



SBA LOAN APPLICATION

Company Information

Business Name, Established On, Tax ID, Address, City, State, Zip, Principal in Charge, Work Phone, Work Fax, Email, Cell Phone, Type of business, Type of entity (check one), Number of current employees, Estimated number of new employees within the next two years as a result of this loan

New Project Information

Street address of project, City, State, Zip, County, What is the square footage of the new building?, What is the square footage your company will occupy?\*, Escrow closing date, Realtor's name, Phone

How will the property be vested (i.e. individually, husband and wife, partnership, LLC, corporation, trust...)?

If there are any tenants that will remain in the building, please provide the following information: Also, please have your realtor provide copies of all existing leases.

Table with 4 columns: Tenant name, Square footage, Lease expiration, Rent amount

Checklist

Please provide the following documents and information

Business information (Borrowing entity & all affiliate entities)

Table with 2 columns: checkbox, document name (Business financial statements, Projections, Interim financial statement, Business debt schedule, Federal tax returns, Other)

Legal entity documents (as applicable)

Table with 2 columns: checkbox, document name (Sole Proprietorship, Corporation, Partnerships, Limited Liability Company, Trust)

Personal information (for each individual with 20% or greater ownership)

Table with 2 columns: checkbox, document name (Personal tax returns, Personal resumé, Personal financial statement)

Real estate information

Table with 2 columns: checkbox, document name (Real Estate Purchase Agreement, Construction cost budget, Existing environmental studies)

References

Bank Name \_\_\_\_\_ Account Officer \_\_\_\_\_ Phone \_\_\_\_\_
Accountant \_\_\_\_\_ Firm Name \_\_\_\_\_ Phone \_\_\_\_\_
Attorney \_\_\_\_\_ Firm Name \_\_\_\_\_ Phone \_\_\_\_\_
Property Insurance \_\_\_\_\_ Insurance Agent \_\_\_\_\_ Phone \_\_\_\_\_

Company Ownership

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_
Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_
Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_
Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_
Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

If a corporation, please indicate who is President and Secretary

Affiliate Businesses

List any other business owned by any principal with 20% or more ownership in operating company.

Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_
Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_
Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_
Business Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

Existing Business Locations

Business Address \_\_\_\_\_ Own [x] Lease [x] Replaced by new facility? [x] Yes [x] No
Square Feet \_\_\_\_\_ Mortgage/Lease payment \$ \_\_\_\_\_ Lease expiration \_\_\_\_\_
Business Address \_\_\_\_\_ Own [x] Lease [x] Replaced by new facility? [x] Yes [x] No
Square Feet \_\_\_\_\_ Mortgage/Lease payment \$ \_\_\_\_\_ Lease expiration \_\_\_\_\_
Business Address \_\_\_\_\_ Own [x] Lease [x] Replaced by new facility? [x] Yes [x] No
Square Feet \_\_\_\_\_ Mortgage/Lease payment \$ \_\_\_\_\_ Lease expiration \_\_\_\_\_
Business Address \_\_\_\_\_ Own [x] Lease [x] Replaced by new facility? [x] Yes [x] No
Square Feet \_\_\_\_\_ Mortgage/Lease payment \$ \_\_\_\_\_ Lease expiration \_\_\_\_\_

Total Project Costs

Enter Dollar Amounts Enter Dollar Amounts
Real estate (land and building) ..... \$ \_\_\_\_\_ Acquisition of existing business ..... \$ \_\_\_\_\_
New construction/expansion/repair ..... \$ \_\_\_\_\_ Payoff SBA loan ..... \$ \_\_\_\_\_
Acquisition and/or repair of machinery and equipment .... \$ \_\_\_\_\_ Payoff bank loan (non SBA associated) ..... \$ \_\_\_\_\_
Inventory purchase ..... \$ \_\_\_\_\_ Other debt payment (non SBA associated)..... \$ \_\_\_\_\_
Working capital (including loan fees) ..... \$ \_\_\_\_\_ TOTAL PROJECT ..... \$ \_\_\_\_\_

## MANAGEMENT RESUME

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

### PERSONAL INFORMATION:

Name \_\_\_\_\_ SS# \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_  
Residence Telephone # \_\_\_\_\_ Business Telephone # \_\_\_\_\_  
Residence Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
From \_\_\_\_\_ To present date.

