



504 Loan Application Check List

Please Provide These Items

1. 504 Loan Application, Pages 1 to 6. Sign and Date Page 6.
 2. History and Description of the Business.
 - Please Provide a Full Business Plan if Operating Less Than 2 Years.
 3. Signed Business Financial Statements for the last 2 Years for Both the Operating Company and the Holding Company as Applicable. This Financial Information Includes the Year-End Balance Sheet.
 4. Signed Interim Financial Statement Dated Within the Last 60 Days for Both the Operating Company and the Holding Company as Applicable.
 5. Signed Aging of Accounts Receivables and Payables with the Last 60 Days for Both the Operating Company and the Holding Company as Applicable.
 6. Signed Projected Income Statement for 2 Years After the Loan.
 - Include Written Assumptions.
 7. For a New Business (Less Than 2 Years in Existence), Monthly Cash-Flow for the First 12 Months of Operation or for 3 Months Beyond the Break-Even Point (Whichever is Longer) Together With a Description of Assumptions.
 8. Signed Business Debt Schedule for Both the Operating Company and the Holding Company if Applicable. See Application, Page 10.
 9. Signed Government Debt Schedule for Both the Operating Company and the Holding Company if Applicable. See Application, Page 11.
 10. Disclose All Other Businesses in Which All Principal Business Applicants Have Any Interest in or Power to Exercise Management Control, See Page 9.
 11. Organizational Documents of Operating Company and Real Estate Holding Company.
 12. IRS Form 4506T Completed for Operating Company, Real Estate Holding Company and Owners. *Personal Information for Each Owner of 20% or Greater*
 13. Personal Tax Returns for the last 2 Years Signed By Applicant.
 14. Personal Information (SBA Form 912 [attached]) and Resume Form for Each Owner Over 20% and Key Management Personnel.
 15. Signed Personal Financial Statement (SBA Form 413 [attached]) Within the Last 60 Days.
 - This Must Be Signed By Applicant and Spouse.
 16. Personal Identification Information (Driver's License).
- Real Estate Information*
17. Real Estate Purchase Agreement or Settlement Statement Sheet.
 - Must Match Application Amount Exactly.
 18. Construction Cost Quotes and Equipment Invoices/Quotes, if Applicable.
 - Dollar Amount Must Match Application Amount Exactly.
 19. Lender's Credit Presentation (Bank).
 20. Environmental Questionnaire, Signed by Seller of Property and Lender (Bank).
 21. Appraisal for Real Estate. *Please Note: "As-Is" Appraisal is Required if Using Existing Equity.*
 22. Lender's SBA Request Letter (Bank).

Required Documents Attached to this Application:

- ✓ Environmental Questionnaire
- ✓ Bank Letter of Credit
- ✓ 4506-T
- ✓ SBA 912
- ✓ SBA 413-0512
- ✓ SBA 1244 Part C ONLY



SBA 504 LOAN APPLICATION

Operating Company

Company_____

dba Name_____

Address_____

City_____ State_____ Zip_____

Mailing Address (If Not the Same As Above)_____

Principal in Charge_____ Phone_____ Fax_____

Secondary Contact_____ Phone_____ Fax_____

Type of Business:_____ Date Established_____

Type of Entity: Proprietorship Partnership Corporation LLC

Tax ID_____

Please Identify Your Management Structure Below (Please Circle the Correct Title Applicable):

Partner Or Managing Member Or President_____ Name

Partner Or Member Or Vice President_____ Name

Partner Or Member Or Secretary_____ Name

Company Ownership:

Name	% Ownership	Sex	Race	Military Service
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Attach An Additional Sheet for Information If Required.



Real Estate Holding Company

Company_____ Address_____

City_____ State_____ Zip_____

Principal in Charge_____ Phone_____ Fax_____

Secondary Contact_____ Phone_____ Fax_____

Type of Business:_____ Date Established_____

Type of Entity: Proprietorship Partnership Corporation LLC

Tax ID #_____

Company Ownership:

Name	% Ownership	Sex	Race	Military Service
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Project Information

Street Address of Property_____

City_____ State_____ Zip_____

Square Footage of New Building_____ Square Footage Your Company Will Occupy_____

Please Note, SBA Requires Your Company to Occupy 51% of an Existing Building and 60% of a New Construction.

