# SBA Loan Application For Credit 

All of US serving you"'

## SBA DIVISION

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## LOAN APPLICATION CHECKLIST

In order to complete our analysis of your SBA loan request, we need to review the information outlined below. If you have questions about the forms or documentation items listed, please contact your SBA Bank Officer.

FORMS (The following forms indicated below are attached)
Bank Officer Notes:
$\square$ Loan Information Form (Required for all loan requests)
A. BUSINESS INFORMATION (Required for all loan requests)
$\square$ 1. Business Profile \& Loan Request

- 2. Business Debt Schedule
B. PERSONAL INFORMATION (Required for all loan requests, must be completed by all principals \& guarantors, \& their spouses)
$\square$ 1. Personal Financial Statement
$\square$ 2. Personal Profile
$\square$ 3. Authorization to Consider, Release \& Obtain Personal Information
C. INFORMATION ON OTHER BUSINESSES OWNED
(Required for all other businesses in which the applicant business, or any of its owners or guarantors, has $20 \%$ or more ownership, whether related or unrelated to the applicant business)
$\square$ 1. Information on Other Businesses Owned
$\square$ 2. Business Debt Schedule

DOCUMENTATION (The following documents supplement the forms listed above)

## BUSINESS DOCUMENTATION

$\square$ Business Federal Tax Returns for three prior years, including all schedules and statement pages
$\square$ Interim Financial Statements for most recent month ending available (within 60 days) - include Income Statement and Balance Sheet

- A/R \& A/P Aging Reports to match Balance Sheet
$\square$ Detailed Monthly Projections with Narrative
$\square$ Request for Transcript of Tax Return (4506)
$\square$
$\square$


## PERSONAL DOCUMENTATION

- Personal Federal Tax Returns for three prior years, including all schedules and statement pages
$\square$ W-2's for both spouses, matching three years tax returns (If last year is on extension, include W-2's)
$\square$
- 


## DOCUMENTATION FOR OTHER BUSINESSES OWNED

$\square$ Business Federal Tax Returns for three prior years, including all schedules and statement pages
$\square$ Interim Financial Statements for most recent month ending available (within 60 days) - include Income Statement and Balance Sheet
$\square$ A/R \& A/P Aging Reports to match Balance Sheet
$\square$

## MISCELLANEOUS

$\square$ Buy/Sell Agreement

- Real Estate Purchase Agreement
$\square$ Copy of Notes to Refinance
$\square$


## 1. GENERAL BUSINESS INFORMATION

| Business Name |  | DBA |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Address |  | Business Phone |  | Ext |
| City/State/Zip |  | Fax |  |  |
| Type of Business |  | Website |  |  |
| 2. BUSINESS CONTACT INFORMATION |  |  |  |  |
| Principal 1 | Principal 2 |  | Principal 3 |  |
| Name | Name |  | Name |  |
| Business Phone | Business Phone |  | Business Phone |  |
| Cellular Phone | Cellular Phone |  | Cellular Phone |  |
| Fax | Fax |  | Fax |  |
| Email | Email | E | Email |  |

## 3. USE OF PROCEEDS

| $\square$ Real Estate Purchase | \$ | $\square$ Working Capital | \$ |
| :---: | :---: | :---: | :---: |
| $\square$ Construction | \$ | $\square$ Business Acquisition | \$ |
| $\square$ Refinance | \$ | $\square$ Inventory | \$ |
| $\square$ Equipment Purchase | \$ | $\square$ Other: | \$ |

Briefly Describe Project:

How will this loan change or aid the growth of your business?

What is the source of your cash injection/down payment (i.e., personal accounts, business accounts, etc.)?

