



SBA 7(a) Loan Application

IncredibleBank, a division of River Valley Bank | 327 N 17th Avenue | Wausau, WI 54401 | 1.888.842.0221



Document Checklist

Listed below are the items we request in order to proceed with the review of your SBA 7(a) loan request:

Personal Documentation for Borrower:

Completed IncredibleBank Application
Completed Credit Authorization form for each borrower on the transaction
Completed Business Plan/Business History Form
Completed Personal Resume Form for each borrower on the transaction
Previous 3 years of personal federal tax returns for each general partner, guarantor, and owner of 20% or more of the subject business
Completed Certification of Beneficial Owners of Legal Entities
Completed SBA Form 1919 for each borrower on the transaction

Financial Documentation for Applicant Business:

Previous 3 years of federal tax return filings
Current Profit and Loss and Balance Sheet statements for the subject business (ending within the last 60 days)
Accounts Receivables & Accounts Payables aging summaries as of the date listed on the most recent balance sheet (if applicable)
Business Debt Schedule Form - Ensure that all existing business debts on your current balance sheet are listed
Filed Copy of Articles of Organization/Incorporation for applicant business
Letter from IRS indicating EIN number (SS-4 Form)

For All Affiliated Businesses in which principal borrowers own a controlling interest:

Previous 3 years of federal tax returns fillings
Current Profit and Loss and Balance Sheet statements for the subject business (ending within the last 60 days)
Business Debt Schedule Form - Ensure that all existing business debts on your current balance sheet are listed

US Patriot Act requires one of the following documents for US Citizen Applicants:

State Issued Drivers License or ID Card (Cannot be expired)
Numbered, government Issued identification of some kind

For Non-citizens (legal, permanant residents only), a copy of one of the following:

State Issued Drivers License or ID Card (Cannot be expired)
Passport with the number and issuing country
Numbered, Government Issued ID which provides evidence of nationality or residence (must contain a photograph or similar safeguard)
Insurance Voucher/Statement showing physical address and name of account holder
Current Utility Bill reflecting physical address and name AND a copy of the front and back of the Alien Registration Card issued by the Immigration and Naturalization Service (INS)

Project Specific:

Completed Business Plan
Completed 2 years monthly Sales and Expense Projections with Assumptions
Executed Real Estate or Business Purchase agreement and Escrow
Instructions Contractor Prepared Cost Breakdown for all construction and/or Improvements

Business Information

The following information is necessary to process your loan request(s). Please complete all sections.

Business or Individual Legal Name:

Doing Business As (DBA), if any :

Borrower TIN/SSN:

Primary Contact Name:

Telephone:

Email Address:

Street Address (no PO Boxes):

Rent Own

City:

State:

Zip:

Mailing Address (if different):

City:

State:

Zip:

Purpose

Loan Type:	Purchase	Refinance	Working
	Expansion/Start UP	Construction	Capital Other

Purchase Price / Project Cost: *(If not applicable, enter n/a.)*

Loan Request / Refinance Amount:

Please explain the intended use of the requested funds:

Declarations

The following questions are required to process your business loan request(s).
Please attach a written explanation for any question to which you provide a YES response.

- | | | |
|-----------|------------|---|
| No | Yes | Is the applicant party to any lawsuit or subject to outstanding judgments? |
| No | Yes | Is the applicant party to any taxes or credit obligations past due? |
| No | Yes | Has the applicant ever filed personal bankruptcy or served as an officer or owner of a company that filed bankruptcy? |
| No | Yes | Is the applicant presently under indictment, probation or parole, or ever been charged or convicted for any criminal offense other than a minor vehicle violation? |
| No | Yes | Is the applicant a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or a business entity formed by or for the benefit of any public official? |
| No | Yes | Is the applicant or an owner an employee, officer or director of IncredibleBank? |
| No | Yes | Is the applicant engaged in internet gambling? |

USA Patriot Act Information

Important Information About Application Processes

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. What this means to you: When you apply for a 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.

