



## **504 LOAN APPLICATION PACKAGE**

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# Connecticut Community Investment Corporation

## 504 Loan Application

<b>Business Information – Operating Company</b>
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Primary Contact for OC: Title:			Secondary Contact for OC: Title:		
Cell Phone:	Business Phone:	Business Fax:	Cell Phone:	Business Phone:	Business Fax:
Business Email Address:			Business Email Address:		

Name of Operating Company (include DBA if applicable):		Operating Company's Legal Name:			
Main Business Address:		Mailing Address (if different):			
Structure: <input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Limited Liability Partnership (LLP) <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation	Type of Business:		Federal Tax ID:		
	Website:		Date Organized:		NAICS Code:
	Date OC was started:		State where Organized:		

<b>Bank of Account (Business Checking):</b>		
Name of Bank:		Location of Bank:
Contact at Bank:	Phone:	Fax:

<b>SBA 504 Project Lender:</b>		
Name of Bank:		Location of Bank:
Contact at Bank:	Phone:	Fax:

<b>Attorney:</b>		
Name of Firm:		Address of Firm:
Email Address:	Phone:	Fax:

<b>Accountant:</b>		
Name of Firm:		Address of Firm:
Contact at Firm:	Phone:	Fax:

Ownership Information – Operating Company					
Names of Owners	% Ownership	Veteran Status	Ethnicity	Minority Status	
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan

Employees	
Number of Current Employees:	Full Time _____ Full Time Equivalent* _____
Estimated Number of <u>New Employees</u> that will be hired in two (2) years as a result of this Project:	Full Time _____ Full Time Equivalent* _____
<p>* A full time worker works 40 hours per week or 2080 hours per year. If you employ people on a part time basis, translate their part time employment to Full Time Equivalents. For example, if you have 2 part time employees, each working 20 hours per week, the full time equivalent would be "1". (i.e. the aggregate hours represent the equivalent of one full time employee, and "1" would be entered on the Full Time Equivalent line above).</p>	

Key Employees				
Name	Title	Responsibility	Yrs. With Company	Yrs. In Industry

Miscellaneous Questions	
Does any individual with ownership in this company own, control or operate any other business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If your company has more than one owner does a Buy-Sell Agreement exist?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company have a profit-sharing plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any pending lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware of any claim or threatened claim against the business or any owner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your company involved in any bankruptcy/insolvency proceedings or ever defaulted on any debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the owners or officers of your company ever been involved in bankruptcy/insolvency proceeding or ever defaulted on any debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the company a guarantor, co-maker or endorser of any obligation NOT STATED in the financial disclosure that accompanies this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of the owners of the company presently under indictment, on parole or probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the owners of the company ever been charged with, or arrested for any criminal offense other than a minor traffic violation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Has the company, its principals or affiliates had any previous SBA Financing? If yes, please provide the following information:			
<input type="checkbox"/> Operating Company:	<input type="checkbox"/> Principal:	<input type="checkbox"/> Affiliate:	
SBA Loan Number	Note Date	Initial Amount	Current Balance
_____	_____	_____	_____
_____	_____	_____	_____

**Business Information – Real Estate Holding Company**

Primary Contact for Holding Company: Title:			Secondary Contact for Holding Company: Title:		
Cell Phone:	Business Phone:	Business Fax:	Cell Phone:	Business Phone:	Business Fax:
Business Email Address:			Business Email Address:		

Name of Person or Company that will own the 504 Project Assets:		If a company, check legal structure:			
Federal Tax ID:		<input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Limited Liability Partnership (LLP) <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation			
Date Organized:	State where Organized:				

**Ownership Information – Real Estate Holding Company**

Names of Owners	% Ownership	Veteran Status	Ethnicity	Minority Status	
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan
	%	<input type="checkbox"/> Veteran <input type="checkbox"/> Disabled Veteran	<input type="checkbox"/> Hispanic/ Latino <input type="checkbox"/> Not Hispanic/ Latino	<input type="checkbox"/> Woman <input type="checkbox"/> Asian <input type="checkbox"/> African American	<input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> American Indian/ Alaskan

**Project Information**

Project Property Address:	Size of Project Lot: _____ acres
	Square Footage of New Building _____
Seller's NAICS Code (if applicable): _____	Square Footage Your Company Will Occupy _____