Escrow Closing Date_____

Realtor's Name_____ Phone_____

Total Project Costs

**Purchase of Existing Building
Or Equipment Only**

Construction Project

Purchase Price \$_____ Land Acquisition \$_____

Remodel/Renovation \$_____ Construction Bid \$_____

Equipment* \$_____ Architects, Permits, Prof. Fees \$_____

Other \$_____ Title Insurance, Interim

Interest, Other \$_____

Total \$_____

Total \$_____

**Please Note, Equipment to Be Financed Must Have a Useful Life of 10 Years or Greater.*



Sources of Funding

Project Information

Please complete the project information below for this loan application. Although some costs may change prior to funding, please complete this area to the best of your ability, including itemization o estimated itemization of professional fees.

<u>Proposed Uses of Funds:</u>	\$	<u>Itemization of *Professional Fees</u>	\$
Purchase Land	_____	Engineering Costs	_____
Purchase Land & Existing Building	_____	Architect Costs/Expenditures	_____
Construction/Remodeling	_____	Appraisal	_____
Purchase/Install NEW Equipment	_____	Environmental Report(s)	_____
Purchase/Install USED Equipment	_____	Impact/Permit Fees	_____
*Professional Fees (Related to Closing)	_____	Utility Hook-Up Fees	_____
Interest & Fees on the		Title Insurance/Recording Fees	_____
Interim/Construction Loan	_____	Other:_____	_____
Contingency (Up to 10%		Other:_____	_____
of Construction)	_____		
Other Fees:_____	_____		
TOTAL PROJECT COSTS	_____		

<u>Source of Funds & Equity Injection:</u>	\$	%
Equity Injection—Business Cash	_____	_____
Equity Injection—Personal Cash	_____	_____
Equity Injection—Seller Carry Note	_____	_____
Equity Injection—Other_____	_____	_____
SBA 504 Loan	_____	_____
Bank:_____	_____	_____
Other:_____	_____	_____
TOTAL PROJECT COSTS	_____	100%

PLEASE ATTACH ALL SUPPORTING DOCUMENTATION SUCH AS PURCHASE AGREEMENTS, CONSTRUCTION BIDS, VENDOR QUOTES, ETC. THE SUPPORTING DOCUMENTATION MUST MATCH THE TOTAL PROJECT COSTS.

Please Provide Us With Some Further Financing Details (Please Use a Blank Sheet of Paper if More Space is Needed):
Is There Currently Any Financing Being Provided for This Project: Yes No
 If Yes, Please Disclose Terms of Any Pre-Project Financing (Including Lender, Amount Financed, and Maturity) and Specify Whether it Will Be Taken Out With the 504 Funds or Refinanced by the Third Party Lender:

Is This Project Transaction Associated With a Business Acquisition: Yes No
 If Yes, Please Provide Details Concerning the Entire Acquisition, Including Non-Project Financing Sources and Terms:



Please Provide Us with Some General Information About This Project:

Project Address _____ City _____ State _____ Zip _____
Type of Property _____ How Large is the Parcel of Land This Facility Sets On? _____
How Large is This Facility (Square Feet) _____ How Much Space in the Facility Will Your Business Occupy? _____ %
Are There Any Existing Tenants Who Will Remain in the Facility? [] Yes [] No
How Many Months (Approx.) Remain on These Leases? _____
What is the Approximate Age or Construction Date of the Facility: _____
How Would You Describe This Facility's Condition _____
Are Any of the Projects Assets Currently Owned By the Borrower? [] Yes [] No
If Yes, Provide the Purchase Date and Amount _____
If There is Equipment Involved, Whom Was it Purchased From? [] Manufacturer/Dealer [] Private Party
This Equipment is: [] New [] Used Estimated Remaining Useful Life of the Equipment _____ Years

If there are any tenants that will lease a portion of the building, please provide the following information:

Table with 4 columns: Tenant, Existing Lessee, Square Footage, Rent Amount. Includes four rows of blank lines for data entry.