Representation

The undersigned certifies that I intend to apply for credit in the manner indicated in this application and certify that everything stated in this application and on any attachment is complete and accurate. **IncredibleBank, a division of River Valley Bank**, may keep this application whether or not it is approved. I certify that the credit being applied for will be used for business purposes. My signature also certifies that the information on this application and all supporting documentation is true, that my intent is to apply for business purpose credit in which the use of the proceeds will not be used to secure a personal dwelling or for home improvements and that I am aware that this application is not a commitment to lend. I understand that I may be required to submit additional information to **IncredibleBank, a division of River Valley Bank**, in order to process this business loan request(s). My signature on this application authorizes **IncredibleBank, a division of River Valley Bank**, to perform an investigation into the creditworthiness of my business which may include, but is not limited to, **IncredibleBank, a division of River Valley Bank**, obtaining credit reporting information on each individual applicant, owner or guarantor. For Wisconsin residents only: No provision of a marital property agreement, unilateral statement under s.766.59, Wis. Stats, or a court decree under s.766.70, Wis. Stats, adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Name of Business:

Name and Title of Authorized Signer:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

Consent to Obtain Credit Report

Business Name:

Business Address:

Borrower Name:

Borrower Address:

Date of Birth:

Social Security:

My personal creditworthiness is a factor in the evaluation of the application or accommodation for the business loan. By checking the box below, I authorize IncredibleBank, a division of River Valley Bank to obtain a consumer credit report on me for the purpose of evaluating the loan application.

Borrower Signature:

Date:

BUSINESS HISTORY or BUSINESS PLAN



Business Name:

Please complete information about each of the business elements below. You may include any advertising materials, brochures, etc.

BUSINESS ORGANIZATION

When and how was the business established, or will be established?

PRODUCTS OR SERVICES & DESCRIPTION OF BUSINESS ACTIVITY

Please describe the nature of your business (include types of products and services offered).

Geographic Market that you serve, or will serve

SALES & MARKETING ACTIVITY

Who will or do you sell to (retailers, wholesalers, public, etc.)?

How will or are your sales made?

Who will be or are your suppliers and what are their credit terms?

How will or do you advertise?

COMPETITION

Briefly list and describe your major competitors.

What advantage will or does your business have over your competitor's operation?

Briefly describe the expected benefits your company will receive from this loan.

Loan Request

How will the proposed loan benefit your business?

How will the proposed loan facilitate new employment opportunities, if applicable?

Signature:

Date:

IncredibleBank

Business Debt Schedule



Company Name: _____

Date: _____

Borrowing entity and each affiliate, if any, must fill out this form.

BUSINESS INDEBTEDNESS: Please provide the following information on all loans, leases, and mortgages for contracts/notes payable, lines of credit, and other types of installment debt, not accounts payable or accrued liabilities.

CREDITOR Name/Address Acct. No.	Original Date	Original Amount	Term or Maturity	Present Balance	Interest Rate	Monthly Payment	Collateral or Security	Loan Purpose	To Be Refinanced (Y/N)	SBA Loan (Y/N)

The undersigned hereby certify that the information presented herein, including all attachments, exhibits, schedules, etc., is true, valid, accurate and complete as of the date below. The undersigned understand that false statements may result in the denial of the Loan.

Signature

Date



SBA 7a Borrower Information Form
For use with all 7(a) Programs

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Purpose of this form:

The purpose of this form is to collect information about the Small Business Applicant ("Applicant") and its owners, the loan request, existing indebtedness, information about current or previous government financing, and certain other topics. The information also facilitates background checks as authorized by section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). Submission of the requested information is required for SBA or the Lender to determine eligibility for financial assistance. Failure to submit the information would affect that determination.

Instructions for completing this form: *This form is to be completed by the Applicant and all individuals identified below and submitted to an SBA Participating Lender.* This form is divided into three sections: Section I requests information about the Small Business Applicant and must be completed in its entirety, signed and dated by an authorized representative of the Small Business Applicant that is requesting a business loan. ***A separate Section I is required to be completed and signed for each co-applicant (e.g. "Eligible Passive Company (EPC)" or "Operating Company (OC)").*** Sections II and III of this form requests information about each of the Applicant's owners - Section II for individuals, Section III for each entity owning an equity interest in the Applicant (e.g. Employee Stock Ownership Plan ("ESOP"), 401(k) plan, Limited Liability Company, or other entity owner entities and trusts. ***A separate Section II and/or Section III is required to be completed and signed by:***

- 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, all members owning 20% or more of the company, each officer, director, and managing member;
- Any person hired by the Applicant to manage day-to-day operations of the Applicant business ("key employee"); and
- Any Trustor (if the Applicant is owned by a trust).
- Each entity owning an equity interest in the Applicant.