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

Tenant Name	Square Footage	Lease Term	New or Existing	Monthly Rent Amount

\*Please Note: SBA requires your company to occupy 51% of an existing building and 80% of a new construction

**Project Costs**

Land .....	\$ _____
New Construction.....	_____
Land and Existing Building(s).....	_____
Renovation.....	_____
Site Improvements.....	_____
Machinery & Equipment.....	_____
Professional Fees.....	_____
<b>TOTAL PROJECT COST:</b>	<b>\$ _____</b>
Equity Injection.....	\$ _____

**Eligible Use of Proceeds**

1. Land
  - a. Purchase price of land
  - b. Previously acquired land may be included in the 504 Project – if acquired within two (2) years value of land is cost; if owned for more than two (2) years land will be valued by an appraisal
2. New Construction
  - a. Construction of one or more new building(s)
  - b. Company must occupy 80% within 3 years (can permanently sublease 20%)
  - c. Cannot improve/finish tenant space, however, certain HVAC and basic electrical and plumbing fit out can be included
3. Existing Land & Building(s)
  - a. Purchase of land and existing building – company must occupy 51%
  - b. Can permanently sublease 49% to unrelated tenant(s)
4. Renovation
  - a. Convert, expand, or renovate one or more existing building(s).
  - b. Cannot improve tenant space, however, certain HVAC and basic electrical and plumbing fit out can be included
5. Site Improvements
  - a. Grading, paving, landscaping, hook up for utilities, curb and gutter, etc.
  - b. No more than 5% of total project costs can be for “community” (off-site) improvements
6. Machinery and equipment
  - a. Purchase price including installation (cannot exceed 50% of project if combined with Real Estate purchase)
  - b. Note: Rolling stock and titled vehicles generally are ineligible under the program. The exception is heavy construction equipment
7. Professional Fees
  - a. Environmental, architect, engineer, appraisal costs

**Project expenses, other than land purchase, incurred more than nine (9) months prior to receipt by SBA of a complete loan package cannot be included in the Project**

## Checklist of Application Submission

### OPERATING COMPANY INFO

History of Business Form (form provided)
Schedule of Debt Form (form provided)
Part C – Statements Required By Law and Executive Orders (in Application)
Request for Transcript of Tax Return, Form 4506-T (form provided)
Disclosure Statement Regarding 504 Loan Procedures (in Application)
Federal tax returns last 3 years
Financial statements for last 3 years
Interim financial statement within last 45 days
Aging of accounts payable (date of interim statement)
Aging of accounts receivable (date of interim statement)
Franchise Agreement (if applicable)
Projections monthly for 2 years (if applicable)
Construction Budget (if applicable)

### PROJECT INFO

Project Costs (in Application)
Copies of invoices or bid estimates
Existing environmental study
Existing appraisal report
Purchase & Sales Agreement

### OWNER INFO (required of all 20% or more owners)

Personal Financial Statement, Form 413 (form provided)
Request for Business Counseling (form provided)
Statement of Personal History, Form 912 (form provided)
Personal Resume Form (in Application)
Bank Statements for last 3 months (for equity injection)
Federal tax returns for last 3 years

## AUTHORIZATION TO RELEASE INFORMATION

**IMPORTANT: This application must be signed by the applicant and by all owners of 20% or more of the company.**

The undersigned hereby certify that the information provided in this Application and in all attachments (excluding personal financial statements and resumes) is true and accurate and not intentionally misleading. The undersigned hereby authorize Connecticut Community Investment Corporation to make inquiries as required to verify information as part of this Application, including personal financial statements and resumes, and to obtain the credit reports of the undersigned.

In addition, each individual undersigned certifies that his or her personal financial statement and resume is true and accurate and not intentionally misleading. The undersigned agree that banks, credit agencies and references are authorized to give Connecticut Community Investment Corporation any and all information in connection with matters referred to in this Application.