Employees

Number of Current Employees: Full-Time _____ Part-Time _____

Estimated Number of Employees in 2 Years as a Result of this Project: Full-Time _____ Part-Time _____

Key Employees:

Table with 5 columns: Title, Name, Responsibilities, Years w/Company, Years in Industry. Includes three rows of dashed lines for data entry.

Please provide resumes (SBA 912 Form) for all Key Employees.

Miscellaneous Questions

Have you or any of your company ever been involved in bankruptcy or insolvency proceedings? If yes, please provide details on a separate sheet.

[] Yes [] No

Are you and your business involved in any pending or prior lawsuits? [] Yes [] No



IMPORTANT INFORMATION ABOUT IDENTIFICATION PROCEDURES FOR PROCESSING AN SBA 504 LOAN

To help the government fight the funding of terrorism and money-laundering activities, Federal law requires Certified Development Companies to obtain, verify, and record information that identifies each person who applies for a 504 loan.

What this means for you: When you apply for a 504 loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Certification

I/We hereby certify that the enclosed information, including any attachments or exhibits provided here within, or at a later date, is valid and correct to the best of my/our knowledge.

Applicant is liable for all fees incurred in the verification of information.

By: _____ Date: _____

By: _____ Date: _____

By: _____ Date: _____

Note: A signed hard-copy of this document will need to be provided before final loan can be processed.



History and Nature of Business (Operating Company)

Company Name:

When and By Whom Was Your Company Established?

When Did You Get Control of the Business?

Please Describe the Nature of Your Business and the Primary Products and Services.

What is the Geographic Market Served By Your Business?



History and Nature of Business—Continued

Company Name:

List Key Customers.

List Major Competitors.

Please Provide a Narrative History of the Business Including Any Benefits That Will Result from Obtaining an SBA 504 Loan.

Submitted By _____ Date _____



Affiliated Business

Must account for ALL businesses (excluding publicly-traded) in which any principal holds any ownership interest.

Must account for ALL businesses in which any principal has the power to exercise control.

Must account for ALL businesses in which an identity of interest is shared by two or more persons (principals and/or minority shareholders).

Business Name	<u>ALL</u> Owners' Names & Titles	% of ALL Ownership	Business TIN	Nature of Business

Signature_____ Title_____ Date_____



Debt Schedule

Please List all Existing Business Debts for Operating Company and/or Real Estate Holding Company

Name of Operating Company _____
 Date* _____

Creditor Name & Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payments	Security	Current or Delinquent

Total Present Balance** \$_____ Total Monthly Payment \$_____

Name of Real Estate Holding Company _____
 Date* _____

Creditor Name & Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payments	Security	Current or Delinquent

Total Present Balance** \$_____ Total Monthly Payment \$_____

*Should be the same date as current financial statement. Must match short-term and long-term debt.

**Total must agree with balance shown on current financial statement.

Signature _____ Date _____



Government Debt Schedule

Please List all Previous and Existing Government Debt

Name of Operating Company _____

Date* _____

Federal Agency	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payments	Security	Status

Total Present Balance** \$_____ Total Monthly Payment \$_____

Name of Real Estate Holding Company _____

Date* _____

Federal Agency	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payments	Security	Status

Total Present Balance** \$_____ Total Monthly Payment \$_____

If an SBA loan, please provide a copy of the authorization.

*Should be the same date as current financial statement. Must match short-term and long-term debt.

**Total must agree with balance shown on current financial statement.

Signature _____ Date _____



Estimated Projections of Income and Expenses for Two Years

	<u>Year 1</u>		<u>Year 2</u>	
	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
Net Sales	-----	-----	-----	-----
Cost of Goods Sold	-----	-----	-----	-----
Other Income	-----	-----	-----	-----
Gross Profit	<hr/> <hr/>			
OPERATING EXPENSES:				
Depreciation & Amort.	-----	-----	-----	-----
Accounting & Legal	-----	-----	-----	-----
Advertising	-----	-----	-----	-----
Bad Debt Expense	-----	-----	-----	-----
Dues & Subscriptions	-----	-----	-----	-----
Insurance	-----	-----	-----	-----
Miscellaneous*	-----	-----	-----	-----
Owner's Salaries	-----	-----	-----	-----
Payroll Taxes	-----	-----	-----	-----
Rent	-----	-----	-----	-----
Repairs	-----	-----	-----	-----
Salaries	-----	-----	-----	-----
Selling Expense	-----	-----	-----	-----
Supplies	-----	-----	-----	-----
Taxes	-----	-----	-----	-----
Telephone	-----	-----	-----	-----
Travel/Entertainment	-----	-----	-----	-----
Utilities	-----	-----	-----	-----
Interest Expense	-----	-----	-----	-----
Other Expense	-----	-----	-----	-----
TOTAL OPERATING EXPENSE	<hr/> <hr/>			
OPERATING PROFIT BEFORE TAXES	<hr/> <hr/>			
NET PROFITS	<hr/> <hr/>			