All parties listed above are considered "Associates" of the Small Business Applicant as defined in [13 CFR § 120.10](#). *A separate Section I (for the Applicant and each Co-Applicant), Section II (for individuals), and Section III (for entities) is required to be completed and signed by each Associate of the Small Business Applicant.*

Definitions:

1. **Affiliation** - Concerns and entities are affiliates of each other when one controls or has the power to control the other, or a third party (or parties) controls or has power to control both. For example, affiliation may arise through ownership, common management (including through a management agreement), or when there is an identity of interest between close relatives with identical, or substantially identical, business interests. The complete definition of "affiliation" is found at 13 CFR § 121.301(f).
2. **Close Relative** - Close Relative is a spouse; a parent; or a child or sibling, or the spouse of any such person.
3. **Eligible Passive Company ("EPC")** - is a small entity or trust which does not engage in regular and continuous business activity which leases real or personal property to an Operating Company for use in the Operating Company's business, and which complies with the conditions set forth in 13 CFR § 120.111.
4. **Household Member** - 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)]
5. **Operating Company ("OC")** - is an eligible small business actively involved in conducting business operations now or about to be located on real property owned by an Eligible Passive Company, or using or about to use in its business operations personal property owned by an Eligible Passive Company.

For clarification regarding any of the questions or terms contained herein, please contact your Lender.



SBA 7(a) Borrower Information Form
(Section I: Business Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Applicant Business Legal Name (OC <input type="checkbox"/> EPC <input type="checkbox"/>):			
Operating Business Legal Name (OC):			
DBA or Trade name, if applicable:			
Is the Applicant a?: Cooperative: <input type="checkbox"/> ESOP: <input type="checkbox"/> 401(k) Plan: <input type="checkbox"/> Trust: <input type="checkbox"/> Other: <input type="checkbox"/> N/A: <input type="checkbox"/>			
Do you plan to use a 401(K) Plan (including a Rollover for Business Start Up (ROBS) Plan) for equity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Will a Management Company be hired by the Applicant to manage the day-to-day operations? <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, provide a copy of the management agreement)			
Primary Business Address		Business Tax ID	Primary Business Phone
Project Address (if other than primary business address)		Primary Contact Name	Email Address
Amount of Loan Request:	\$ _____	# of existing employees employed by business? (including owners):	
		# of jobs to be created as a result of the loan? (including owners):	
		# of jobs that will be retained as a result of the loan that otherwise would have been lost? (including owners):	
Purpose of the loan (i.e. Purchase Real Estate; Construction; Equipment; Inventory; Eligible Debt Refinancing; Working Capital; etc.):	\$ _____ for: _____	\$ _____ for: _____	
	\$ _____ for: _____	\$ _____ for: _____	
	\$ _____ for: _____	\$ _____ for: _____	
<i>If financial statements provided to the lender do not include a schedule of business debt, provide on a separate attachment.</i>			

Ownership of the Applicant

List all proprietors, partners, officers, directors, members, and holders of outstanding stock. 100% of ownership must be reflected. Attach a separate sheet if necessary. Based on the instructions to this form not all owners will need to complete the Associate's Information section of this form.

Owner's Legal Name	Title	% Owned	TIN (SSN/EIN)	Address	ESOP*	401K*	COOP*
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If any owner(s) is an ESOP, a 401(k) plan, or a Cooperative, please provide details and relevant documentation to the Lender as appropriate.

* Any Applicant owned in part, or in whole, by an ESOP or 401(k) plan must also provide to the Lender evidence that the Applicant, ESOP or the 401(k) plan are in compliance with all applicable IRS, Treasury, and Department of Labor requirements and it will comply with all relevant operating and reporting requirements.



SBA 7(a) Borrower Information Form
(Section I: Business Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Unless stated otherwise, if any of the questions below are answered "Yes," please provide details on a separate sheet.