Signature of Applicant: \_\_\_\_\_ Name of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Name of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Name of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Name of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

## **DISCLOSURE STATEMENT REGARDING 504 LOAN PROCEDURES AND CHARGES**

### **SBA 504 AND BANK FINANCING**

The United States Small Business Administration's ("SBA") 504 Loan, made in partnership with CTCIC (an SBA certified development corporation) and your bank, is a "take-out" loan intended to provide permanent financing for up to 40% of your total project cost (plus certain eligible costs). Your bank will advance the entire amount to be financed under the SBA 504 Program (up to 90% of the total project cost) according to the terms of the bank's commitment letter PROVIDED you have accepted (signed) the SBA's written commitment to finance the project (called the Authorization for Debenture Guaranty) and the SBA 504 Loan Agreement with CTCIC. Upon completion of the project, the SBA 504 Loan will be ready to fund. Using the process created under the SBA 504 Program, CTCIC will issue a debenture (an instrument similar to a note or bond) to the SBA. CTCIC's debenture will be packaged with debentures issued by other certified development corporations from around the country and sold to private institutions (investors) as SBA guaranteed securities. This process occurs monthly. The proceeds from the sale of the CTCIC debenture to investors will be wire transferred to your bank to pay off (i.e. "take-out") the SBA 504 portion of the project financed by your bank. Proceeds will also be used to pay one time fees associated with the debenture sale transaction. The remaining balance (if any) and reimbursements for prepaid fees less CTCIC's expenses will be returned to you after funding.

### **INTEREST RATE ON NOTE**

The interest rate for the SBA 504 Loan and the monthly payment amount will be set at the time of the debenture sale. Market conditions at the time of sale will determine the fixed interest rate for the debenture and Note.

### **EFFECTIVE INTEREST RATE**

The effective interest rate to you, as reflected in your monthly 504 payment amount, includes the note interest rate plus the CSA fee; the CTCIC servicing fee, and the SBA guaranty fee (see below).

#### **CENTRAL SERVICING AGENT (CSA):**

The SBA has appointed Colson Services, Corp. as Central Servicing Agent (hereafter "CSA") to collect monthly payments from borrowers and transfer them to investors. For this service, CSA receives an annual servicing fee of .10% per annum (1/10 of 1%) on the unpaid balance of the loan. The CSA fee is included in your monthly payment amount.

#### **CTCIC SERVICING FEE:**

CTCIC will provide routine reporting and amendment services for the term of the Note. For these services, CTCIC will receive a servicing fee of between .625% (5/8 of 1%) and 1% per annum on the unpaid balance of the loan. The servicing fee is included in your monthly payment amount.

#### **SBA ON-GOING GUARANTY FEE:**

The SBA charges an on-going guaranty fee of 0.9375% (0.9375 of 1%) per annum on the unpaid balance of the loan. The guaranty fee is included in your monthly payment amount.

The CSA fee, servicing fee and the guaranty fee will be recalculated on every five (5) year anniversary of the Note, based on the then existing principal balance due.

### **ONE-TIME CLOSING FEES INCLUDED IN THE 504 LOAN AMOUNT**

The amount of the SBA 504 Loan is increased to cover certain one time fees incurred to pay the cost of processing the SBA 504 Loan and the cost of packaging and selling the CTCIC debenture to fund the SBA 504 Loan (see below).

#### **CTCIC PROCESSING FEE:**

CTCIC charges a one-time processing fee equal to 1.5% of the face amount of the debenture (i.e. the SBA 504 Loan amount). This fee is financed and included in your SBA 504 Loan amount. CTCIC collects a commitment fee equal to 1% of the loan (which includes the application fee) upon your signing (acceptance) of the Authorization for Debenture Guaranty and Loan Agreement. The commitment fee will be credited towards the total processing fee included in your SBA 504 Loan. The credited amount will be returned to you shortly after the funding of the SBA 504 Loan.

#### **UNDERWRITING FEE:**

The Underwriters provide financial advisory services in connection with the packaging of the 504 debentures, and build and maintain a secondary market. The Underwriters' fee is .40% (.40 of 1%) of the face amount of the debenture for 20 year loans and .375% (3/8 of 1%) of the face amount of the debenture for 10 year loans. This fee is financed and included in your SBA 504 Loan.

#### **FUNDING FEE:**

The funding fee covers certain costs associated with marketing and selling 504 debentures. The funding fee is .25% (1/4 of 1%) of the face amount of the debenture. This fee is financed and included in your SBA 504 Loan.

## **REFUND POLICY**

The application fee paid to CTCIC is non-refundable unless the application is deemed ineligible for SBA 504 financing, in which case the full application fee will be refunded. The CTCIC Authorization fee which is 1% of the Net Debenture less the application fee (part of the CTCIC Processing Fee), is non-refundable upon submission to the SBA for issuance of the Authorization for Debenture Guaranty Agreement unless the SBA denies said submission. CTCIC will then refund the Authorization fee less the application fee and any out-of-pocket costs incurred.