Previous Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_

Spouse's Name \_\_\_\_\_ SS# \_\_\_\_\_  
Are you employed by the U. S. Government? \_\_\_\_\_ Yes \_\_\_\_\_ NO Agency / Position \_\_\_\_\_  
Are you a U.S. Citizen? \_\_\_\_\_ Yes \_\_\_\_\_ No, If no, give Alien Registration Number \_\_\_\_\_

### EDUCATION:

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

### MILITARY SERVICE BACKGROUND:

Branch of Service \_\_\_\_\_ Dates of Service \_\_\_\_\_ to \_\_\_\_\_

### WORK EXPERIENCE: List chronologically with present employer.

Company Name / Location \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

Company Name / Location \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

Company Name / Location \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

Company Name / Location \_\_\_\_\_  
From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_  
Duties \_\_\_\_\_

\_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_



# Thomas Financial Group

## NEW LOAN REQUEST CUSTOMER INFORMATION FORM Authorization to Release Information

Borrower \_\_\_\_\_ Telephone \_\_\_\_\_

DBA Name \_\_\_\_\_ Cell Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Type \_\_\_\_\_ Tax ID \_\_\_\_\_

Loan Amount & Purpose \_\_\_\_\_

Principal / Guarantor \_\_\_\_\_ Home Phone \_\_\_\_\_

SS# \_\_\_\_\_

Driver's License and/or Passport # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Borrower and Principal / Guarantor have applied for a business loan. Thomas Financial Group, LLC and Lender may be relying on the creditworthiness of the Principal / Guarantor other than the Borrower for the business loan. Because of my relationship to the Borrower or my role in the accommodation for the loan, my personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan.

By signing below, I authorize Thomas Financial Group, LLC or Lender to obtain a customer credit report on me for the purpose of evaluating the loan application of any future loan applications (to include renewals of existing loans).

**Borrower / Principal / Guarantor Signature:**

\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_

**Joint Credit:** if yes, initial \_\_\_\_\_

**U.S. Citizen?**  Yes  No

**Prior Bankruptcy?**  Yes  No

**Pending Lawsuits?**  Yes  No

**Convicted of Criminal Offense?**  Yes  No

## BUSINESS DEBT SCHEDULE

Include the following information on all installment debts, notes, contracts, and mortgages. ***Current balance must match the current balance sheet.*** Include all capital leases shown on the balance sheet (if any). *Do not include accounts receivable and accounts payable.*

**Business Name** \_\_\_\_\_ **As of** \_\_\_\_\_, 200\_\_

Name of Creditor	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
		Total Current Balance			Total Monthly Payment			

Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_



## BORROWER INFORMATION FORM

For use with all 7(a) Programs

**The purpose of this form is to collect identifying information about the applicant, loan request, indebtedness, information about the principals, information about current or previous government financing, and certain other disclosures. The information also facilitates background checks as authorized by the Section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). This form is to be completed by the Small Business Applicant and submitted to an SBA Participating Lender.**

To be completed by the following:

(With the exception of guarantors, 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;
- 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;
- Any person hired by the business to manage day-to-day operations; and
- Any other person who is guaranteeing the loan.

For clarification regarding any of the questions, you should contact the SBA Participating Lender that will be processing the loan request.

NAME OF BUSINESS APPLYING FOR LOAN ("APPLICANT"): \_\_\_\_\_

YOUR NAME: \_\_\_\_\_ TITLE: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

PLACE OF BIRTH (City & State or Foreign Country): \_\_\_\_\_

Veteran**	1=Non-Veteran; 2=Veteran-Other; 3=Service-Disabled Veteran; 4=Not Disclosed.					
Gender**	M=Male; F=Female; N=Not Disclosed					
Race**	1=American Indian or Alaska Native; 2=Asian; 3=Black or African-American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed					
Ethnicity**	H=Hispanic or Latino; N=Not Hispanic or Latino; Y=Not Disclosed					
Owner	% Owned	Veteran	Gender	Race	Ethnicity	List proprietors, partners, officers, directors, all holders of outstanding stock. 100% of ownership must be shown. Use separate sheet if necessary. Please reference the above codes to complete this table for each owner of the applicant business. More than one race may be selected.

**\*\* The gender/race/ethnicity/veteran data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.**

**ALL QUESTIONS MUST BE ANSWERED AND ARE SUBJECT TO VERIFICATION BY SBA**

- (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
- (2) Have you been arrested in the past six months for any criminal offense?..... Yes ... No
- (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 pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?..... Yes ... No
- (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

**If there is a “YES” response to Question 1, 2 or 3, you must complete SBA Form 912 and furnish details on a separate sheet, including dates, location, fines, sentences, whether misdemeanor or felony, dates of parole/probation, unpaid fines or penalties, name(s) under which charged, and any other pertinent information. If “YES” to Question 1, the loan request is ineligible for SBA assistance. 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 2 or 3, the lender will be required to process a background check and character determination in accordance with the procedures described in SOP 50 10 5. If the charge resulting in a “YES” was a single misdemeanor that was subsequently dropped without prosecution, you must provide documentation from the appropriate court or prosecutor’s office along with the completed Form 912.**

