Person having origins in any of black racial groups in Africa.
1	Puerto Rican - Person of Puerto Rican origins, regardless of race.
2	American Indian - Person having origins in any of the original peoples of North America, and who maintains cultural identification through tribal affiliations or community recognition.
3	Hispanic - (other than Puerto Rican) Person of Mexican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.
4	Asian or Pacific Islander - Person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or Pacific Islands (i.e., China, India, Korea, Philippine Islands, and Samoa).
5	Eskimo and Aleuts - Person having origins in any of the original peoples of Alaska and Aleutian Islands.
6	Undetermined - Not used.
7	White - Person having origins in any of the original peoples of Europe, North America, or the Middle East.

HISTORY AND NATURE OF THE BUSINESS

(Please use additional page if needed)

Company Name: _____

When and by whom was your company established? _____

When did you gain control of the business? _____

Please describe the nature of your business and its primary products or services: _____

What is the geographic market area served by your business? _____

List key customers, terms extended: _____

List major competitors: _____

Please provide a narrative history of the business and include any benefits that will result from obtaining a loan from EDC Loan Corporation: _____

Signature: _____ Date: _____

HISTORY AND NATURE OF THE BUSINESS

(Cont.)

PERSONAL HISTORY & RESUME INFORMATION

(Complete for each 20% or more owner)

Name _____ SS# _____
First Middle Last

AKA _____

Place of Birth _____ Date of Birth _____

Residence Address _____
Street City State Zip

Lived there from _____ To _____
Month and Year Month and Year

Previous Address _____
Street City State Zip

Lived there from _____ To _____
Month and Year Month and Year

Spouse's Name _____ SS# _____

AKA _____ Date of Birth _____

Place of Birth _____

Are you employed by the U.S. Government? YES NO

If yes, agency/position: _____

Are you a U.S. Citizen? YES NO

If not, are you a Lawful Permanent Resident Alien? YES NO

Alien Registration Number _____

Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? YES NO Include offenses which have been dismissed, discharged, or nolle prosequi. (All arrests and charges must be disclosed and explained on an attached sheet.)

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor motor vehicle violation? YES NO If yes, please explain.

Have you ever filed for personal or business Bankruptcy Protection? YES NO

If yes, please explain. _____

Military Service Background: VETERAN YES NO or **VIETNAM** YES NO

Branch _____ From _____ To _____ Honorable Discharge _____

Rank at Discharge _____ Major assignment/accomplishment _____

WORK EXPERIENCE (List chronologically, beginning with present employment.)

Company Name _____ % of business owned _____

Full Address _____
Street City State Zip

From _____ To _____ Title _____

Duties _____

Company Name/Location _____

Full Address _____
Street City State Zip

From _____ To _____ Title _____

Duties _____

Company Name/Location _____

Full Address _____
Street City State Zip

From _____ To _____ Title _____

Duties _____

Company Name/Location _____

Full Address _____
Street City State Zip

From _____ To _____ Title _____

Duties _____

EDUCATION (College or Technical Training)

1. _____
Name and Location Dates Attended Major Degree or Certificate

Comments: _____

2. _____
Name and Location Dates Attended Major Degree or Certificate

Comments: _____

3. _____
Name and Location Dates Attended Major Degree or Certificate

Comments: _____

4. _____
Name and Location Dates Attended Major Degree or Certificate

Comments: _____

Signature _____ Date _____



United States of America
SMALL BUSINESS ADMINISTRATION
STATEMENT OF PERSONAL HISTORY

Please Read Carefully: SBA uses Form 912 as one part of its assessment of program eligibility. Please reference SBA Regulations and Standard Operating Procedures if you have any questions about who must submit this form and where to submit it. For further information, please call SBA's Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722), or check SBA's website at www.sba.gov. **DO NOT SEND COMPLETED FORMS TO OMB as this will delay the processing of your application; send forms to the address provided by your lender or SBA representative.**

Name and Address of Applicant (Firm Name)(Street, City, State, and ZIP Code)		SBA District/Disaster Area Office	
Amount Applied for (when applicable)	File No. (if known)		

1. Personal Statement of: (State name in full, if no middle name, state (NMN), or if initial only, indicate initial.) List all former names used, and dates each name was used. Use separate sheet if necessary. First _____ Middle _____ Last _____	2. Give the percentage of ownership or stock owned or to be owned in the small business or the development company _____ Social Security No. _____	3. Date of Birth (Month, day, and year) _____
4. Place of Birth: (City & State or Foreign Country) _____		

Name and Address of participating lender or surety co. (when applicable and known)	5. U.S. Citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO INITIALS: _____ If No, are you a Lawful Permanent resident alien: <input type="checkbox"/> YES <input type="checkbox"/> NO If non- U.S. citizen provide alien registration number: _____
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6. Present residence address: From: _____ To: _____ Address: _____ Home Telephone No. (Include Area Code): _____ Business Telephone No. (Include Area Code): _____	Most recent prior address (omit if over 10 years ago): From: _____ To: _____ Address: _____
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PLEASE SEE REVERSE SIDE FOR EXPLANATION REGARDING DISCLOSURE OF INFORMATION AND THE USES OF SUCH INFORMATION.