## **ATTORNEY FEES**

Closing counsel for CTCIC will charge a fee for completion of due diligence, document preparation and loan closing. The counsel fee is payable at the closing of the SBA 504 Loan (not at funding of the loan). Such fees normally do not exceed \$3,200.00 (exclusive of fees and costs incurred by counsel such as search fees, recording fees etc.) except in unusual circumstances (including complex legal or project issues or lack of cooperation or diligence of your closing counsel), in which event CTCIC must approve the fees. If the debenture is not funded, you are responsible for paying CTCIC's counsel fees and costs incurred in connection with the SBA 504 Loan closing preparation. Up to \$3,200.00 of CTCIC's attorney's closing fee may be added to the 504 Loan and reimbursed to you shortly after the funding of the SBA 504 Loan.

## **504 LOAN PAYMENTS**

Loan payments will begin on the first full month after the funding of the SBA 504 Loan. The monthly payment will include repayment of principal and the payment of interest and fees. Payments are made by electronic fund transfers. At closing, you are required to authorize the CSA to make automatic withdrawals of the monthly loan payments from a designated account of the borrower.

## **LATE FEE**

CTCIC charges a fee of 5% of the late payment or \$100.00, whichever is greater, for each monthly SBA 504 Loan payment received by the CSA after the 15<sup>th</sup> day of the month.

## **ASSIGNMENT OF LIFE INSURANCE**

A Collateral Assignment of a Life Insurance policy in the amount of the Gross Debenture may be required.

## **PREPAYMENT PREMIUM**

You may not partially pre-pay an SBA 504 Loan. In the event you pre-pay an SBA 504 Loan in full during the first half of the term of the SBA 504 Loan, (i.e. years 1 through 10 for a loan with a repayment term of 20 years), a prepayment premium will be added to your payoff amount. The prepayment premium is calculated as a percentage of one year's note interest payment which does not include the CSA Fee, CTCIC Servicing Fee and SBA On-Going Guaranty Fee. The percentage decreases by 10% (20% for 10 year loans) each year during the first half of the term of the SBA 504 Loan.

Example:	20 Year Loan
Payment premium schedule:	Year 1- 100% of annual note interest
	Year 2- 90% of annual note interest
	Year 3- 80% of annual note interest
	Year 10- 10% of annual note interest
	Year 11 and beyond- no prepayment premium

Note: SBA 504 Loans are assumable by qualified small businesses. If the SBA 504 Loan is assumed; then no prepayment premium is incurred.

## **PREPAYMENT DETAIL**

SBA 504 Loan prepayments require significant lead time and are different from typical loan prepayments. You are required to give CTCIC at least 45 days prior written notice of your intention to prepay the SBA 504 Loan. Prepayments occur on the third Thursday of the month and must be wired to the CSA by 9AM PST that day. Your prepayment amount will consist of: (a) all unpaid loan installments of principal and interest payments, servicing-agent fees, and SBA guarantee fees up to and including the date of the next semi-annual debenture payment date; (b) all CTCIC servicing fees that accrue before you prepay; (c) all late fees incurred before you prepay; (d) all expenses incurred by CTCIC for which you are responsible; (e) the balance owing on the Note as of the next semi-annual debenture payment date; and (f) any prepayment premium described above.

## **NO REPRESENTATION**

By signing this Disclosure Statement you acknowledge that CTCIC has made no representations to you, that you have not relied upon any representations made by CTCIC regarding the SBA approval of your loan, and that you understand SBA can refuse to fund the loan if you fail to strictly comply with the terms of the Authorization for Debenture Guaranty.

**FEDERAL REGULATIONS**

The charges and procedures related to your 504 Loan Application are governed by Federal regulations. The applicable Federal regulations are subject to change and therefore, the information contained herein may be changed. Additional charges and requirements may be imposed by CTCIC or the SBA. EACH LOAN APPLICANT IS RESPONSIBLE FOR UNDERSTANDING THE REQUIREMENTS, COSTS AND RESTRICTIONS APPLICABLE TO THE 504 PROGRAM. APPLICANTS ARE ENCOURAGED TO SEEK THE ADVICE OF LEGAL COUNSEL BEFORE AND DURING THE LOAN APPLICATION PROCESS.

In signing this Disclosure Statement, you acknowledge that you have read and understood, and agree to be bound by, each and every provision set forth herein.