Signature_____ Title_____ Date_____



AUTHORIZATION TO RELEASE CREDIT INFORMATION

I/we hereby authorize the release of credit information of principal applicant and all business affiliates to Lewis and Clark Certified Development Company (LCCDC), of any and all information required at any time for any purpose related to our credit application/transaction. I/we further authorize LCCDC to release such information to any entity deemed necessary for any purposes related to our credit application/transaction.

I/we hereby certify that the enclosed information (together with any attachments or exhibits) is valid and true, accurate and correct to the best of my/our knowledge.

Falsification of information, statements, or values for any purpose including but not limited to the purpose of obtaining any loan, property, or anything of value from LCCDC and/or the United States Small Business Administration (USSBA) may lead to the disqualification of the applicant and possible criminal prosecution.

I/we acknowledge that applicant is responsible for and agrees to pay all fees associated with the verification of the information provided in this application.

Signature_____ Date_____

Signature_____ Date_____

Signature_____ Date_____

ENVIRONMENTAL QUESTIONNAIRE

BORROWER _____

CURRENT PROPERTY OWNER _____

PROPERTY ADDRESS _____

(Include Street, City, State, and Zip)

ALL the following questions must be answered by the CURRENT property owner:

(No answers may be left blank, please provide as many details/dates as possible.)

- 1. Describe the Current Use(s) of the Property
2. Describe the Intended Use(s) of the Property
3. Describe in Detail ALL the Past Use(s) of the Property & the Time Period of the Past Use(s). (If Unknown, So State.)

Did any of the Past, Present, or Intended Use(s) of the Property Involve an Environmentally- Sensitive Industry?
If Yes, Please Explain in Detail

- 4. Describe in Detail Current & Past Use(s) of ALL Adjoining Property & Time Period of the Past Use(s). (If Unknown, So State.)

Did any of the Past, Present Use(s) of the Adjoining Property Involve an Environmentally- Sensitive Industry?
If Yes, Please Explain in Detail

- 5. If the Property or Adjoining Property is/was Used for Warehouse/Light Industrial Purposes, Describe the Materials Stored and/or Industry Conducted

- 6. Are there or have there Ever Been Any of the Following Facilities Occupying the Property or Adjoining Properties?
Gas Station
Hazardous Waste Generator
Manufacturing Facility
Dry Cleaner

- 7. Have You Ever Received or Do You Have Knowledge of Any Environmental Site Assessment, Notice of Violation, or Other Information From Any Governmental Agency, Environmental Consultant, or Public, Private, or Non- Profit Group that Addresses Environmental Issues on the Property or Adjoining Properties (i.e., Phase I, Phase II, Etc.)?

- 8. Are there or have there Ever Been Any of the Following on or Beneath the Property or Adjoining Properties?
Underground Storage Tank(s)
Above Ground Storage Tank(s)

If You Checked YES to Either of the Above Tanks, Continue Answering Question Below:

- Have the Tanks Been Removed?
Are the Tanks Registered?
What is/were the Tanks Contents?
When were the Tanks Installed?
Have the Tanks Been Integrity Tested?
Has there Ever Been Evidence of Leaking?
If Yes, Describe Corrective Action Taken
Are the Tanks Covered By a Separate Insurance Policy?
Are the Tanks Covered by a State Fund?
For AGST's ONLY: Is there a Secondary Containment?
Are they in Compliance with 1998 EPA Standards?