YOU MUST INITIAL YOUR RESPONSES TO QUESTIONS 5,7,8 AND 9.

IF YOU ANSWER "YES" TO 7, 8, OR 9, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY, DATES OF PAROLE/PROBATION, UNPAID FINES OR PENALTIES, NAME(S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.

7. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
 Yes No **INITIALS:** _____

8. Have you been arrested in the past six months for any criminal offense?
 Yes No **INITIALS:** _____

9. For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment).
 Yes No **INITIALS:** _____

10. I authorize the Small Business Administration Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, and the Small Business Investment Act.

CAUTION - PENALTIES 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, surety bond, or other program participation. A false statement is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

Signature	Title	Date
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Agency Use Only 11. <input type="checkbox"/> Fingerprints Waived _____ Date _____ Approving Authority _____ <input type="checkbox"/> Fingerprints Required _____ Date _____ Approving Authority _____ Date Sent to OIG _____	12. <input type="checkbox"/> Cleared for Processing _____ Date _____ Approving Authority _____ 13. <input type="checkbox"/> Request a Character Evaluation _____ Date _____ Approving Authority _____ (Required whenever 7, 8 or 9 are answered "yes" even if cleared for processing.)
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PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you wish to submit comments on the burden for completing this form, direct these comments to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval 3245-0178. **DO NOT SEND COMPLETED FORMS TO OMB as this will delay the processing of your application; send forms to the address provided by your lender or SBA representative.**

NOTICES REQUIRED BY LAW

The following is a brief summary of the laws applicable to this solicitation of information.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

Privacy Act (5 U.S.C. § 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrieved by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When the information collected on this form 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 74 Fed. Reg. 14890 (2009) for other published routine uses.



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

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

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

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

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

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

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

Name	Business Phone
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Home Address	Home Phone
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City, State, & Zip Code

Business Name of Applicant

ASSETS (Omit Cents)	LIABILITIES (Omit Cents)
Cash on Hand & in banks.....\$ _____	Accounts Payable.....\$ _____
Savings Accounts.....\$ _____	Notes Payable to Banks and Others.....\$ _____ (Describe in Section 2)
IRA or Other Retirement Account.....\$ _____ (Describe in Section 5)	Installment Account (Auto).....\$ _____ Mo. Payments \$ _____
Accounts & Notes Receivable.....\$ _____ (Describe in Section 5)	Installment Account (Other).....\$ _____ Mo. Payments \$ _____
Life Insurance – Cash Surrender Value Only.....\$ _____ (Describe in Section 8)	Loan(s) Against Life Insurance.....\$ _____
Stocks and Bonds.....\$ _____ (Describe in Section 3)	Mortgages on Real Estate.....\$ _____ (Describe in Section 4)
Real Estate.....\$ _____ (Describe in Section 4)	Unpaid Taxes.....\$ _____ (Describe in Section 6)
Automobiles.....\$ _____ (Describe in Section 5, and include Year/Make/Model)	Other Liabilities.....\$ _____ (Describe in Section 7)
Other Personal Property.....\$ _____ (Describe in Section 5)	Total Liabilities.....\$ _____
Other Assets.....\$ _____ (Describe in Section 5)	Net Worth.....\$ _____
Total Assets \$ _____	Total Liabilities & Net Worth \$ _____ *Must equal total in assets column.

Section 1. Source of Income.	Contingent Liabilities
Salary.....\$ _____	As Endorser or Co-Maker.....\$ _____
Net Investment Income.....\$ _____	Legal Claims & Judgments.....\$ _____
Real Estate Income.....\$ _____	Provision for Federal Income Tax.....\$ _____
Other Income (Describe below)*.....\$ _____	Other Special Debt.....\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance officer, paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in a application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

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

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) – SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)

Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension 2 CFR 2700

1. The borrower or contractor certifies, by submission of its application for an SBA loan or bond guarantee, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the application.

TWO YEAR PROJECTIONS (Optional)
 Assumptions of the projected should be attached.

Projected Income/Expense

Revenue (sales)		
Other Income		
Total Revenue		
Cost of Good Sold		
Materials		
Direct Labor, Other Direct Costs		
Total Cost of Sales		
Gross Profit		

Expenses:

Salary Expenses: sales people, office, and other		
Payroll Expenses (taxes, etc.)		
Outside Service		
Supplies (office and operating)		
Repairs & Maintenance		
Advertising		
Car, Delivery, and Travel		
Accounting and Legal		
Rent		
Telephone		
Utilities		
Insurance		
Taxes (real estate, etc.)		
Interest		
Depreciation		
Other Expenses (specify each)		
Miscellaneous (unspecified)		
Total Expenses		
Net Profit		