**Applicant/Borrower**

**Applicant/Operating Company**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

**Applicant/Individuals**

**Applicant/Individuals**

\_\_\_\_\_

\_\_\_\_\_

**Applicant/Individuals**

**Applicant/Individuals**

\_\_\_\_\_

\_\_\_\_\_

Revised 9/09





**REQUEST FOR BUSINESS COUNSELING, AUTHORIZATION TO DISCLOSE FINANCIAL INFORMATION AND GENERAL INFORMATION, AND WAIVER**

The undersigned, each individually and on behalf of the business, hereby requests business management counseling and technical assistance from the Connecticut Community Investment Corporation (“CTCIC”) in connection with the U.S. Small Business Administration (“SBA”) Loan Program (“SBA Loan”). The undersigned acknowledges that CTCIC does not require the undersigned to follow advice given to the undersigned pursuant to this request and that following such advice is not a condition of the loan. Nothing in this paragraph, however, is intended to relieve the undersigned of the obligation to follow all conditions imposed by the terms of the SBA Loan and closing documents.

The undersigned also authorizes CTCIC to copy, deliver and otherwise disclose certain financial information to lenders identified as potential participants with CTCIC in the proposed SBA financing package. The financial information disclosed may include but is not limited to: the CTCIC application, business and personal federal income tax returns, business and personal financial statements, aging of accounts receivable & payable, and your business plan and projections.

The undersigned also authorizes CTCIC to release certain demographic, general business and general SBA Loan information to the SBA and other third parties to evaluate CTCIC/SBA assistance and SBA Loan services and for use in CTCIC advertising and promotions. Nothing in this paragraph, however, authorizes CTCIC to release specific personal or business financial information or other business information generally deemed proprietary or confidential other than as set forth above.

In consideration of CTCIC assisting the undersigned in obtaining financing and furnishing management, counseling and/or technical or other assistance to the undersigned, the undersigned individually and on behalf of the business hereby waives any and all current and future claims or causes of action whatsoever against CTCIC, its directors, officers, employees, agents, contractors and volunteers arising from any advice, service or other assistance provided to the undersigned, their employees and/or agents in connection with the undersigned’s pursuit of SBA 504 financing through CTCIC or a potential or actual participating lender.

**ALL Borrowers and Guarantors MUST sign**

Date: \_\_\_\_\_

\_\_\_\_\_  
(Print Company Name)

\_\_\_\_\_  
(Print Company Name)

By: \_\_\_\_\_  
Its

By: \_\_\_\_\_  
Its

\_\_\_\_\_  
(Print Individual Name)

\_\_\_\_\_  
(Print Individual Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Signature)

Revised 9/09

# U.S. SMALL BUSINESS ADMINISTRATION

## PART C

### Statements Required by Law and Executive Order

Federal executive agencies, including the Small Business Administration (SBA), are required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations Chapter 1, or Standard Operating Procedures.

#### **Freedom of Information Act (5 U.S.C. 552)**

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

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

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

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

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information 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. Another routine use of personal information is to assist in obtaining credit bureau reports, including business credit reports on the small business borrower and consumer credit reports and scores on the principals of the small business and guarantors on the loan for purposes of originating, servicing, and liquidating small business loans and for purposes of routine periodic loan portfolio management and lender monitoring. See, 69 F.R. 58598, 58617 (and as amended from time to time) for additional background and other routine uses.

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

This is notice to you as required by the Right of Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guarantee. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government loan or loan guaranty agreement. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan or loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement.

The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

**Flood Disaster Protection Act (42 U.S.C. 4011)**

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

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

The SBA discourages any settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments in future floods.

**Occupational Safety and Health Act (15 U.S.C. 651 et seq.)**

This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. In some instances, the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

**Civil Rights Legislation**

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

**Equal Credit Opportunity Act (15 U.S.C. 1691)**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

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

The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 of the respective Acts, and all regulations and guidelines issued thereunder.
3. That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA List of Violating Facilities.

**Debt Collection Act of 1982 Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles)**

These laws require SBA to aggressively collect any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions:

- Report the status of your loan(s) to credit bureaus
- Hire a collection agency to collect your loan
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments.