#	Question	Yes	No
1	Are there co-applicants? <i>(If "Yes," please complete a separate Section I: Applicant Business Information for each.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
2	Has an application for the requested loan ever been submitted to the SBA, a lender, or a Certified Development Company, in connection with any SBA program?	<input type="checkbox"/>	<input type="checkbox"/>
3	Has the Applicant and/or its Affiliates ever obtained or applied for a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, EDA), or been a guarantor on such a loan? <i>(if "Yes," answer questions 3.a) and 3.b) below.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
	a) Is any of the financing currently delinquent?	<input type="checkbox"/>	<input type="checkbox"/>
	b) Did any of this financing ever default and cause a loss to the Federal Government?	<input type="checkbox"/>	<input type="checkbox"/>
4	Is the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency?	<input type="checkbox"/>	<input type="checkbox"/>
5	Does the Applicant Business operate under a Franchise/License/Distributor/Membership/Dealer/Jobber or other type of Agreement? <i>(If "Yes," provide copies of your agreement(s) and any other relevant documents.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
6	Does the Applicant have any Affiliates per 13 CFR 121.301 ? <i>(If "Yes", attach a listing of all Affiliates.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
7	Has the Applicant and/or its Affiliates ever filed for bankruptcy protection?	<input type="checkbox"/>	<input type="checkbox"/>
8	Is the Applicant and/or its Affiliates presently involved in any pending legal action?	<input type="checkbox"/>	<input type="checkbox"/>
9	Are any of the Applicant's products and/or services exported (directly or indirectly), is there a plan to begin exporting (directly or indirectly) as a result of this loan, or is this an Export Working Capital Program (EWCP)* loan? <i>(If "Yes," answer questions 9.a) and 9.b) below.)</i>	<input type="checkbox"/>	<input type="checkbox"/>
	a) Provide the estimated total export sales this loan will support.	\$	
	* (For EWCP loans, in a separate attachment, provide details of the underlying transaction(s) for which the loan is needed, countries where the buyers are located and a description of products and/or services to be exported.)		
	b) List of principal countries of export (list at least 1)		
10	Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or has the Applicant paid or committed to pay a referral agent or broker a fee?	<input type="checkbox"/>	<input type="checkbox"/>
11	Are any of the Applicant's revenues derived from gambling, loan packaging, or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? If "Yes," provide details under a separate attachment.	<input type="checkbox"/>	<input type="checkbox"/>



SBA 7(a) Borrower Information Form
(Section I: Business Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

SBA may not provide financial assistance to an applicant where there is any appearance of a conflict of interest with an SBA or other Federal government employee. *If any of the questions below are answered "Yes," please provide details on a separate sheet.*

With the exception of question 15, if any of the questions below are answered "Yes," this application may not be submitted under any delegated processing method, but must be submitted by the Lender under 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 this loan. If the answer to question 15 is "Yes," the application may be processed under a lender's delegated authority only after the lender receives clearance to do so from SBA.

#	Question	Yes	No
12	Is any sole proprietor, partner, officer, director, stockholder with a 10 percent or more interest in the Applicant an SBA employee or a Household Member of an SBA employee? (13 CFR 105.204). "Household Member" means spouse and minor children of an employee, all blood relations of the employee and any spouse who resides in the same place of abode with the employee (13 CFR §105.201(d)).	<input type="checkbox"/>	<input type="checkbox"/>
13	Is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a former SBA employee who has been separated from SBA for less than one year prior to the request for financial assistance? (13 CFR 105.203)	<input type="checkbox"/>	<input type="checkbox"/>
14	Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government? (13 CFR 105.301(c))	<input type="checkbox"/>	<input type="checkbox"/>
15	Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? (13 CFR 105.301(a))	<input type="checkbox"/>	<input type="checkbox"/>
16	Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? (13 CFR 105.302(a))	<input type="checkbox"/>	<input type="checkbox"/>



SBA 7(a) Borrower Information Form
(Section I: Business Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

By Signing Below, You Make the Following Representations, Acknowledgement, and Certification
REPRESENTATIONS

I represent that:

- I have read the Statements Required by Law and Executive Order included in this form, and I understand them.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business related purposes as specified in the loan application.
- The Applicant is not knowingly engaged and will not knowingly engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.
- I understand, acknowledge, agree, and consent that the Lender can use and share any tax information that I have provided and/or that the Lender has obtained from the Internal Revenue Service with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

ACKNOWLEDGEMENT

I acknowledge that:

- SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.

ACCURACY CERTIFICATION

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; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; 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 of Authorized Representative of Applicant

Date:

Print Name

Title



SBA 7(a) Borrower Information Form
(Section II: Individual Owner Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Individual Owner's Full Legal Name	Social Security / Tax ID No.	Date of Birth	Place of Birth (City, State, Country)
Home Address		Home Phone	% of Ownership
Applicant Legal Name:			

Veteran/Gender/Race/Ethnicity data is collected for program reporting purposes only.

