



SMALL BUSINESS LOAN INSTRUCTIONS AND APPLICATION

EACH ADDITIONAL PRINCIPAL OF THE BORROWING ENTITY OWNING A 20% OR GREATER PORTION OF THE COMPANY SHOULD COMPLETE A SEPARATE PERSONAL INFORMATION PACKAGE AVAILABLE FROM YOUR BUSINESS DEVELOPMENT OFFICER.

WWW.MWRBANK.COM

This checklist has been provided to assist you in gathering the necessary information for the **credit evaluation** of your loan request. Please note that all items must contain an original signature and date. **Complete** information will be necessary to process your application. If you have any questions about the forms or require assistance in completing them, please contact your Business Development Officer.

A. Midwest Regional Bank Financial Loan Application including:

- 1. Loan Application Form
- 2. History of Business Form

B. Business Financial Exhibits:

- 1. **Business Financial Statements for three (3) prior years**
Including Balance Sheets and Profit & Loss Statements, for existing business & any affiliates.
(An affiliate is primarily defined as any entity that is controlled by the applicant, its' stockholders, managers or directors or has control of the applicant business either through common ownership, management, previous relationships with or ties to another concern, and contractual relationships.)
- 2. **Federal Tax Returns for three (3) prior years**
Including all statements and schedules for existing business & any affiliates
- 3. **Interim Profit & Loss, and Balance Sheet**
Dated within 45 days for business being: 1) acquired, 2) existing/expanded, and 3) affiliates.
- 4. **Business Debt Schedule (form enclosed)**
- 5. **Aging Reports of Accounts Receivable and Accounts Payable**
Reports should have corresponding dates to interim financial statements – Include for affiliate business as well.
- 6. **Business Projections for new or expanding businesses**
Include a description of the assumptions supporting the projections.
- 7. **Business Plan for new businesses or as requested**
Include a description of management, feasibility analysis, assumptions, site evaluation, and demographics.
- 8. **IRS Form 4506-T – “Request for Copy or Transcript of Tax Returns” (form enclosed)**
Executed form required for operating business.

C. Personal Financial Exhibits:

- 1. **Personal Financial Statement (form enclosed)**
Complete this form for: 1) each proprietor, or 2) each limited partner who owns 20% or more interest & each general partner, or 3) each stockholder owning 20% or more voting stock & each corporate officer and director, or 4) other person or entity providing a guaranty on the loan. *(Please include the resources of spouse and any dependent children.)*
- 2. **Statement of Personal History – SBA Form 912 (form enclosed)**
One each completed by all principals owning 20% or more interest in the borrowing entity and key managers, directors and/or officers.
- 3. **Management Resume**
Provide complete resumes on all individuals owning 20% or more interest in the borrowing entity including key managers

C. Personal Financial Exhibits (continued):

- 4. **Personal Federal Tax Returns for three (3) prior years including all statements and schedules for:**
1) each proprietor, or 2) each limited partner who owns 20% or more interest & each general partner, or 3) each stockholder owning 20% or more voting stock & each corporate officer and director, or 4) other person or entity providing a guaranty on the loan.
- 5. **Signed Authorization to Release Information (form enclosed)**
Signed by all principals having 20% or more ownership interest in borrowing entity.
- 6. **Written Explanation of any derogatory credit items**
If you know of any derogatory items that may appear on your personal credit report, please include a written explanation along with any supporting documentation.
- 8. **IRS Form 4506-T – “Request for Copy or Transcript of Tax Returns” (form enclosed)**
Executed form required for each person supplying their personal tax returns noted in item C.4.

PLEASE NOTE: The **Personal Financial Exhibits** must be provided for 1) each proprietor, or 2) each limited partner who owns 20% or more interest & each general partner, or 3) each stockholder owning 20% or more voting stock & each corporate officer and director, or 4) other person or entity providing a guaranty on the loan. If applicable, contact your Business Development Officer for a **Personal Financial Exhibit** packet. **Please be sure that all items contain an original signature and date.**

D. Miscellaneous Documents Required (as applicable) for Commercial Real Estate loans

- 1. **Purchase Contract/Buy-Sell Agreement**
- 2. **New Construction**
Provide copy of the construction contract (a draft is acceptable) and a copy of the plans & specifications for the proposed project. If your project is in the early stages of development, please provide a preliminary cost analysis.
- 3. **Refinancing** – Provide a copy of the notes and deeds on the real estate to be refinanced.
- 4. **Environmental Questionnaire** – consult with your Business Development Officer.

E. For Business Acquisition Loans

- 1. **Purchase & Sale Agreement or Letter of Intent**
Complete with allocation of monies, signatures, exhibits and addendums.
- 2. **Federal Tax Returns on Seller’s Business for three (3) prior years**
Including all statements and schedules for existing business & any affiliates.
- 3. **Business Financial Statements on Seller’s Business**
Complete Balance sheets and Profit & Loss statement of business to be acquired for the most recent last three fiscal years.
- 4. **Interim Profit & Loss, and Balance Sheet**
Complete Balance Sheets and Profit & Loss statement of business to be acquired, current within 45 days.
- 5. **IRS Form 4506-T – “Request for Copy or Transcript of Tax Returns” (form enclosed)**
Executed form for business being acquired and signed by seller.

F. For Business Equipment Loans

- 1. Purchase Orders, Invoices or Quotes** – with details about the equipment to be financed.
- 2. Refinancing**
Complete list of equipment to be refinanced, including model and serial numbers, estimated date of manufacture, and estimated useful life. If original invoices are available, please include a copy as well as copy of the existing note(s) and security agreements to be refinanced.

