

BUSINESS LOAN APPLICATION

This checklist will aid you in gathering the necessary information for the initial evaluation of your loan request. In order to process your application, we will need complete information. All necessary forms are provided unless noted.

- 1. Business Loan Application
- 2. Personal Financial Statement Please complete for all owners, principals and officers, signed and dated within the last 45 days. (Duplicate form as needed.)
- 3. Management Resume(s) Please provide complete resumes on all individuals referred to in #2. (Duplicate form as needed.)
- 4. History of Business Form
- 5. Business Debt Schedule. This must be dated the same as the Interim Financial Statement requested below and should reflect all outstanding liabilities as shown on the Interim Financial Statement.
- 6. Monthly Proforma Income Statement For 12 months.

Please also provide the following items:

- 7. Business Financial Statements and Tax Returns Income statements, balance sheets and tax returns for the most recent three years.*
- 8. Interim Financial Statement Signed and dated within the last 45 days.
- 9. Business Proforma Financial Statements Balance Sheet
- 10. Personal Tax Returns For the most recent three years, on each individual referred to in #2 above.
- 11. Agings of Accounts Receivable and Payable as of the date of the interim financial statement.
- 12. IRS Form 4506 signed for business tax returns or Personal Schedule C.
- 13. Other _____

* Please be advised that all financial statements and tax returns must have original signatures and dates. After photocopying financial statements and tax returns, please sign again and affix current date.

BUSINESS LOAN APPLICATION

Company Name _____ Telephone _____

Address _____

Nature of Business _____ Date Established _____

Type of Entity: Corporation Partnership Sole Proprietorship

Number of Employees: Existing _____ After the Loan _____

Bank Name/Branch _____ Telephone _____

Accountant Name _____ Telephone _____

Attorney Name _____ Telephone _____

Trade Reference _____ Telephone _____

COMPANY OWNERSHIP

List below all owners, principals and officers.

Name	Title	U.S. Citizen	% Ownership	Compensation
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

AFFILIATES

List below all business concerns in which the applicant company or any of the individuals listed in the ownership section above have any ownership. Attach current financial statements.

Name	Owner	% of Ownership
_____	_____	_____
_____	_____	_____
_____	_____	_____

Project Costs

Use of Proceeds (round to nearest 100 dollars)	
Land /Building Purchase	
New Construction/Improvements	
Machinery & Equipment Purchase	
Inventory Purchase	
Working Capital including Payables	
Purchase of Existing Business	
Payoff SBA Loan	
Payoff Bank Loan	
Other Debt Repayment	
TOTAL PROJECT COSTS	
Minus Your Down Payment	
TOTAL LOAN REQUESTED	

Collateral Offered

	Present Market Value	Present Loan Balance
Land		
Building		
Machinery		
Equipment		
Furniture		
Fixtures		
Receivables		
Inventory		
Other		
TOTAL		

PERSONAL FINANCIAL STATEMENT

As of _____, 20_____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name _____ Business Phone () _____

Residence Address _____ Residence Phone () _____

City, State & Zip Code _____

Business Name of Applicant / Borrower _____

ASSETS		LIABILITIES	
Cash on hand & in Banks.....	\$ _____	Accounts Payable.....	
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others.....	\$ _____
IRA or other Retirement Account.....	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable.....	\$ _____	Installment Account (Auto).....	\$ _____
Life Insurance-Cash Surrender Value Only..	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Installment Account (Other).....	\$ _____
Stocks and Bonds.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 3)		Loan on Life Insurance.....	\$ _____
Real Estate.....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 4)		(Describe in Section 4)	
Automobiles-Present Value.....	\$ _____	Unpaid Taxes.....	\$ _____
Other Personal Property.....	\$ _____	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities.....	\$ _____
Other Assets.....	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities.....	\$ _____
Total.....	\$ _____	Net Worth.....	\$ _____
		Total.....	\$ _____

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

Description of Other Income in Section 1.

*Alimony or child support payments need 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 a part of this statement and signed)

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

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

# of Shares	Name of Securities	Cost	Market Value	Date of Value	Total Value

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

	Property A	Property B	Property C
Type of Property			
Address of Property			
Date Purchased			
Original Cost			
Present Market Value			
Name of Lender			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per mo/yr			
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 SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as to 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).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

MANAGEMENT RESUME

Please fill in all spaces. If an item is not applicable, please indicate as such. You may include additional relevant information on a separate exhibit. SIGN/DATE where indicated.