Disclosure is voluntary and has no bearing on the credit decision.

		Enter Response
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not	
Gender	M=Male; F=Female; X=Not Disclosed	
Race (more than 1 may be)	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; X=Not Disclosed	

	Question	Yes	No
17	Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? (If "YES," the loan request is not eligible for SBA assistance.)	<input type="checkbox"/>	<input type="checkbox"/>
Initial here to confirm your response to question 17 (originally initialed, or an acceptable electronic signature, and not typed.) →			
18	Have you been arrested in the last 6 months for any criminal offense?	<input type="checkbox"/>	<input type="checkbox"/>
Initial here to confirm your response to question 18 (originally initialed, or an acceptable electronic signature, and not typed.) →			
19	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)?	<input type="checkbox"/>	<input type="checkbox"/>
Initial here to confirm your response to question 19 (originally initialed, or an acceptable electronic signature, and not typed.) →			

If you answer "Yes" to questions 18 or 19, you must furnish details, including dates, location, fines, sentences, level of charge (whether misdemeanor or felony), dates of parole/probation, unpaid fines or penalties, name(s) under which charged, and any other pertinent information. If you answer "Yes" to question 19 and are currently on parole or probation, the loan request is not eligible for SBA assistance.

20	<input type="checkbox"/> I am a U.S. Citizen <u>OR</u> <input type="checkbox"/> I have Lawful Permanent Resident (LPR) status. <input type="checkbox"/> I am not a U.S. Citizen or Lawful Permanent Resident.*	USCIS Registration Number: Country of Citizenship:	
Initial here to confirm your response to question 20 (originally initialed, or an acceptable electronic signature, and not typed.) →			

*** Businesses with ownership that includes Foreign Nationals or Foreign Entities may be eligible only if the business is at least 51% owned and controlled by U.S. citizens and/or those who have LPR status from USCIS whose status will be verified by the Lender in accordance with SBA Loan Program Requirements.**



SBA 7(a) Borrower Information Form
(Section II: Individual Owner Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

If any of the questions below are answered "Yes," please provide details on a separate sheet.

	Question	Yes	No
21	Are you presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? (If "Yes," the application is not eligible for SBA financial assistance)	<input type="checkbox"/>	<input type="checkbox"/>
22	If you are a 50% or more owner of the Applicant, 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. (If "Yes," the application is not eligible for SBA financial assistance)	<input type="checkbox"/>	<input type="checkbox"/>
23	Do you have any ownership in other businesses which would be defined as an Affiliate of the Applicant in the definition found on page 1? (If "Yes," attach a listing of all businesses, your title and ownership percentage in the business.)	<input type="checkbox"/>	<input type="checkbox"/>
24	Have you, or any business you controlled, ever filed for bankruptcy protection? <i>If yes, provide details.</i>	<input type="checkbox"/>	<input type="checkbox"/>
25	Are you, or any business you control, presently involved in any legal action (including divorce)? <i>If yes, provide details.</i>	<input type="checkbox"/>	<input type="checkbox"/>
26	Have you or any business owned or controlled by you ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes, but is not limited to USDA, FHA, EDA, and student loans.)	<input type="checkbox"/>	<input type="checkbox"/>
	(a) If you answered "Yes" to Question 26, is any of the financing presently considered delinquent?	<input type="checkbox"/>	<input type="checkbox"/>
	(b) If you answered "Yes" to Question 26, did any loan that was made for business purposes ever default and cause a loss to the Government, including a compromise, resolution or settlement of a loan's principal balance for less than the full amount due? (If you answer "Yes" to either 26(a) or 26(b) above, please provide Lender with a written explanation.)	<input type="checkbox"/>	<input type="checkbox"/>



SBA 7(a) Borrower Information Form
(Section II: Individual Owner Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

By Signing Below, You Make the Following Representations, Acknowledgement, Authorization, and Certification

REPRESENTATIONS, ACKNOWLEDGEMENT AND AUTHORIZATION

I represent that:

- I have read the Statements Required by Law and Executive Order and I understand them.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this form.
- All SBA loan proceeds will be used only for business related purposes as specified in the loan application.
- The Applicant is not knowingly engaged and will not knowingly engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.
- I understand, acknowledge, agree, and consent that the Lender can use and share any tax information that I have provided and/or that the Lender has obtained from the Internal Revenue Service with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

I acknowledge that:

- SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.