**If “YES” to Questions 4, 5 or 6, this application may not be submitted to SBA under any delegated or expedited processing method, but must be submitted to the Standard 7(a) Loan Guaranty Processing Center (LGPC) for non-delegated processing. The only exception is an application that was declined under SLA due to the applicant’s credit score may be submitted under SBA Express procedures. Note: This does not mean that your loan will be denied, only that your lender will need to use different SBA procedures to process the loan.**

- (7) Are you a U.S. Citizen? ..... Yes  ... No   
 If “No,” are you a Lawful Permanent resident alien?..... Yes  ... No   
 Provide Alien Registration Number \_\_\_\_\_

- (8) Are any of your business’ products or services exported or do you plan to begin exporting as a result of this loan?..... Yes  ... No   
 If “Yes,” provide the estimated total export sales this loan will support: \$ \_\_\_\_\_

- (9) Is your business a franchise?..... Yes  ... No   
 (10) Does the Applicant business have any Affiliates? ..... Yes  ... No

Affiliation exists when one individual or entity controls or has the power to control another or when a third party or parties control or have the power to control both. SBA considers factors such as ownership, management previous relationships with or ties to another entity, and contractual relationships when determining whether affiliation exists. The complete definition of affiliation is found at 13 CFR 121.103. (See also, 13 CFR 121.107 and 121.301.) An “Affiliate” includes, for example: (1) a parent company; (2) subsidiaries and other companies that are owned or controlled by the Applicant; (3) companies in which an officer, director, general partner, managing member or party owning 20% or more is also an officer, director, general partner, managing member or 20% or greater owner of the Applicant; (4) companies or individuals with unexercised options to own 50% or more of the Applicant’s stock; and (5) companies that have entered into agreements to merge with the Applicant.

If answered “yes,” attach a listing of all Affiliates to this form.

- (11) Have you, the Applicant, its Affiliates, or any business owned or controlled by you or any Associate ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes student loans and disaster loans.) ..... Yes  ... No   
 (a) If you answered “Yes” to Question 11, is any of the financing currently delinquent?..... Yes  ... No   
 (b) If you answered “Yes” to Question 11, did any of this financing ever default and cause a loss to the Government? ..... Yes  ... No

- (12) What is the existing number of employees currently employed by the business? \_\_\_\_\_

- (13) Number of jobs to be created as a result of the loan? \_\_\_\_\_ Number of jobs that will be retained as a result of the loan that would have been lost otherwise? \_\_\_\_\_

- (14) Have you or the Applicant used (or intend to use) a packager, broker, accountant, lawyer, etc.to assist in (a) preparing the loan application or any related materials and/or (b) referring the loan to the lender?..... Yes  ... No   
 If answer is “Yes,” a SBA [Form 159](#) will need to be completed by the Applicant and the lender.

- (15) Will more than \$10,000 of the loan proceeds be used for construction? ..... Yes ... No   
 If answer is "Yes," a SBA [Form 601](#) will need to be completed.
- (16) Are any of the Applicant's revenues derived from gambling or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? ..... Yes ... No
- (17) Is the loan request for a Community Advantage Pilot Program loan? ..... Yes  "P"  
 If yes, you are required to fill out the attached Community Advantage Addendum.

SBA may not provide financial assistance to an applicant where there is any appearance of a conflict of interest with an SBA or other governmental employee. If any of the questions below are answered "False", this application may not be submitted under any delegated or expedited processing method, but must be submitted to the LGPC for non-delegated processing. Note: This does not mean that your loan will be denied, only that your lender will need to use different SBA procedures to process the loan.

- (18) No SBA employee, or the household member (see definition at \* below) of an SBA employee, is a sole proprietor, partner, officer, director, or stockholder with a 10 percent or more interest, of the Applicant. [13 CFR 105.204] True  False
- (19) No former SBA employee, who has been separated from SBA for less than one year prior to the request for financial assistance, is an employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant. [13 CFR 105.203] True  False
- (20) No member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government, is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or household member of such individual, of the Applicant. [13 CFR 105.301(c)] True  False
- (21) No Government employee having a grade of at least GS-13 or higher is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant. [13 CFR 105.301(a)] True  False
- (22) No member or employee of a Small Business Advisory Council or a SCORE volunteer is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant. [13 CFR 105.302(a)] True  False

\* A "household member" of an SBA employee includes: a) the spouse of the SBA employee; b) the minor children of said individual; and c) the blood relatives of the employee, and the blood relatives of the employee's spouse who reside in the same place of abode as the employee. [13 CFR 105.201(d)]



**Please read the following restrictions regarding use of federal financial assistance programs. If you understand them fully and agree to them, sign your name at the end of this document.**

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

**Privacy Act (5 U.S.C. 552a)** -- Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

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

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

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

**Freedom of Information Act (5 U.S.C. 552)** -- This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

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

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

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

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

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

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

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

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

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

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

**Executive Order 12549, Debarment and Suspension (13 C.F.R. 145) --** The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.