If You Answered Yes, Please Note the Following May Need to be Provided:

- Complete Phase I, II, and III Reports, if Available
Integrity Tests and/or Certificates of Tank Compliance by Local, State, or Federal Agencies
If a Tank has Been Removed, You Need Verification of the Removal and a Sign- Off that the Soil was not Polluted.
If the Soil was Tainted, a Certification of No Further Action is Needed.

ENVIRONMENTAL QUESTIONNAIRE

9. **Is there Any Present or Past Evidence of Contamination or Potential Contamination of this Property or of Any Adjoining Properties? (If Yes, Please Explain in Detail)**_____

Please Note: 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 aboveground 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.

10. **Is there Any Known Past, Threatened, or Pending Lawsuits or Administrative Proceedings Concerning a Release or Threatened Release of Hazardous Substances at the Property or at Any Adjoining Properties? (If Yes, Please Explain in Detail)**_____

11. **Are there or have there Been Any Regulatory Actions By Any Governmental Entity for Environmental Conditions at the Property or Any Adjoining Properties? (If Yes, Please Explain)**_____

12. **Are Lead- Based Paint, Asbestos, or Polychlorinated Biphenyls (PCBs) Present at the Property? (If Yes, Please Explain)**_____

Seller or Current Owner's Remarks (Must Include Remarks on the Property & Adjoining Properties):

I Hereby Acknowledge that I have Responded to the Above Questions to the Best of My Knowledge:

Seller or Current Owner _____ (Printed Name & Title)

By: _____ (Signature) _____ (Date)

Site Operator of Remarks (If Different From Owner) (Must Include Remarks on the Property & Adjoining Properties From On-Site Manager):

I Hereby Acknowledge that I have Responded to the Above Questions to the Best of My Knowledge:

Site Operator _____ (Printed Name & Title)

By: _____ (Signature) _____ (Date)

ENVIRONMENTAL QUESTIONNAIRE

LENDER INSTRUCTIONS: The Following Shall Be Used as a Guide to Determine if a Phase I or Phase II Audit is Needed, and is to Be Completed During an Onsite Inspection By the Lender Where Commercial Real Estate is to Be Taken as Collateral. Discussions With the Applicant, as Well as Local Regulatory Authorities, Can Identify Facility Abuse. If YES on Any Point, Conduct a Phase I Audit.

All (7) of the Following Statements Must Be Answered By the LENDER (Or Authorized Agent):

PROPERTY ADDRESS _____
(Include Street, City, State, and Zip)

1. I have Reviewed Pages 1 and 2, Discussed and Agree With the Seller/Current Owner's Findings: [] Yes [] No
(Determine the Prior, Current, and Planned Uses for the Property. If Any of these Uses Involves an Operation that Used or Uses Toxic Chemicals, Conduct a Phase I Audit. Discussions With Current/ Prospective Owners Can Help Identify Uses.)

2. To the Best Extent Possible, I have Determined the Prior, Current, and Planned Uses of All Adjoining Property [] Yes [] No
(If Any of these Uses Involves an Operation that Used or Uses Toxic Chemicals, Conduct a Phase I Audit. Discussions With Current/Prospective Owners, as Well as Visual Checks, Can Help Identify Uses.)

3. The Adjoining Properties Include (Please List ALL Adjoining Businesses and Their Locations to the Collateral Property):

4. I have Conducted a Visual Inspection of the Facility (Preferably Accompanied By Current Owners): [] Yes [] No
The Following Observations May Trigger the Need for a Phase I Audit:

- Any Evidence that Chemicals are Used in the Operation of the Facility
- Discarded Chemical Containers
- Waste Piles of Any Type (Ask About Buried Waste and the Presence of Underground Storage Tanks)
- Evidence of Distressed Vegetation or Non-Vegetative Areas
- Oily Films on Standing Water
- Discolored Soils
- Unusual Odors

5. To the Best Extent Possible, I have Determined that the Applicant has All Relevant Environmental Permits and/or Notifications in Place: [] Yes [] No
(If Not, Conduct a Phase I Audit. Local Regulatory Authorities Could Be Consulted for Assistance on Requirements.)