## 4. FOR REAL ESTATE ACQUISITIONS, PLEASE ANSWER THE FOLLOWING

How many square feet is the proposed building? $\qquad$ How far is current location to proposed location?
How many square feet is the lot? $\qquad$ Will any of it be leased to another occupant? $\square$ Yes $\square$ No When does your current lease expire? If yes, how many tenants? Percentage of space to be leased?
How many square feet do you currently occupy? $\qquad$

## 5. OTHER BUSINESS OWNERSHIP

We need information for any business concern in which the applicant company (or any of its owners) has 20\% or more ownership or controlling interest (includes any situation where an individual has control of the subject business or another concern, despite less than 20\% ownership).

Does your company (or any of its owners) have ownership as described above in other companies? $\square$ Yes $\square$ No If yes, give number of businesses:

If yes, complete 'INFORMATION ON OTHER BUSINESS OWNED' and a 'BUSINESS DEBT SCHEDULE' for each of these businesses.

## 1. BUSINESS INFORMATION / LOAN REQUEST

Business Name
Date Established $\qquad$
Current Bank $\qquad$
Address $\qquad$
$\square$ C-Corp $\square$ S-Corp $\square$ LLC $\square$ LLP $\square$ Partnership $\square$ Sole Prop
City/State/Zip
Amount Requested \$ $\qquad$ Use of Proceeds $\qquad$

## 2. OWNERSHIP AND OFFICERS

(A) List all Owners - Percentage of ownership must equal $100 \%$.
(B) Identify all Officers regardless of ownership - For a Corporation: President, Vice President, Secretary and Treasurer. For an LLC: Managing Members and Members. For a Partnership: Managing Partners and General Partners.

| Name | Title(s) - see instruction " $B$ " above | \% Ownership |
| :---: | :---: | :---: |
|  |  |  |
|  |  |  |
|  |  |  |

## 3. BUSINESS OVERVIEW

Briefly describe the business, including products and/or services provided.

How many employees do you currently have? $\qquad$ How many employees do you expect to have after this loan?

Describe customer profile. (Target Market, \% Retail, \% Wholesale, etc.)

List Key Customers
List Key Competitors
$\qquad$
$\qquad$

## 4. ADDITIONAL QUESTIONS

a. Are you or any owner delinquent on any business or personal taxes?
b. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings?

c. Are you or your business involved in any pending lawsuits?
$\qquad$
d. Does any applicant or their spouse or any member of their household, or any one who owns, manages or directs your business or their spouses or members of their households, work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender?
e. Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest?

f. Is this business a franchise? If yes, franchise name
g. Does your business presently, or will it as a result of this loan, engage in export trade?


If yes, total export sales this loan would support \$ $\qquad$
h. Would you like additional information on exporting?
i. Have you received counseling or training from SBA (e.g., SCORE, ACE, SBDC, WBC, etc)?
j. Does your company (or any of its owners) have an existing or prior SBA or other government loan?


If Yes, Name of Agency (i.e., SBA)
Original Loan Amount \$ $\qquad$ Date of Loan $\qquad$ Status: $\square$ Current $\square$ Closed (If more, attach additional page.)
$\qquad$ Title $\qquad$ Date $\qquad$

List all short-term and long-term debt (loans, lines of credit, credit cards) on the Interim Balance Sheet (do not include trade accounts payables or other payables). DATE and CURRENT BALANCE on this Debt Schedule MUST MATCH THE MOST RECENT MONTH-END BALANCE SHEET. Do not include personal debt.

Company Name
As of $\qquad$
$\square$ Check here if your business has no debt and sign below.

| Debt \# | Creditor Name | Original Date | Original Amount | Current Balance | Interest Rate | Monthly Payment | Maturity Date | Secured By | Current? | Refinance? |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 2 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes}$ - No |
| 3 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 4 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 5 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 6 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes}$ 目o | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 7 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 8 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 9 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 10 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 11 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 12 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 13 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 14 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 15 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 16 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 17 |  |  |  |  |  |  |  |  | $\square \mathrm{Yes} \square \mathrm{No}$ | $\square \mathrm{Yes} \square \mathrm{No}$ |

Signature

This form must be completed by each principal with $20 \%$ or more ownership in the Applicant Company and any person providing a guaranty of the loan. MUST INCLUDE PRINCIPAL \& SPOUSE'S INFORMATION \& SIGNATURES.