I authorize the SBA 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.

ACCURACY CERTIFICATION

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; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; 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 and Title



SBA 7(a) Borrower Information Form
(Section III: Entity Owner Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Applicant Legal Name:			
Entity Owner Legal Name	Tax ID	Phone	
Address of Entity Owner	Primary Contact Name	Email Address	

Identify in what capacity you are Completing this Section? Check all that apply.

☐ **401(k) Plan** ☐ **ESOP** ☐ **Other (Explain in separate attachment):**

Entity Ownership

List all proprietors, partners, officers, directors, members, Trustees, and holders of outstanding stock in the entity owner. 100% of ownership must be disclosed. Attach a separate sheet if necessary.

Owner's Legal Name	Title	% Owned	TIN (SSN/EIN)	Address	ESOP *	401(k) *	Co-Op*
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If any of the questions below are answered "Yes," please provide details on a separate sheet.

#	Question	Yes	No
27	Is the Entity, or any of its owners, presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? (If "Yes," the application is not eligible for SBA financial assistance).	<input type="checkbox"/>	<input type="checkbox"/>
28	Does the entity have any Affiliates? (If "Yes," attach a listing of all Affiliates.)	<input type="checkbox"/>	<input type="checkbox"/>
29	Has the entity and/or its Affiliates ever filed for bankruptcy protection?	<input type="checkbox"/>	<input type="checkbox"/>
30	Is the entity and/or its Affiliates presently involved in any pending legal action?	<input type="checkbox"/>	<input type="checkbox"/>
31	Has the Entity ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes, but is not limited to USDA, FHA, EDA.)	<input type="checkbox"/>	<input type="checkbox"/>
	(a) If you answered "Yes" to Question 31, is any of the financing presently considered delinquent?	<input type="checkbox"/>	<input type="checkbox"/>
	(b) If you answered "Yes" to Question 31, did any loan that was for a business purpose ever default and cause a loss to the Government, including a compromise, resolution or settlement of a loan's principal balance for less than the full amount due? (If you answer "Yes" to either 31(a) or 31(b) above, please provide Lender with a written explanation)	<input type="checkbox"/>	<input type="checkbox"/>



SBA 7(a) Borrower Information Form
(Section III: Entity Owner Information)

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

By Signing Below, You Make the Following Representations, Acknowledgement, Authorization, and Certification

REPRESENTATIONS, ACKNOWLEDGEMENT AND AUTHORIZATION

I represent that:

- I have read the Statements Required by Law and Executive Order and I understand them.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this form.
- All SBA loan proceeds will be used only for business related purposes as specified in the loan application.
- The Applicant is not knowingly engaged and will not knowingly engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.
- I understand, acknowledge, agree, and consent that the Lender can use and share any tax information that I have provided and/or that the Lender has obtained from the Internal Revenue Service with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

I acknowledge that:

- SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.

I authorize the SBA 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.

ACCURACY CERTIFICATION

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; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; 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 of Authorized Representative of Entity

Date:

Print Name and Title



SBA 7(a) Borrower Information Form
Statements Required by Law and Executive Order

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Please read the following notices regarding use of federal financial assistance programs and then sign and date the certification.

This application and any assistance provided pursuant to this application is subject to the following laws, regulations, and Executive Orders.

Privacy Act (5 U.S.C. 552a); Collection of Social Security Number (31 U.S.C. 7701)

Authorities and Purpose for Collecting Information: SBA is collecting the information on this form, including social security numbers and other personal information, to make a character and credit eligibility decision in connection with you or your company's application for SBA assistance. SBA may also use social security numbers for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA. Under the provisions of 31 U.S.C. 7701, the applicant business and any guarantor of the loan are required to provide their social security numbers or other taxpayer identification numbers in order to do business with SBA. Failure to provide this information would affect your ability to obtain a 7(a) loan. For other individuals signing this application, the submission of the social security number is voluntary and failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled.