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

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

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

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

**Agreement of Nonemployment of SBA Personnel**

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

**Certification as to Payment for Financial Assistance**

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

**Certification as to Non-relocation**

Regulations issued by SBA prohibit the making of loans that will result in significant increase of unemployment in any area of the country (13 CFR 120.881(a)). In the event that proceeds from this loan are used to provide a facility for relocation of the beneficiary small business concern (including any affiliate, subsidiary or other business entity under direct, indirect or common control), the undersigned certifies that such relocation will not significantly increase unemployment in the area of the original location.

**Executive Order 12549 as amended by E.O. 12689, Debarment and Suspension and 2 CFR Part 2700**

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.

**Conflicts of Interest**

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

**Other Agreements and Certifications**

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

**Applicant Notifications**

I or any of the officers of my company  have/  have not been involved in bankruptcy or insolvency proceedings.

If so, I have attached copies of the proceedings.

I or my business  is/  is not involved in any pending lawsuits. If so, I have attached a description.

**Applicant's Acknowledgment**

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

**Certification as to Application Accuracy - Criminal Penalties for False Statements.**

All information in this application, including exhibits, is true and complete to the best of my knowledge and is submitted to SBA so that SBA can decide whether to approve this application. Whoever makes any statement knowing it to be false, or whoever willfully overvalues any security, for the purpose of obtaining any loan, or substitution of security therefore, or for the purpose of influencing in any way the action of SBA, or for the purpose of obtaining money, property, or anything of value, under the Small Business Investment Act, as amended, may be punished by a fine of not more than \$5,000 or by imprisonment for not more than two years, or both, pursuant to the Federal Law at 15 U.S.C. 645.

Whoever in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up a material fact by any trick, scheme or device, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or documents knowing the same to contain any false, fictitious or fraudulent statement or entry may be fined up to \$250,000 or imprisoned for up to 5 years, or both, pursuant to the Federal law at 18 U.S.C. 1001 and 3571.

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

If Applicant is a proprietor or partnership, sign below:

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

\_\_\_\_\_  
Name of Business

\_\_\_\_\_  
Corporate Name

By: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ Date: \_\_\_\_\_

Attested by: \_\_\_\_\_ (seal, if required)

Additional Proprietors, Partners, Stockholders or Guarantors as required.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**U.S. SMALL BUSINESS ADMINISTRATION  
APPLICATION FOR SECTION 504 LOAN**

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**PART D**

**Instructions for Third Party Lender Certification for Loans Made For Debt Refinancing**

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The Third Party Lender must provide the following certifications in its commitment letter submitted as Exhibit 19 of SBA Form 1244, Application for Section 504 Loan.

The Third Party Lender certifies that it has no reason to believe that the following statements are not true:

1. Either:
  - (a) Substantially all (85% or more) of the proceeds of the indebtedness being refinanced were used to acquire an Eligible Fixed Asset (e.g., land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining amount (15% or less) was incurred for the benefit of the small business seeking the refinancing; or
  - (b) If the Eligible Fixed Asset(s) was originally financed through a commercial loan (the "original loan") that was subsequently refinanced one or more times:
    - (i) substantially all (85% or more) of the proceeds of the original loan was used to acquire an Eligible Fixed Asset (e.g., land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining amount (15% or less) was incurred for the benefit of the small business seeking the refinancing; and
    - (ii) the existing debt is the most recent refinancing of the original loan.
2. All of the proceeds of the indebtedness being refinanced were used for the benefit of the small business.
3. For Same Institution Debt:

OPTION A - For Debt Refinancing under the Jobs Act

If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss on the Refinancing Project amount causing a shift to SBA of all or part of a potential loss from the existing debt.

OPTION B - For Debt Refinancing as Part of an Expansion

If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss causing a shift to SBA of all or part of a potential loss from the existing debt.



# Connecticut Community Investment Corporation History of Business Form

Company Name: \_\_\_\_\_

When and By Whom Was Your Company Established?

When Did You Get Control of the Business?

Describe the Nature of Your Business and Primary Products and Services?

What is the Geographic Market Served By Your Business?