Name Spouse
Include personal assets and liabilities only. Do not include business assets and liabilities on this form.


SCHEDULE 1: Stocks \& Bonds - List individual securities or name of brokerage account. Attach additional sheet if necessary.

| \# of Shares | Name of Security/Broker Accounts | Current Value | \# of Shares | Name of Security/Broker Accounts | Current Value |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  |  | $\$$ |  |  |  |
|  |  | $\$$ |  |  | $\$$ |

SCHEDULE 2: LIFE INSURANCE - List information for policies with cash surrender value only.

| Insured | Insurance Company | Beneficiary | Face Value | Cash Value |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\$$ |  |
|  |  |  | $\$$ | $\$$ |

SCHEDULE 3: REAL ESTATE OWNED - List each parcel separately. Attach additional sheet if necessary.

| Type of Property | Property A |  | Property B |  | Property C |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
| Address |  |  |  |  |  |  |
| Date Purchased (mo/yr) |  |  |  |  |  |  |
| Original Cost |  |  |  |  |  |  |
| Current Market Value |  |  |  |  |  |  |
| Mortgage Holder | $1^{\text {st }}$ Mortgage | $2^{\text {nd }}$ Mortgage | $1^{\text {st }}$ Mortgage | $2^{\text {nd }}$ Mortgage | $1^{\text {st }}$ Mortgage | $2^{\text {nd }}$ Mortgage |
|  |  |  |  |  |  |  |
| Mtg Balance or Line Max. |  |  |  |  |  |  |
| Monthly Payment |  |  |  |  |  |  |
| Status of Mortgage | Current Past Due | Current Past Due | Current Past Due | $\begin{aligned} & \square \text { Current } \\ & \square \\ & \text { Past Due } \end{aligned}$ | Current Past Due | $\begin{aligned} & \text { Current } \\ & \text { Past Due } \end{aligned}$ |
| Receive Rental Income? If yes, give amount. |  | /month |  | /month | 1 No Yes \$ | /month |

SCHEDULE 4: CREDIT CARDS, INSTALLMENT ACCOUNTS \& OTHER NOTES PAYABLE - Attach additional sheet if necessary.

| Lender | Original Balance | Current Balance | Monthly Payment | Security/Collateral |
| :--- | :--- | :--- | :--- | :--- |
|  | $\$$ | $\$$ | $\$$ |  |
|  | $\$$ | $\$$ | $\$$ |  |
|  | $\$$ | $\$$ | $\$$ |  |
|  | $\$$ | $\$$ | $\$$ |  |

## SCHEDULE 5: OTHER ASSETS AND LIABILITIES

Other Contingent Liabilities and Obligations:
Alimony and/or Child Support: $\square$ No $\square$ Yes \$ $\qquad$ /month


I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as 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. (Ref 18 U.S.C. 1001).

Applicant Signature $\qquad$ Social Security \# $\qquad$ Date

Spouse Signature ___ Social Security \# ___ Date
U.S. BANK (PFS V3.0)

This form must be completed by each principle with $20 \%$ or more ownership in the Applicant Company and any person providing a guaranty of the loan. INCLUDE APPLICANT \& SPOUSE'S INFORMATION \& SIGNATURES.


I certify the information given above is true and complete. I certify the information given above is true and complete.

This form must be completed by all principals, guarantors, and their spouses.
A business with which I am associated intends to apply for a loan (the "Loan") from U.S. Bank National Association (the "Bank").
I acknowledge and agree that the Bank may consider my personal credit worthiness and credit history in connection with its evaluation of whether to make the proposed Loan, and, in its sole discretion, use such information as a basis for making, or declining to make, the proposed Loan.