**By Signing Below, You Make the Following Representations, Authorizations and Certifications**

**REPRESENTATIONS AND AUTHORIZATIONS:** I represent that I have read the items above and I understand them. I represent that I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this notice. I further represent that all SBA loan proceeds will be used only for business related purposes as specified in the loan application and, to the extent feasible, to purchase only American-made equipment and products. I authorize the SBA Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

**CERTIFICATION AS TO ACCURACY:** I certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that the penalty for knowingly making a false statement to obtain a guaranteed loan from SBA is that I may be fined up to \$250,000 and/or be put in jail for up to 5 years under 18 USC § 1001 and if false statements are submitted to a Federally insured institution, I may be fined up to \$1,000,000 and/or be put in jail for up to 30 years under 18 USC § 1014.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

NOTE: According to the Paperwork Reduction Act, you are not required to respond to this collection of information unless it displays a currently valid OMB Control Number. The estimated burden for completing this form, including time for reviewing instructions, gathering data needed, and completing and reviewing the form is 9 minutes per response. Comments or questions on the burden estimates should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Rm. 10202, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**



**Personal Financial Statement**

U.S. Small Business Administration

As of \_\_\_\_\_, 20\_\_\_\_

Complete this form for: (1) each proprietor, (2) each limited partner who owns 20% or more interest and each general partner, (3) each member of a Limited Liability Partnership, or (4) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (5) each member of a limited liability company owning 20% or more interest, or (6) any other person or entity providing a guaranty on the loan.

Name \_\_\_\_\_ Business phone \_\_\_\_\_

Residence address \_\_\_\_\_ Residence phone \_\_\_\_\_

City, State, & Zip Code \_\_\_\_\_

Business name of applicant/borrower \_\_\_\_\_

Assets	OMIT CENTS	Liabilities	OMIT CENTS
Cash on hand & in banks .....	\$ _____	Accounts payable .....	\$ _____
Savings accounts .....	\$ _____	Notes payable to banks and others..... (Describe in Section 2)	\$ _____
IRA or other retirement account.....	\$ _____	Installment account (Auto) .....	\$ _____
Accounts & notes receivable.....	\$ _____	Monthly payments \$ _____	
Life insurance—cash surrender value only..... (Complete Section 8)	\$ _____	Installment account (Other) .....	\$ _____
Stocks and bonds..... (Describe in Section 3)	\$ _____	Monthly payments \$ _____	
Real estate..... (Describe in Section 4)	\$ _____	Loan on life insurance .....	\$ _____
Automobile—present value .....	\$ _____	Mortgages on real estate..... (Describe in Section 4)	\$ _____
Other personal property .....	\$ _____	Unpaid taxes .....	\$ _____
(Describe in Section 5)		(Describe in Section 6)	
Other assets .....	\$ _____	Other Liabilities .....	\$ _____
(Describe in Section 5)		(Describe in Section 7)	
Total.....	\$ _____	Total liabilities .....	\$ _____
		Net worth .....	\$ _____
		Total.....	\$ _____

**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 need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

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

Name and address of noteholders	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 a 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 attachments if necessary. Each attachment must be identified as a part of this statement and signed.

	Property A	Property B	Property C
Type of property			
Owner			
Property address			
Date purchased			
Original cost			
Present market value			
Mortgage holder			
Address of mortgage holder			
Mortgage account number			
Mortgage balance			
Amount of payment per month			
Status of mortgage			
Rental income			

**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 any tax liens include to whom payable, when due, amount, and to what property.

**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 AVANA Capital to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001).

Signature \_\_\_\_\_ Date \_\_\_\_\_ Social Security Number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Social Security Number \_\_\_\_\_

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Office, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503.



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

## What's New

The IRS has created a page on [IRS.gov](http://IRS.gov) for information about Form 4506-T at [www.irs.gov/form4506](http://www.irs.gov/form4506). 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.

**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.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

## 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 the "Internal Revenue Service" at:
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	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	512-460-2272
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	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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
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, or A.P.O. or F.P.O. address	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	801-620-6922
	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

**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 address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**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. If you completed line 5 requesting the information be sent to a third party, 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.

**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.

**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.

**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.

**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 Products Coordinating Committee  
SE:W:CAR:MP:T:M:S  
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.

# Request for Transcript of Tax Return

Request may be rejected if the form is incomplete or illegible.

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 "Order a Transcript" 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 IRS 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 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days	<input type="checkbox"/>
b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days	<input type="checkbox"/>
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 30 calendar days	<input type="checkbox"/>

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 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

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

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

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return

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, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

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

Sign Here



## NOTICES REQUIRED BY LAW

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

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

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

### **Privacy Act (5 U.S.C. § 552a)**

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

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

When the information collected on this form indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (2009) for other published routine uses.