List Key Customers:

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____
9. _____	10. _____

List Major Competitors:

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____
9. _____	10. _____

Provide a Narrative History Including the Early Growth of the Business and Any Benefits that Will Result from Obtaining an SBA 504 Loan:

Submitted by: \_\_\_\_\_  
Date: \_\_\_\_\_



# Connecticut Community Investment Corporation

## Personal Resume Form

Required of all 20% or more owners\*

Name \_\_\_\_\_  
First Middle Maiden Last

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_ Race \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ U.S. Citizen? – If not, provide alien registration no. \_\_\_\_\_

Present Residence Address: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Most Recent Prior Address (omit if over 10 years): \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_

Spouse's Name \_\_\_\_\_  
First Middle Maiden Last

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_ Race \_\_\_\_\_

Does the Government Employ You?  Yes  No If yes, give the name of the agency and position: \_\_\_\_\_

### MILITARY SERVICE BACKGROUND

Branch: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Rank At Discharge: \_\_\_\_\_ Honorable?: \_\_\_\_\_

Job Description: \_\_\_\_\_

### EDUCATION (College or Technical Training)

Name: \_\_\_\_\_ Location: \_\_\_\_\_

Dates Attended: \_\_\_\_\_ Major: \_\_\_\_\_ Degree or Certificate Earned: \_\_\_\_\_

Comments: \_\_\_\_\_

Name: \_\_\_\_\_ Location: \_\_\_\_\_

Dates Attended: \_\_\_\_\_ Major: \_\_\_\_\_ Degree or Certificate Earned: \_\_\_\_\_

Comments: \_\_\_\_\_

\* May attach resume

**WORK EXPERIENCE (List chronologically, beginning with present employment)**

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Responsibilities: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Responsibilities: \_\_\_\_\_

Name of Company: \_\_\_\_\_ % of Business Owned: \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_

Responsibilities: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature



**SCHEDULE OF BUSINESS DEBT**

As Of \_\_\_\_\_

(If possible, the information on this schedule should match the debt structure on the interim financial statement.)

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

Prepared by: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Date: \_\_\_\_\_

# Request for Transcript of Tax Return

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



OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number if joint tax return

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code

**4** Previous address shown on the last return filed if different from line 3

**5** If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

**Caution.** If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

**6** **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ©

**a** **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

**b** **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

**c** **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**7** **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

**8** **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

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

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

**Sign Here**

© **Signature** (see instructions) \_\_\_\_\_ Date \_\_\_\_\_

© **Title** (if line 1a above is a corporation, partnership, estate, or trust) \_\_\_\_\_

© **Spouse's signature** \_\_\_\_\_ Date \_\_\_\_\_

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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

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

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

**Automated transcript request.** You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362  770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888  559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999  816-292-6102

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592

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

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

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

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

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

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

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

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

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

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



**PERSONAL FINANCIAL STATEMENT**

**U.S. SMALL BUSINESS ADMINISTRATION**

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

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:** 7(a) loans - to the lender processing the SBA application; 504 loans - to the Certified Development Company processing the SBA application; Disaster loans - to the Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243; and 8(a)/BD applicants who are *individuals claiming social and economic disadvantaged status and their spouses* - electronically at <http://www.sba.gov> or send hard copy with paper application to either of the two following offices:

<b>8(a) BD only</b>	<b>Mail to the following address, if your firm is located in one of the states below:</b>	<b>Mail to the following address, if your firm is located in one of the states below:</b>
	US Small Business Administration DPCE Central Office Duty Station Parkview Towers 1150 First Avenue 10th Floor, Suite 1001 King of Prussia, PA 19406	Small Business Administration Division of Program Certification and Eligibility 455 Market Street, 6th Floor San Francisco, CA 94105
	MA, ME, NH, CT, VT, RI, NY, PR (Puerto Rico), VI (US Virgin Islands), NJ, PA, MD, VA, WV, DC, DE, GA, AL, NC, SC, MS, FL, KY, TN	IL, OH, MI, IN, MN, WI, TX, NM, AR, LA, OK, MO, IA

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in Banks .....	\$ _____	Accounts Payable .....	\$ _____
Savings Accounts .....	\$ _____	Notes Payable to Banks and Others .....	\$ _____
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 \$ _____	
(Complete Section 8)		Loan on 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 - Total Present Value .....	\$ _____	Other Liabilities .....	\$ _____
(Describe in Section 5, and include Year/Make/Model)		(Describe in Section 7)	
Other Personal Property .....	\$ _____	Total Liabilities .....	\$ _____
(Describe in Section 5)		Net Worth .....	\$ _____
Other Assets .....	\$ _____		
(Describe in Section 5)			
<b>Total</b>	\$ _____	<b>Total</b>	\$ _____

<b>Section 1. Source of Income</b>	<b>Contingent Liabilities</b>
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.