6. To the Best Extent Possible, I have Determined Whether the Facility has Ever Been Involved in: [] Yes [] No
Any Citations, Claims, or Complaints Regarding Environmental Problems
Any Notices or Violations
Any Environmental Clean-Up

7. LENDER'S Remarks (Must Include Remarks on the Inspection of the Property and Adjoining Properties)

Please Note: IF A PHASE I, II, III AUDIT IS CONDUCTED, SBA/LEWIS & CLARK CDC MUST BE LISTED AS AN ENTITY ENTITLED TO RELY ON THE FINDINGS. Please contact Lewis & Clark CDC for an example Reliance Letter to be completed on letterhead of Environmental Professional or Environmental Professional's Firm.

I Acknowledge that I have Read this Questionnaire, and have Responded to the Issues and Questions Posed Therein to the Best of My Knowledge.

(Lending Institution's Name)
By: _____ Signature & Title _____ (Date)

PLEASE PRINT ON YOUR COMPANY LETTERHEAD

Bank Letter of Commitment | SBA 504 program

Date

Lewis & Clark Certified Development Company
200 1st Avenue NW, Suite 100
Mandan, ND 58554

Attention: Brent Ekstrom
Director of Commercial Lending

Re: *[Insert Name of Applicant]*

Dear *Mr. Ekstrom*

[Insert Name of Lender] (“Lender”) has reviewed the application of *[Insert Name of Applicant]* (“Borrower”) for a loan of \$*[insert total LOAN amount]* to support a \$*[insert total PROJECT amount]* project. Lender is not in a position to meet Borrower’s request at this time because *[insert reason, such as, “the value of collateral is insufficient under our credit policy”]*. To the best of Lender’s knowledge, financing of the total project cost is not available at interest rates and terms prevalent in our community.

Lender, however, is willing to participate with *Lewis & Clark Certified Development Company* in the SBA 504 Loan Program to benefit Borrower. In this regard, Lender is willing to make a loan in the principal amount of \$*[insert amount of Third Party Loan]* *[insert % of Project Cost]* which will have an interest rate of *[insert complete interest rate, not just the initial rate]* (“Third Party Loan”). The Third Party Loan note will be for a term of *[insert term]* to be amortized over *[insert amortization period]*. In addition, SBA approval of this Third Party Loan is conditioned upon the receipt by SBA from Lender of a one-time participation fee equal to one-half of one percent of the principal amount of this Third Party Loan secured in a senior lien position to that of SBA’s 504 Loan.

The Project is located at *[physical address of Project Property]*. Lender’s commitment to make the Third Party Loan is contingent upon the collateral and guarantors listed below:

List Third Party Lender’s collateral requirements
List guarantors for Third Party Loan

Lender also is willing to provide an interim loan in the amount of \$*[insert amount of Interim Loan]* *[insert % of the Project Cost]* (“Interim Loan”) to be repaid from the proceeds of the 504 Loan. The Interim Loan is to be secured by a *[insert lien position]* on the collateral.

Sincerely,

Name of Lending Official
Title

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. 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, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
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.	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, 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 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

| / / | / / | / / | / / |

Caution: Do not sign this form unless all applicable lines have been completed.

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

▶ _____
 Signature (see instructions) Date

▶ _____
 Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ _____
 Spouse's signature Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	855-587-9604
Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



United States of America
SMALL BUSINESS ADMINISTRATION
STATEMENT OF PERSONAL HISTORY

Please Read Carefully and Fully Complete: 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.**

1a. Name and Address of Applicant (Firm Name)(Street, City, State, ZIP Code and E-mail)	SBA District/Disaster Area Office	
	Amount Applied for (when applicable)	File No. (if known)
1b. 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 in the small business _____ Social Security No. _____	3. Date of Birth (Month, day, and year) _____
	4. Place of Birth: (City & State or Foreign Country) _____	

If applicable, Name and Address of participating lender or surety co.	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 Alien Registration number _____ If no, country of citizenship: _____
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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, YOU MUST FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, 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) pleaded guilty; 3) pleaded 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 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 OPS _____	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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NOTICES REQUIRED BY LAW

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

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

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, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. 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.

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	
Home Address		Home Phone	
City, State, & Zip Code			
Business Name of Applicant			
ASSETS		LIABILITIES	
(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)		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 Year/Make/Model)		(Describe in Section 7)	
Other Personal Property.....\$ _____		Total Liabilities.....\$ _____	
(Describe in Section 5)		Net Worth.....\$ _____	
Other Assets.....\$ _____		Total \$ _____	
(Describe in Section 5)		*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 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 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: 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 hours 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
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 that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

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 an application for a loan, or concerning an approved loan or loan guaranty, 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, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) 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.

