

SBA 504 Loan Application

STL Partnership CDC & The St. Louis Local Development Company

All questions must be answered completely. If a question does not apply, please answer "N/A." If you do not know the answer, please answer "unknown." Do not leave any spaces blank. Please contact a St. Louis Economic Development Partnership loan officer if you have any questions or need help completing the application.

BUSINESS INFORMATION

Business Name: _____ Trade Name (DBA): _____

Street Address: _____

City: _____ State: _____ Zip: _____

Primary Contact: _____ Phone: _____ Email: _____

Secondary Contact: _____ Phone: _____ Email: _____

Type of Business Entity: LLC S-Corporation C-Corporation Sole Proprietor
 Partnership Other: _____

Date established: _____ Tax ID: _____ DUNS#: _____

Describe the nature and history of the business:

OWNERSHIP INFORMATION

List all owners of the company. Ownership % must equal 100%.

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

PROJECT INFORMATION

Describe the project being financed and the benefit to your company:

Project Costs

Project Financing

Real Estate Purchase: _____

Bank Financing (50%): _____

Building Improvements: _____

Term (months): _____

Equipment: _____

Interest Rate: _____

Furniture & Fixtures: _____

504 Financing (40%): _____

Professional Fees: _____

Borrower

Other: _____

Contribution (10%): _____

Please describe: _____

TOTAL: _____

TOTAL: _____

Refinance with Expansion

Refinance without Expansion

Project costs must equal project financing

An additional 5% of borrower equity required for Special Use Properties and Start-Up Businesses under 2 years of operation

Describe the sources of the borrower's contribution to the project:

Participating Bank/Lender Contact Information (If applicable):

Organization: _____ Contact: _____

Phone: _____ Email: _____

Project Address Information:

Project address is the same as current business address

Street Address: _____

City: _____ State: _____ Zip: _____

Project Address Information (cont.):

Number of years that Business Applicant has been at this location: _____

Total Square Footage: _____ Land Area: _____

Total Occupancy: _____ Expected Closing Date: _____

Other Building Tenants:

Business will occupy 100% of the space

Tenant Name: _____ Square Footage: _____

Lease Expiration: _____ Rent Amount: _____

Tenant Name: _____ Square Footage: _____

Lease Expiration: _____ Rent Amount: _____

REAL ESTATE HOLDING COMPANY INFORMATION (if applicable):

Not applicable

Name of Entity: _____ Tax ID: _____

Type of Business Entity: LLC S-Corporation C-Corporation Sole Proprietor
 Partnership Other: _____

Date established: _____ State of Formation: _____

Entity Ownership. Ownership % must equal 100%.

Same as applicant business

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

Name: _____ Title: _____ Ownership %: _____

COMMUNITY & EMPLOYMENT IMPACT

Women owned? Yes No Veteran owned? Yes No Minority owned? Yes No

Number of full-time equivalent employees currently employed by Applicant Business: _____

Number of full-time equivalent jobs expected to be created in the next two years: _____

Number of full-time equivalent jobs at risk of being lost if loan assistance is not received: _____

Please Note: Full-time equivalent employees are employees whose hours add to a total of 40/week.

AFFILIATE BUSINESSES

List any businesses that the applicant business entity or owners of applicant have any ownership in. There are no affiliate businesses.

Business Name: _____ Tax ID: _____ NAICS Code: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Business Name: _____ Tax ID: _____ NAICS Code: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Business Name: _____ Tax ID: _____ NAICS Code: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Owner _____ Ownership %: _____

Please attach additional pages as necessary.