In evaluating whether the applicant satisfies the criteria for a 7(a) loan, SBA considers whether the applicant and each of its Associates possess good character. In making this determination, SBA considers the person's integrity, candor, and criminal history if any. SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), of the Small Business Act, 15 USC Section 636(a)(1)(B). In addition, 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 Small Business Act, 15 U.S.C. 634(b)(11). In conducting the criminal background check, SBA also uses your social security number to distinguish you from other individuals with the same or similar name or other personal identifiers. This use is permitted under Executive Order 9397.

Routine Uses: Some of the information collected may be checked against criminal history indices of the Federal Bureau of Investigation. When the information collected 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 SBA's Privacy Act System of Records, at 74 Fed. Reg. 14890 (2009) (as amended from time to time) for other published r

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- As required by this statute, SBA provides this notice of its right to access your financial records held by financial institutions, including any institution participating in a loan or loan guarantee, that are or have been doing business with you or your business. 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 access. 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.

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 is generally 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 the amount of the loan, and the type of loan. 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.



SBA 7(a) Borrower Information Form
Statements Required by Law and Executive Order

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

Debt Collection Act of 1982 (5 U.S.C. 5514 note) and Debt Collection Improvement Act of 1996 (31 U.S.C. 3701 et seq.) -- These laws require SBA to aggressively collect any loan or other payments that 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) or other debt owed to SBA to credit bureaus, (2) hire a collection agency to collect your loan or other delinquent debt, (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. Finally, if you default on an SBA loan and fail to fully reimburse the Agency for any resulting loss, SBA may refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development or another Federal agency. This referral may result in your being disqualified 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 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.) -- The Occupational Safety and Health Administration (OSHA) can require businesses to modify facilities and procedures to protect employees. Businesses that do not comply may be fined and required to abate the hazards in their workplaces. They may also be ordered to cease operations posing an imminent danger of death or serious injury until employees can be protected. Signing this form is certification that the applicant, to the best of its knowledge, is in compliance with the applicable OSHA requirements, and 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.



SBA 7(a) Borrower Information Form
Statements Required by Law and Executive Order

OMB Control No.: 3245-0348
Expiration Date: 09/30/2023

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 Associates 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.

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 15 minutes per response. Comments or questions on the burden estimates should be sent to U.S. Small Business Administration, Director, Records Management Division, 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 Resume

incrediblebankSM

Provide one for each 20% business or property owner.

Name _____
First Middle Maiden Last

Social Security Number _____ Driver's license # (provide copy) _____

Date of Birth _____ City and State or Country of Birth _____

U.S. Citizen? ☐ No ☐ Yes If no, Alien ID # (provide copy front and back) _____

Home Address _____ Lived there from _____ to Present

Street Address Suite City State Zip

Previous Address _____ Lived there from _____ to _____

Street Address Suite City State Zip

Home Phone (____) _____ Business Phone (____) _____

E-mail _____

Spouse Name _____
First Middle Maiden Last

Do you pay child support? Yes No If yes, amount: _____

Do you pay alimony? Yes No If yes, amount: _____

Are you a U.S. Government employee? ☐ No ☐ Yes If yes, what agency/position? _____

If the answer to any of the following three questions is yes, provide a detailed exhibit explaining the incident(s).

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

Have you ever been charged with and/or arrested for any criminal offense other than a minor motor vehicle violation? This includes offenses which have been dismissed, discharged or not prosecuted. ☐ No ☐ Yes

Have you ever been convicted, placed on pretrial diversion or on any form of probation, including adjudication without pending probation for any criminal offense other than a minor motor vehicle violation? ☐ No ☐ Yes

Military Service Background

Branch _____ From _____ To _____

Rank at Discharge _____ Honorable Discharge? ☐ No ☐ Yes

Yes Education (college or technical training)

Institution Name and Location Dates Attended Major Degree or certificate
From _____ To _____

Business experience (List chronologically beginning with present employment for a minimum of 10 years. Add pages if necessary.)

1. Company Name _____ From _____ To _____

Address _____

Position/Responsibilities _____

2. Company Name _____ From _____ To _____

Address _____

Position/Responsibilities _____

3. Company Name _____ From _____ To _____

Address _____

Position/Responsibilities _____

Signature _____ Title _____ Date _____



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		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....\$	_____
Other Personal Property.....\$	_____	Net Worth.....\$	_____
(Describe in Section 5)			
Other Assets.....\$	_____		
(Describe in Section 5)			
Total	\$ _____	Total	\$ _____
		*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 guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

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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.

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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.