I further authorize the Bank, either by itself or through third parties, to obtain such personal information about me as it deems relevant to its evaluation of the proposed Loan, including, without limitation, credit and other reports from consumer reporting agencies, employment information, account information and information relating to my financial or other affairs, and to make any other inquiries and investigations it considers necessary or desirable in order to conduct its investigation. I also understand that, in connection with these inquiries, the Bank may disclose personal information about me to others, including the business with which I am associated, and I agree that it may do so.

In the event that the Bank chooses to proceed with the Loan, or any other loan to a business with which I am associated, I agree that the rights granted to the Bank hereunder shall continue, and the Bank may periodically obtain and update personal information about me in order to review and evaluate such loans.

I agree that the Bank shall be entitled to rely and make decisions based on the information it obtains, without any obligation to verify its accuracy or completeness, and that the Bank shall have no liability whatsoever, whether to me or any other party, in connection with any of these matters.
I/We also authorize U.S. Bank's Small Business Administration Division to share personal application and credit information about me/us with its affiliates.

I/We hereby certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my/our knowledge.
I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of U.S. Bank.

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 each person who opens an account.

When you open an account we will ask for your name, address and other information that will allow us to identify you. We may also ask to see other documents that substantiate your identity.

Agreed and Accepted:

Signature $\qquad$ Name


| Signature | Name |  |  |
| :---: | :---: | :---: | :---: |
| Date | Date of Birth | Social Security Number |  |
| Address |  |  |  |
| City |  | ate | Zip |

This form is required for any business concern in which the applicant company (or any of its owners) has $20 \%$ or more ownership or controlling interest. Information will be needed for any situations in which an individual has control of your business and another concern, even if the ownership of one or both is small.

## 1. BUSINESS INFORMATION / LOAN REQUEST

Business Name $\qquad$ $\square$ C-Corp $\square$ S-Corp $\square$ LLC LL LP PartnershipSole Prop

## 2. OWNERSHIP AND OFFICERS

(A) List all Owners - Percentage of ownership must equal 100\%.
(B) Identify all Officers regardless of ownership - For a Corporation: President, Vice President, Secretary and Treasurer. For an LLC: Managing Members and Members. For a Partnership: Managing Partners and General Partners.

| Name | Title(s) - see instruction "B" above | \% Ownership |
| :---: | :---: | :---: |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

NOTE: Total \% of Ownership Must Equal 100\%

## 3. BUSINESS OVERVIEW

Briefly describe the business

How many employees does this company have? $\qquad$
Is this business delinquent on any taxes? $\square$ Yes $\square$ No
If yes, please provide additional information below. Include attachment if needed.

List all short-term and long-term debt (loans, lines of credit, credit cards) on the Interim Balance Sheet (do not include trade accounts payables or other payables). DATE and CURRENT BALANCE on this Debt Schedule MUST MATCH THE MOST RECENT MONTH-END BALANCE SHEET. Do not include personal debt.

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As of $\qquad$
$\square$ Check here if your business has no debt and sign below.

| Debt \# | Creditor Name | Original Date | Original Amount | Current <br> Balance | Interest Rate | Monthly Payment | Maturity Date | Secured By | Current? | Refinance? |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 |  |  |  |  |  |  |  |  | $\square$ Yes [ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 2 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 3 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 4 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 5 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 6 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 7 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 8 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 9 |  |  |  |  |  |  |  |  | $\square$ Yes [ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 10 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |
| 11 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square$ No |
| 12 |  |  |  |  |  |  |  |  | $\square$ Yes [ No | $\square$ Yes $\square$ No |
| 13 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 14 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 15 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square$ Yes $\square$ No |
| 16 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square$ No |
| 17 |  |  |  |  |  |  |  |  | $\square$ Yes $\square$ No | $\square \mathrm{Yes} \square \mathrm{No}$ |

## Signature