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

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

Name and Address of 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 a part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

**Section 4. Real Estate Owned.** (List each parcel separately. Use 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 SBA/Lender 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)

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 will rely on this information when making decisions regarding an application for a loan from SBA or an SBA Participating Lender, or for participation in the SBA 8(a) Business Development (BD) program.

Signature \_\_\_\_\_

Date \_\_\_\_\_

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

Social Security No. \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

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

Social Security No. \_\_\_\_\_

**NOTICE TO LOAN 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. 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 30 years and/or a fine of not more than \$1,000,000.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE 8(a) BD PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as an 8(a) Program participant or SDB concern, or makes any other false statement in order to influence the 8(a) certification or other review process in any way (e.g., annual review, eligibility review), shall be: (1) Subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) Subject to civil and administrative remedies, including suspension and debarment; and (4) Ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND 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 disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

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

**Freedom of Information Act (5 U.S.C. 552)**

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

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

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

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

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

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

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

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

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

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

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

**Executive Order 12549, Debarment and Suspension (13 C.F.R. 145)**

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.



United States of America  
**SMALL BUSINESS ADMINISTRATION**  
**STATEMENT OF PERSONAL HISTORY**

**Please Read Carefully:** SBA uses Form 912 as one part of its assessment of program eligibility. Please reference SBA Regulations and Standard Operating Procedures if you have any questions about who must submit this form and where to submit it. For further information, please call SBA's Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722), or check SBA's website at [www.sba.gov](http://www.sba.gov).

Name and Address of Applicant (Firm Name)(Street, City, State, and ZIP Code)		SBA District/Disaster Area Office	
		Amount Applied for (when applicable)	File No. (if known)
1. Personal Statement of: (State name in full, if no middle name, state (NMN), or if initial only, indicate initial.) List all former names used, and dates each name was used. Use separate sheet if necessary.		2. Give the percentage of ownership or stock owned or to be owned in the small business or the development company	Social Security No.
First	Middle	3. Date of Birth (Month, day, and year)	
		4. Place of Birth: (City & State or Foreign Country)	

Name and Address of participating lender or surety co. (when applicable and known)	5. U.S. Citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO If No, are you a Lawful Permanent resident alien: <input type="checkbox"/> YES <input type="checkbox"/> NO If non- U.S. citizen provide alien registration number: _____	INITIALS: _____
6. Present residence address: From: To: Address:  Home Telephone No. (Include Area Code): Business Telephone No. (Include Area Code):	Most recent prior address (omit if over 10 years ago): From: To: Address:	

**PLEASE SEE REVERSE SIDE FOR EXPLANATION REGARDING DISCLOSURE OF INFORMATION AND THE USES OF SUCH INFORMATION.**

**YOU MUST INITIAL YOUR RESPONSES TO QUESTIONS 5,7,8 AND 9.**

**IF YOU ANSWER "YES" TO 7, 8, OR 9, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY, DATES OF PAROLE/PROBATION, UNPAID FINES OR PENALTIES, NAME(S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.**

7. Are you presently under indictment, on parole or probation? <b>INITIALS:</b> _____ <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, indicate date parole or probation is to expire.)
8. Have you ever been charged with, and/or arrested for, any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged, or not prosecuted. (All arrests and charges must be disclosed and explained on an attached sheet.) <input type="checkbox"/> Yes <input type="checkbox"/> No <b>INITIALS:</b> _____
9. Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>INITIALS:</b> _____
10. I authorize the Small Business Administration Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, and the Small Business Investment Act.

**CAUTION - PENALTIES FOR FALSE STATEMENTS:** Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan, surety bond, or other program participation. A false statement is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

Signature	Title	Date
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<b>Agency Use Only</b>		12. <input type="checkbox"/> Cleared for Processing	Date _____	Approving Authority _____
11. <input type="checkbox"/> Fingerprints Waived	Date _____	Approving Authority _____		
<input type="checkbox"/> Fingerprints Required	Date _____	Approving Authority _____		
Date Sent to OIG _____				
		13. <input type="checkbox"/> Request a Character Evaluation	Date _____	Approving Authority _____
(Required whenever 7, 8 or 9 are answered "yes" even if cleared for processing.)				

PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval 3245-0178. **PLEASE DO NOT SEND FORMS TO OMB.**

## NOTICES REQUIRED BY LAW

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

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

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

### **Privacy Act (5 U.S.C. § 552a)**

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

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

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