PERSONAL INFORMATION:

NAME _____ SS# _____

DATE OF BIRTH _____ PLACE OF BIRTH _____

RESIDENCE TELPHONE _____ BUSINESS TELEPHONE _____

RESIDENCE ADDRESS _____

FROM _____ TO PRESENT DATE

PREVIOUS ADDRESS _____

FROM _____ TO _____

SPOUSE'S NAME _____ SS# _____

ARE YOU EMPLOYED BY THE U.S. GOVERNMENT? Yes No AGENCY/POSITION _____

ARE YOU A U.S. CITIZEN? Yes No IF NO, GIVE ALIEN REGISTRATION NUMBER- _____

Are you presently under indictment, on parole or probation? Yes No

Have you ever been charged with and or arrested for any criminal offense other than a minor motor vehicle violation?
 Yes No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation? Yes No

EDUCATION:

College/Technical Training-Name Location	Dates Attended	Major	Degree/Certificate
_____	_____/_____/_____	_____	_____
_____	_____/_____/_____	_____	_____
_____	_____/_____/_____	_____	_____

MILITARY SERVICE BACKGROUND:

Branch of Service: _____ Dates of Service _____ to _____

WORK EXPERIENCE: List chronologically beginning with present employment.

Company Name/Location _____

From: _____ To: _____ Title: _____

Duties: _____

Company Name/Location _____

From: _____ To: _____ Title: _____

Duties: _____

Company Name/Location _____

From: _____ To: _____ Title: _____

Duties: _____

Signature

Date

HISTORY OF BUSINESS
(Use Separate Attachments To
Answer Questions if Necessary)

COMPANY NAME _____

NATURE OF BUSINESS

TYPES OF PRODUCTS/SERVICES

CUSTOMER PROFILE

LIST KEY CUSTOMERS

LIST MAJOR COMPETITORS

MAJOR SUPPLIERS

GEOGRAPHICAL SALES AREA

FUTURE PLANS FOR GROWTH/EXPANSION

HOW WILL THIS LOAN BENEFIT YOUR COMPANY?

WILL THE FUNDING OF THIS LOAN CREATE NEW EMPLOYMENT OPPORTUNITIES? _____

IF SO, STATE HOW _____

BUSINESS DEBT SCHEDULE

Include all installment loans, contracts, notes or mortgages with balances as of the date of the interim financial statement. Asterisk (*) those loans to be repaid by this request. Do not include trade payables.

	Creditor/Acct. #	Creditor/Acct. #	Creditor/Acct. #	Creditor/Acct. #	Creditor/Acct. #	Creditor/Acct.#
Original Date						
Original Amount						
Present Balance						
Interest Rate						
Monthly Payment						
Maturity Date						
Collateral						
Current						

Company Name _____

Signature/Title

Date

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.



Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

		Telephone number of taxpayer on line 1a or 2a ()
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize the release to _____,
of any and all information they may require at any time for any
purpose related to our credit transaction. I/We further authorize
_____ to release such information to any
entity deemed necessary for any purpose related to our credit
transaction.

I/We hereby certify that the enclosed information plus any
attachments or exhibits are valid and correct to the best of
my/our knowledge.

I/We hereby acknowledge that all loan approvals will be in writing
and subject to the terms and conditions set forth in a
commitment letter signed by an officer of a Lending Institution.

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

BUSINESS DEBT SUMMARY

Total business debt list should match loans and leases on current business financial statement dated _____.

	Loan/Lease 1	Loan/Lease 2	Loan/Lease 3
Creditor	<hr/>	<hr/>	<hr/>
Original Amount	<hr/>	<hr/>	<hr/>
Original Date	<hr/>	<hr/>	<hr/>
Present Balance	<hr/>	<hr/>	<hr/>
Interest (%) Rate	<hr/>	<hr/>	<hr/>
Maturity Date	<hr/>	<hr/>	<hr/>
Monthly (\$) Payment	<hr/>	<hr/>	<hr/>
Collateral/Security	<hr/>	<hr/>	<hr/>
Status (current/pass due)	<hr/>	<hr/>	<hr/>
Variable rate? (yes/no)	<hr/>	<hr/>	<hr/>
	Loan/Lease 4	Loan/Lease 5	Loan/Lease 6
Creditor	<hr/>	<hr/>	<hr/>
Original Amount	<hr/>	<hr/>	<hr/>
Original Date	<hr/>	<hr/>	<hr/>
Present Balance	<hr/>	<hr/>	<hr/>
Interest (%) Rate	<hr/>	<hr/>	<hr/>
Maturity Date	<hr/>	<hr/>	<hr/>
Monthly (\$) Payment	<hr/>	<hr/>	<hr/>
Collateral/Security	<hr/>	<hr/>	<hr/>
Status (current/pass due)	<hr/>	<hr/>	<hr/>
Variable rate? (yes/no)	<hr/>	<hr/>	<hr/>