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 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) 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.

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.

XIX. ALL QUESTIONS MUST BE ANSWERED BY THE FOLLOWING INDIVIDUALS AND ARE SUBJECT TO VERIFICATION BY SBA:

(All parties listed below are considered "Associates" of the small business 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, or any partner that is involved in management of the applicant business;
- For a corporation, all owners of 20% or more of the corporation and each officer and director;
- For limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member; and
- Any person hired by the business to manage day-to-day operations.

(If more than one person must complete this section, this page may be copied, completed, and attached to this form.)

1. 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: _____
2. Have you been arrested in the past six months for any criminal offense? Yes No Initials: _____
3. 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 pre-trial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? Yes No Initials: _____
4. Has an application for the loan you are applying for now ever been submitted to SBA or to a Certified Development Company or Lender in connection with any SBA program? Yes No
5. Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? Yes No
6. If you are at least a 50% or more owner of the applicant business, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services? Yes No N/A
7. Are you a U.S. citizen? Yes No Initials: _____
If "No," are you a Lawful Permanent Resident alien? Yes No Initials: _____
If "Yes," provide Alien Registration Number: _____ If "No," country of citizenship: _____

Signature: _____

Association to Applicant: _____

(See list above)

Print Name: _____

- If "YES" to Question 1, the loan request is ineligible for SBA assistance.
- If "YES" to Question 2 or 3, you must complete and submit to the CDC SBA Form 912. The CDC will determine whether the completed Form 912 must be submitted to SBA for a background check and a character determination in accordance with SBA Loan Program Requirements (as defined in 13 CFR § 120.10).
- If "YES" to Question 3 and you are currently on parole or probation (including probation before judgment), the loan request is ineligible for SBA assistance.
- If "YES" to Questions 4, 5 or 6, the application may not be approved by a PCLP CDC under its delegated authority. The application must be submitted to the SLPC for processing and approval.

U.S. SMALL BUSINESS ADMINISTRATION

PART C

Statements Required by Law and Executive Order

Federal executive agencies, including the Small Business Administration (SBA), are 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, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations Chapter 1, or Standard Operating Procedures.

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.

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

A 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. But see Debt Collection notice below. Disclosures of name and other personal identifiers are, 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) of the Small Business Act (the Act), 15 USC Section 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 Section 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 Sections 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.

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 that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background check to the extent the information is relevant to the requesting agencies' function. An additional routine use of personal information is to assist in obtaining credit bureau reports, including business credit reports on the small business borrower and consumer credit reports and scores on the principals of the small business and guarantors on the loan for purposes of originating, servicing, and liquidating small business loans and for purposes of routine periodic loan portfolio management and lender monitoring. In addition, as a routine use, SBA may transfer to the Department of Housing and Urban Development, or other Federal agency, information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, SBA 21- Loan System, 74 FR 14890 (April 1, 2009) for additional background and other routine uses, as amended by notices published at 77 FR 15835 (3/16/2012) and 77 FR 61467 (10/9/2012), and as may be further amended from time to time.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)

This is notice to you as required by the Right of 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 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 accesses. 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.

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 aggressively collect 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:

- Report the status of your loan(s) to credit bureaus
- Hire a collection agency to collect your loan
- 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 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.

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 future financial assistance from SBA under any program, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961)

The SBA discourages any 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 in future floods.

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. In some instances, the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances 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 borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

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 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 11738 -- Environmental Protection (38 C.F.R. 25161)

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 environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
2. 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.

3. 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.

Immigration and Nationality Act (8 U.S.C. 1101, et seq., as amended)

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 Citizenship and Immigration Services pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). 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 or 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 as amended by E.O. 12689, Debarment and Suspension (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) 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.

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 504 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.

Applicant Notifications

The Applicants, its proprietors, partners, officers or stockholders owning 20% or more of the Applicant have/ have not been involved in bankruptcy or insolvency proceedings. This question covers not only the Applicant, but also the personal bankruptcy or insolvency proceedings of proprietors, partners, officers or stockholders owning 20% or more of the Applicant. You must attach copies of the proceedings, if any.