QUESTIONS

- Yes No Is the applicant business involved in any pending lawsuits?
- Yes No Has the applicant business ever filed for bankruptcy protection?
- Yes No Has the applicant business ever settled a debt for less than owed?
- Yes No Has the applicant business ever received a government loan?
- Yes No Has the applicant business or any affiliates ever obtained or applied for a direct or guaranteed loan from SBA, or from any other Federal, State, or local government loan program or been a guarantor on such a loan?
- Yes No Does the applicant business have any delinquent unpaid federal taxes or unresolved liens from taxes owed?
- Yes No Is the applicant business a franchise, or does it operate under a dealer or licensing agreement from another entity?
- Yes No Is the applicant business connected, associated, or affiliated with a religious organization or which may have a religious component?
- Yes No Does the applicant business have any licenses that are required to operate the business?
- Yes No Is the project property a historic property or in a historic district listed on the National Register of Historic Places (NRHP)?

QUESTIONS (cont.)

If you answer yes to any of the previous questions, provide a detailed explanation:

Yes No Does the applicant business export or plan to begin exporting as a result of this loan its products?

If so, please provide the estimated total export sales and details of the exports:

Geographic market area:

Existing Business Locations:

Address: _____ City: _____ State: ____ Zip: _____

Square ft.: _____ Lease payment: _____ Replaced by new facility? Yes No

Address: _____ City: _____ State: ____ Zip: _____

Square ft.: _____ Lease payment: _____ Replaced by new facility? Yes No

List key customers and percentage of total revenues of each customer:

List major competitors:

List key employees, if any, including their title, responsibilities, years with company, and years in the industry:

Please attach additional pages as necessary.

I authorize the release to the St. Louis Economic Development Partnership (“SLEDP”) any information that may be required at any time for any purpose related to the loan request and credit transaction with it.

I authorize SLEDP to obtain a credit report on the Applicant Business using the credit reporting agency of its choice and to make any inquiries it deems necessary to verify the accuracy of the statements made and to determine its creditworthiness. I also authorize SLEDP to release any information to any person or entity it deems necessary for purposes related to the loan request and credit transaction.

I certify that the information provided in this application, including all attachments and financial statements submitted with this application or at a later date, are true to the best of my knowledge.

I certify that I have the authority to submit this application on behalf of the Applicant Business. Applicant Business agrees to update the information provided if any significant changes occur prior to a decision on the loan request.

All SBA 504 approvals will come from the United States Small Business Administration in the form of an Authorization and on commercial real estate must include the approval of the appraisal and environmental analysis for a formal approval.

ALL MEMBERS OWNING 20% OR GREATER AND ANY GUARANTORS MUST SIGN APPLICATION

Name: _____ Signature: _____ Title: _____ Date: _____

Name: _____ Signature: _____ Title: _____ Date: _____

Name: _____ Signature: _____ Title: _____ Date: _____

Name: _____ Signature: _____ Title: _____ Date: _____

Name: _____ Signature: _____ Title: _____ Date: _____

CONTACT INFORMATION

St. Louis Economic Development Partnership

120 S. Central Ave., Suite 1200

St. Louis, MO 63105

Main phone: 314.615.7663 | Fax number: 314.615.7666

SLEDP LOAN OFFICERS

Zack Folk

zfolk@stlpartnership.com

314.276.4203

Roger Schlueter

rschlueter@stlpartnership.com

314.504.6034

SBA 504 APPLICATION CHECKLIST

General Information

- Complete Application (signed)
- Bank Commitment Letter
- Cost Documents (Real Estate Purchase Agreement, Bids, Invoices, Sales Contracts, ect.)
- \$750 Application Fee (Due at SBA Authorization approval)

Personal Information

Persons owning 20% or more of the Applicant Business, the real estate holding company, if any, and all guarantors must submit the following documents:

- Personal Federal Tax Returns for the last two years
- SBA Form 413 - Personal Financial Statement (attached)
- SBA Form 1244 Section 2 - Personal History Statement (attached)
- Management Biographies (may be in synopsis, CV, or resume form)

Business Information

Applicant Business, real estate holding company, if any, and any affiliate businesses must submit the following documents:

- Business Federal Tax Returns (Previous 3 years)
- Interim Balance Sheet and Profit & Loss Statements (Current within 45 days of application)
- Accounts Receivable & Accounts Payable Aging (Current within 45 days of application)
- Business debt schedule (attached)
- Entity Documents (Articles of Organization and Operation agreement, if an LLC; Articles of Incorporation and Bylaws, if a corporation; Partnership Agreement, if a Partnership)
- Franchise Agreement (if applicable)
- Fictitious Name Registration (if applicable)
- Appraisal (can be submitted after SBA Authorization approval)
- Environmental studies (can be submitted after SBA Authorization approval)

If the business is a start-up (under 2 years in operation) or historic cash flow cannot support the request, also include:

- Business Plan (including a marketing plan, area demographics, relevant experience, and factors for success)
- Financial Projections (3 years of projections with the 1st year broken out month by month)

Please include note with the application fee check indicating the name of the business applicant. For projects that are or will be located in the City of St. Louis, please make \$750 check payable to **The St. Louis Local Development Company**. For all projects located outside of the City of St. Louis, please make check payable to **STL Partnership CDC**.

BUSINESS DEBT SCHEDULE

Complete a debt schedule for each and all businesses and affiliates. Business Name: _____

Business has no debt

| Creditor | Loan Purpose | Original Debt Amount | Present Balance | Monthly Payment | Interest Rate | Term (months) | Date Approved | Maturity Date | Security or Collateral | Current? | Government Source? |
|----------|--------------|----------------------|-----------------|-----------------|---------------|---------------|---------------|---------------|------------------------|-----------|--------------------|
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |
| | | | | | | | | | | Yes No | Yes No |

Owner Signature: _____ Date: _____

Print Name: _____ Title: _____



PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the Lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

| | |
|-------------|-----------------------|
| Name | Business Phone |
|-------------|-----------------------|

| | |
|---------------------|-------------------|
| Home Address | Home Phone |
|---------------------|-------------------|

| |
|------------------------------------|
| City, State, & Zip Code |
|------------------------------------|

| |
|-----------------------------------|
| Business Name of Applicant |
|-----------------------------------|

| ASSETS | (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 \$ _____ | |
| (Describe in Section 8) | | Loan(s) Against Life Insurance..... | \$ _____ |
| Stocks and Bonds..... | \$ _____ | Mortgages on Real Estate..... | \$ _____ |
| (Describe in Section 3) | | (Describe in Section 4) | |
| Real Estate..... | \$ _____ | Unpaid Taxes..... | \$ _____ |
| (Describe in Section 4) | | (Describe in Section 6) | |
| Automobiles..... | \$ _____ | Other Liabilities..... | \$ _____ |
| (Describe in Section 5, and include | | (Describe in Section 7) | |
| Year/Make/Model) | | Total Liabilities..... | \$ _____ |
| Other Personal Property..... | \$ _____ | Net Worth..... | \$ _____ |
| (Describe in Section 5) | | | |
| Other Assets..... | \$ _____ | | |
| (Describe in Section 5) | | Total | \$ _____ |
| Total | \$ _____ | *Must equal total in assets column. | |

| | |
|-------------------------------------|-------------------------------|
| Section 1. Source of Income. | Contingent Liabilities |
|-------------------------------------|-------------------------------|

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

| |
|--|
| Description of Other Income in Section 1. |
| |
| |
| |

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

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

| Names and Addresses of Noteholder(s) | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | How Secured or Endorsed Type of Collateral |
|--------------------------------------|------------------|-----------------|----------------|---------------------------|--|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

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

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

| | Property A | Property B | Property C |
|--|------------|------------|------------|
| Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.) | | | |
| Address | | | |
| Date Purchased | | | |
| Original Cost | | | |
| Present Market Value | | | |
| Name & Address of Mortgage Holder | | | |
| Mortgage Account Number | | | |
| Mortgage Balance | | | |
| Amount of Payment per Month/Year | | | |
| Status of Mortgage | | | |

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form and the spouse of any 20% or more owner when spousal assets are included)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

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

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

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

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

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

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

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, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

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

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) -- Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification.