G. For Hotel/Hospitality Loans

- 1. Smith Travel Research Report (aka STAR Report)**
Must include details about the hotel's occupancy rates, average daily rates, REVPAR, etc.; current within 60 days. Must include data on subject hotel as well as competitors.
- 2. Quality Assurance Report (QAR) from Franchisor**
Please provide most recent QAR on subject location including condition report on interior and exterior.

H. Other

- 1. Copy of Proposed Franchise Agreement or Letter of Approval from Franchisor**
- 2. Franchise Disclosure Document (formerly UFOC)**
Provide a copy of the most current version of these documents.
- 3. Lease(s)** – complete copies of all existing or proposed leases.

APPLICANT COMPANY
Contact Numbers

Legal Business Name: _____ Phone: _____
 dba name (if applicable): _____ Fax: _____
 Address: _____ Cell: _____
 City, State, Zip: _____
 Primary Contact: _____ Email: _____

Type of Entity: Corporation: S-Corp C-Corp LLC
 Sole Proprietorship
 General Partnership
 Limited Partnership

Date Established: _____ Date Incorporated: _____ State of Incorporation: _____

Number of Employees Currently Employed: _____ After this Financing: _____ Affiliates: _____
 (Full and Part-Time)

Employer Tax ID: _____ Name of Franchise (if applicable): _____

Website: _____

Name & Address of Current Bank: _____

Proposed Property (If different from current location)

Address: _____

Small Business Applicant Ownership			
List all proprietors, partners, officers, directors, and holders of outstanding stock. 100% of ownership must be reflected. Attach a separate sheet if necessary. Based on this form's instructions not all owners will need to complete the Principal Information section of this form.			
Owner Name	Title	Ownership %	Address
Affiliate Ownership			
List below all business concerns in which the applicant company or any of the individuals listed above have any ownership. If more space is needed, please attach a list to the application.			
Owner Name	Title	Ownership %	Address

INSURANCE INFORMATION

Hazard/Property Insurance	Company _____	Contact _____	Phone # _____
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Life Insurance

Does the company maintain Life Insurance on any owner or officer?

Insured _____	Beneficiary _____	Amount \$ _____
Insured _____	Beneficiary _____	Amount \$ _____

ADDITIONAL INFORMATION

1. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? Yes No
2. Are you or your business involved in any pending lawsuits? Yes No
3. Does any applicant or their spouse or any member of their household, or any one who owns, manages or directs your business or their spouses or members of their households, work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender? Yes No
4. Does your business presently, or will it as a result of this loan, engage in export trade? Yes No
5. Does the company or any owner own title to a patented, trademarked, or copyrighted product? Yes No
6. Do you currently have or have you ever applied or received any previous or existing SBA or other Federal Government Debt? Yes No

 *If you answered Yes to any of the above questions, please provide details

ESTIMATED PROJECT COSTS

Land Purchase	\$ _____
Real Estate Purchase/New Building Construction	\$ _____
Construction Contingency/Overruns	\$ _____
Leasehold Improvements/Repairs	\$ _____
Interim Interest	\$ _____
Equipment Purchase	\$ _____
Working Capital (including Accounts Payable & Inventory)	\$ _____
Business Acquisition	\$ _____
Refinance Debt	\$ _____
Estimated Closing Costs and Third Party Reports:	
Survey Fee (estimated)	\$ _____
Title Insurance (estimated)	\$ _____
Appraisal Fee (estimated)	\$ _____
Legal Fees (estimated)	\$ _____
Other: _____	\$ _____
Conventional/Interim Loan Fee	\$ _____
SBA Guarantee Fee	\$ _____
Other: _____	\$ _____
TOTAL ESTIMATED PROJECT AMOUNT	\$ _____
LESS OWN CASH/EQUITY TO BE INJECTED	\$ _____
TOTAL LOAN REQUESTED FOR PROJECT	\$ _____

I/We hereby authorize Midwest Regional Bank to obtain any and all information it may require at any time for any purpose related to my/our credit transaction with Midwest Regional Bank or any of its affiliated lenders, including obtaining my/our personal credit history from a consumer reporting agency, and I/we authorize the release of all such information to Midwest Regional Bank or any of its affiliated lenders. In addition, pursuant to 26 U.S.C. §6103(c), I/we authorize Midwest Regional Bank to obtain tax returns or tax return transcripts from the Internal Revenue Service for loan underwriting, loan servicing, SBA requirements and regulatory compliance and further authorize Midwest Regional Bank to share that information, as Midwest Regional Bank may deem necessary, with employees and agents of Midwest Regional Bank and/or its affiliated entities for such purposes.

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

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of Midwest Regional Bank or any of its affiliated lenders.

Signature _____ Date _____

Social Security # _____ Date of Birth: _____

Home Address _____

City, St, Zip _____

Signature _____ Date _____

Social Security # _____ Date of Birth: _____

Home Address _____

City, St, Zip _____



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	(Omit Cents)	LIABILITIES	(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.....	\$ _____		
(Describe in Section 5)		Total	\$ _____
Total	\$ _____	*Must equal total in assets column.	

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

Description of Other Income in Section 1.

*Alimony or child support payments 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.

Company Name: _____

Date: _____

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

Creditor Name & Address	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Collateral/Security	Current Status?
Totals:								

Applicant Signature: _____