The Applicant, its proprietors, partners, officers or stockholders owning 20% of more the Applicant are/ are not involved in any pending lawsuits. This question covers not only the Applicant, but also proprietors, partners, officers or stockholders owning 20% or more of the Applicant in their personal capacities.

Applicant's Acknowledgment

My signature acknowledges receipt of these Statements Required by Laws and Executive Orders, that I have read it and that I have a copy for my files. My signature represents my agreement to comply with the requirements SBA makes in connection with the approval of my loan request and to comply, whenever applicable, with the limitations contained in these Statements.

Certification as to Application Accuracy – Criminal Penalties for False Statements

The undersigned certifies that all information provided to the CDC, and that all information in, and submitted with this application, including all exhibits is true and complete to the best of his or her knowledge--Applicant acknowledges that the application and exhibits are submitted to the CDC and to SBA so that the CDC and SBA can decide whether to approve this application. Any future submissions of information to the CDC must be accompanied by a certification as to the accuracy of that information.

The undersigned acknowledges that whoever makes any false statement or report, or willfully overvalues any land property or security for the purpose of influencing in any way the action of the SBA under the Small Business Investment Act, as amended, may be punished by a fine of not more than \$1,000,000 or by imprisonment for up to 30 years, or both, pursuant to 18 U.S.C. 1014. The undersigned further acknowledges that, in connection with a 504 loan, submission of any false statement to the CDC or SBA or submission of any record to the CDC or SBA omitting material information can result in civil money penalties and additional monetary liability up to three times the amount of damages which the Government sustains because of the false statement under the False Claims Act, 31 U.S.C. 3729.

Borrower Agreements and Certifications

I agree that if SBA approves this application, I will not for at least two years hire an employee or consult anyone who was employed by the SBA during the one year period prior to the disbursement of the debenture.

I certify: I have not paid anyone connected with the Federal government for help getting this financial assistance. I also agree to report to the SBA Office of Inspector General, 409 Third Street S.W., Washington, D.C. 20416, any Federal government employee who offers in return for any type of compensation to help get this application approved. I understand that I need not pay anybody to deal with SBA. I also understand that a Certified Development Company may charge the applicant a percentage of the loan proceeds as set forth in SBA regulations as a fee for preparing and processing the loan applications. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, etc., performed by non-SBA personnel provided that I have given my consent.

Regulations issued by SBA prohibit the making of loans to relocate any operations of a small business which will cause a net reduction of one-third or more in the workforce of the relocating small business or a substantial increase in unemployment in any area of the country. In the event that proceeds from this loan are used to provide a facility for relocation of the beneficiary small business concern (including any affiliate, subsidiary or other business entity under direct, indirect or common control), the undersigned certifies that such relocation will not significantly increase unemployment in the area of the original location.

No overlapping relationship exists between the small business concern, including its associates, and the CDC, including its associates, or any other lender providing financing for the project that could create an appearance of a conflict of interest as defined in 13 CFR 120.140 or violate 13 CFR 120.851. No such relationships existed within six months of this application or will be permitted to exist while assistance is outstanding.

I authorize disclosure of all information submitted in connection with this application to the financial institution agreeing to participate with SBA's guaranteed debenture. I waive all claims against SBA and its consultants for any management and technical assistance that may be provided. In consideration for assistance from the Small Business Administration, I hereby agree that I will comply with all Federal laws and regulations to the extent that they are applicable to such assistance, including conditions set forth in this application. I, my spouse, or any member of my household, or anyone who owns, manages, or directs the business or their spouses or members of their households do not work for the SBA, Small Business Advisory Council, SCORE or ACE, any Federal agency, or the participating lender. If someone does, the name and address of such person and where employed is provided on an attached page.

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

If Applicant is a proprietor or partnership, sign below:

If Applicant is an L.L.C. or corporation, sign below:

Name of Business

Corporate Name

By: _____ Date: _____

By: _____ Date: _____

Attested by: _____ (seal, if required)

Additional Proprietors, Partners, Stockholders or Guarantors as required:

Signature

Date

Signature

Date

Signature

Date

Signature

Date