If you are unable to certify and acknowledge (a) through (d), you must obtain and attach a written statement of exception from SBA permitting participation in this loan. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.



Application for Section 504 Loans

Section Two: Information Required to be Submitted by each Associate of the Applicant

Each Associate of the Applicant must separately complete and sign this Section. If the Applicant is operating under an EPC/OC structure, each of the EPC's and OC's Associates must complete and sign this section.

| Name (Last, First, Middle) | | Former Names and Dates Used | |
|--|--|--|---------------|
| | | | |
| U.S. Citizen? | USCIS Registration # (if Legal Permanent Resident) | If a non-US citizen or LPR, provide Country of Citizenship | |
| Yes No | | | |
| Place of Birth (City and State or Foreign Country) | | SSN or IRS TIN | Date of Birth |
| | | | |
| Phone Number (Home or Cell) | | Home Address (Street, City, State, Zip code) | |
| | | | |

Answer the following Yes/No Questions and Initial to the Right of Each Answer **Initial**

1. Do you have an ownership interest in any other entity that has existing SBA loans? **Yes** **No** _____
 If yes, provide loan numbers and current status: _____

2. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? **Yes** **No** _____
If yes, the Applicant is not eligible for SBA assistance

3. Have you been arrested in the last 6 months for any criminal offense? **Yes** **No** _____
 If yes, please provide relevant documents as a part of Exhibit 28

4. For any criminal offense – other than a minor vehicle violation – have you ever: **Yes** **No** _____
 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? (If “Yes,” furnish the dates, locations, fines, sentences, level of charge (whether misdemeanor or felony), dates of parole/probation, unpaid fines or penalties, name(s) under which charged, and any other pertinent information as part of Exhibit 28)

5. Are you presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal Department or agency? **If yes, the Applicant is not eligible for SBA assistance** **Yes** **No** _____



Application for Section 504 Loans

Section Two: Information Required to be Submitted by each Associate of the Applicant

6. If you are a 50% or more owner of the Applicant, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services? **If yes, the Applicant is not eligible for SBA assistance** Yes No _____
7. Have you ever declared bankruptcy? Yes No _____
If yes, please provide relevant documents as a part of Exhibit 27
8. Are you currently the subject of any pending lawsuits (including divorce)? Yes No _____
If yes, please provide relevant documents as a part of Exhibit 27
9. Has the Applicant or any affiliated company of the Applicant as well as any Associate of the Applicant received any previous government financing? Yes No _____
If yes, please provide relevant documents as a part of Exhibit 9

Veteran/Gender/Race/Ethnicity Information

This data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.

| Categories | Category Codes | Response |
|------------|---|----------|
| Veteran | 1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not Disclosed | |
| Gender | M=Male; F=Female; X=Not Disclosed | |
| Race | 1=American Indian or Alaska Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed | |
| Ethnicity | H=Hispanic or Latino; N=Not Hispanic or Latino; X=Not Disclosed | |

Criminal Penalties for False Statements – The undersigned certifies that all information provided in this Section Two is true and complete to the best of his or her knowledge. The undersigned acknowledges that whoever makes any false statement or report, or willfully overvalues any land property or security for the purpose of influencing in any way the action of the SBA under the Small Business Investment Act, as amended, may be fined up to \$250,000 and/or be put in jail for up to 5 years under 18 USC § 1001, may be fined not more than \$5,000 and/or put in jail for not more than 2 years under 15 USC § 645, and if false statements are submitted to a Federally insured institution, may be punished by a fine of not more than \$1,000,000 or by imprisonment for up to 30 years, or both, pursuant to 18 U.S.C. 1014. The undersigned further acknowledges that, in connection with a 504 loan, submission of any false statement to the CDC or SBA or submission of any record to the CDC or SBA omitting material information can result in civil money penalties and additional monetary liability up to three times the amount of damages which the Government sustains because of the false statement under the False Claims Act, 31 U.S.C. 3729.

Signature: _____ Date: _____

Print Name: _____

Signer's Relationship with Applicant Business: _____