
SBA LOAN APPLICATION

Please provide the following forms:

Complete attached **Loan Request Form**. Please provide us a copy of driver's licenses for each owner over 20%.

Complete attached **History and Nature of Business** or provide separate exhibit.

Complete attached **Management Resume Form** or attach a current resume. If you attach a resume, please complete **page two** of resume form. Provide for all owners with a 20% interest in the company.

Personal Financial Statement. Complete for all owners with a 20% interest in the company. Please complete all sections. All statements need to be signed and dated. Please detail all personal assets and liabilities; please do not include business assets or liabilities. Please detail on the second page all real estate property owned. In addition, please detail all the mortgage liens including home equity lines. If the line is at a zero balance, please detail the total line availability. If assets are held jointly, please have the joint owner sign page two of this document.

Proof of Liquid & Retirement Assets. Please provide evidence of liquid assets (cash, savings, and stocks) and retirement accounts (IRA/401K funds) as completed on your personal financial statement. Please provide copies of bank/stock/retirement statements.

Personal Tax Returns. Provide for all owners with a 20% interest in the company for the past **three years**. Please provide all schedules and attachments. Please sign and date. Provide only federal tax returns.

Business Financial Statements and Tax Returns. Please provide the last three years income statements, balance sheets, and complete business tax returns. Please sign and date.

Interim Business Financial Statements. This financial statement (income statement and balance sheet) should not be over 60 days old.

Business Debt Schedule. Please include schedule of all current business debt. Please provide total original balance, current balance, and monthly payment.

Purchase Existing Business. If purchasing an existing business, please have the seller provide the following financial information:

Last three years of business tax returns with all schedules
Current interim business financial statement within the past 60 days
Copy of Buy/Sell Agreement

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

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. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



LOAN REQUEST FORM

Borrower _____ Telephone _____ FAX _____

Address of Business _____ City _____ State _____ Zip Code _____

Type of Business _____ Date Established _____

Borrower's Legal Entity: _____ Corporation _____ Partnership _____ Sole Proprietorship _____ LLC

Borrower's Tax ID Number or Social Security Number _____

Number of Employees: Existing _____ After This Loan _____

OWNERSHIP OF APPLICANT COMPANY

List all owners with a 20% or more interest in the company.

Name	Title	% Ownership
_____	_____	_____
_____	_____	_____
_____	_____	_____

USE OF LOAN PROCEEDS

Please detail below how the loan proceeds will be used:

New building construction & land	\$ _____
Leasehold improvements	\$ _____
Acquisition of machinery/equipment	\$ _____
Inventory purchase	\$ _____
Working capital	\$ _____
Acquisition of an existing business	\$ _____
Debt refinance	\$ _____
TOTAL PROJECT COSTS	\$ _____
BORROWER'S DOWN PAYMENT	\$ _____
SELLER FINANCING	\$ _____
LOAN REQUEST	\$ _____

Signature and Certification

The information on this page is submitted for the purpose of inducing Focus Business Bank to extend credit and is a true, full and correct statement of my/our financial condition as of the date shown. I/We acknowledge and agree that Focus Business Bank will rely, among other things, upon the information provided on this form and that intentionally false, incomplete or incorrect information may constitute fraud. While indebted to you, or obligated on a guaranty, I/we agree to notify you immediately of any material change of my/our financial condition. In the event that such notification is not given, or if other acts occur that, in your opinion, either do or could adversely affect Focus Business Bank, then any and all outstanding obligations may, at your election, become due and payable without demand or notice and may be charged against any and all assets of mine/ours in possession or control of Focus Business Bank.

I authorize Focus Business Bank to make investigations of my credit, either directly or through any credit reporting agency. I also authorize Focus Business Bank to provide credit information arising from this or any other transaction to others as may be reasonably requested at anytime.

Please Sign and Date Below for all owners over 20% ownership:

By: _____	Date: _____
By: _____	Date: _____
By: _____	Date: _____
By: _____	Date: _____

HISTORY AND NATURE OF BUSINESS

(Use separate attachments to answer questions if necessary)

NATURE OF BUSINESS

WHEN AND HOW WAS BUSINESS ESTABLISHED?

WHAT PRODUCTS OR SERVICES DOES THE BUSINESS SELL?

LIST KEY CUSTOMERS

LIST MAJOR COMPETITORS

WHAT ARE THE FUTURE PLANS FOR GROWTH/EXPANSION

MANAGEMENT RESUME

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

WORK EXPERIENCE: LIST CHRONOLOGICALLY LAST THREE JOBS BEGINNING WITH PRESENT EMPLOYMENT.

Company
Name/Location: _____
From: _____ To: _____ Title: _____

Duties:

Company
Name/Location: _____
From: _____ To: _____ Title: _____

Duties:

Company
Name/Location: _____
From: _____ To: _____ Title: _____

Duties:

PERSONAL INFORMATION:

Name: _____ SSN#: _____

Date of Birth: _____ Place of Birth: _____

Residence Telephone: _____ Business Telephone: _____

Marital Status: _____

Spouse's Name: _____ SSN#: _____

Date of Birth: _____ Place of Birth: _____

Please (X) to indicate yes or no below:

Are you employed by the U.S. Government? _____ Yes _____ No If yes, indicate Agency and Position _____

Are you a U.S. Citizen? _____ Yes _____ No

If no, please provide copy **of front and back** of Alien Resident Card

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

Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? _____ Yes _____ No

If yes, furnish details in a separate exhibit.

Have you ever been convicted of any criminal offense other than a minor motor vehicle violation? _____ Yes _____ No

If yes, furnish details in a separate exhibit.

EDUCATION:

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

MILITARY SERVICE BACKGROUND:

Branch of Service: _____ Dates of Service: _____



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

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

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable	\$ _____	Installment Account (Auto)	\$ _____
Life Insurance-Cash Surrender Value Only	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Installment Account (Other)	\$ _____
Stocks and Bonds	\$ _____	Mo. Payments \$ _____	
(Describe in Section 3)		Loan on Life Insurance	\$ _____
Real Estate	\$ _____	Mortgages on Real Estate	\$ _____
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$ _____	Unpaid Taxes	\$ _____
Other Personal Property	\$ _____	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$ _____
Other Assets	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$ _____
Total	\$ _____	Total	\$ _____

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

Description of Other Income in Section 1:

*Allimony 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 Property			
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. 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 (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.