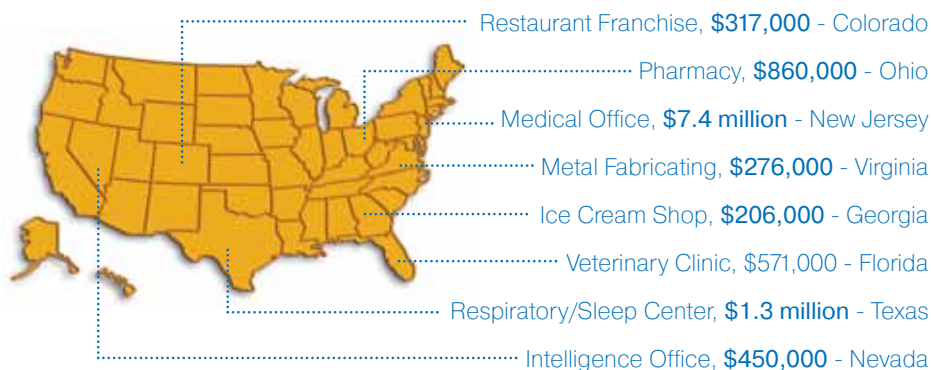


# WELCOME TO STEARNS BANK

## Thank you for considering Stearns Bank for a small business loan.

Stearns Bank is recognized by the Small Business Administration as a Nationwide Preferred Lender. What this means to you is flexible fast financing, since Stearns is able to approve and process your loan in-house. We specialize in real estate, business acquisitions, and start-ups of additional locations with established franchises. We are dedicated to growing small businesses across the nation by providing customized terms to fit your specific finance goals.

### A few SBA projects we've financed:



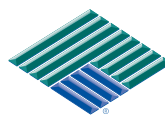
Stearns Bank is an independent employee-owned financial institution established in 1912, under current ownership since 1964. Stearns has grown to approximately \$1.5 billion in assets with banking locations in Minnesota, Florida, Arizona, and a nationwide Equipment Finance Division based in Minnesota.

Enclosed you will find a checklist of items we need in addition to a small business loan application. If you have any questions, feel free to give us a call.

**1-800-320-7262**

**[www.stearnsbank.com](http://www.stearnsbank.com)**

Member FDIC. Equal Housing Lender 



**STEARNS  
BANK**<sup>N.A.</sup>

*We get the job done!™*

# CHECKLIST

Please complete, assemble, and return the items requested below. Upon receipt, the bank will review and respond to your loan request - usually within 10 business days.

**Original signatures & dates are required on all documents submitted.**

- Personal & business tax returns, past 3 years with all supporting schedules (*required on all guarantors and/or all individuals who own 20% or more of the business*)
- Business financial statements, past 3 fiscal year ends including balance sheet, income statement, and reconciliation of net worth (*statements must be signed and dated by all borrowers. If any borrower owns a controlling interest in another business, submit statements for each affiliate. Include the number of employees for each affiliate.*)
- Interim Statements, dated within 90 days of application
- Projections, start-up business or business that has been in operation for less than three years. Provide cash flow projections month by month for two years.
- A/R and A/P agings, at lender's discretion (*depending on use of proceeds and collateral offered*)
- Purchase agreement (*if loan request is for a business acquisition or real estate purchase*)
- Franchise Disclosure Document (FDD) if your finance request includes a franchise
- Enclosed small business loan application
- Enclosed Personal Financial Statement (form 413) & Addendum *separate forms need to be completed by each borrower, co-borrower and all guarantors. Both forms must be signed by both spouses.*
- Enclosed Statement of Personal History (form 912) *a separate form needs to be completed by each proprietor, if a sole proprietorship; each partner, if a partnership; and by each officer, director and holder of 20% or more of the ownership stock in the company.*
- Enclosed Request for Transcript of Tax Return (form 4506-T)\* *in order to process your loan request, please complete the items in yellow. If completed for your business entity, input your business information. If completed for a sole proprietor, enter only the sole proprietor information. Your lender will send the completed form to the proper IRS office for processing.*

*\*Effective 10/1/94, the Small Business Administration was directed by Congress to require Internal Revenue Service (IRS) tax return verification for all loan programs. This information is used to verify, to the greatest extent possible, the financial information (financial statements or copies of tax returns) that were submitted by your small business. This verification is required to ensure that the Bank and the SBA is relying on credible data when making credit decisions.*

Mail to: Stearns Bank N.A. - SBA Department  
4191 2nd St S - St. Cloud, MN 56301

**1-800-320-7262**

Member FDIC. Equal Housing Lender  2/2012





**HISTORY OF YOUR BUSINESS** Submit a business plan or provide a brief narrative description of your business that includes: how and when business was established, date present owners gained control, market area and competition, trends affecting your industry, types of products or services sold, and the purpose of your loan request.

**COLLATERAL OFFERED** *what collateral will your business and business principals pledge to secure this loan?*

| BUSINESS Collateral   | Cost or Book Value | Prior Liens | PERSONAL Collateral   | Market or Liquid Value | Prior Liens |
|-----------------------|--------------------|-------------|---|------------------------|-------------|
| Land & Building       |                    |             | <i>If the value of your business assets are not sufficient to fully secure the loan, you may be required to pledge personal assets as collateral.</i> |                        |             |
| Machinery & Equipment |                    |             | Investment Real Estate  |                        |             |
| Furniture & Fixtures  |                    |             | Residential Real Estate   |                        |             |
| Inventory             |                    |             | Marketable Securities   |                        |             |
| Accounts Receivable   |                    |             | Other   |                        |             |
| <b>Total</b>          |                    |             | <b>Total</b>  |                        |             |

**SCHEDULE OF INDEBTEDNESS** *include all debts except accounts payable and accrued expenses. The current balance and total must agree with the latest balance sheet submitted. Please indicate with an asterisk those loans to be refinanced with the proposed loan request.*

| To whom payable, Note # | SBA Loan # | Original Amount | Original Date | Present Balance | Interest Rate | Maturity Date | Monthly Payment | Security | \$ Amount of Loss to the Gov't | Current or Past Due |
|-------------------------|------------|-----------------|---------------|-----------------|---------------|---------------|-----------------|----------|--------------------------------|---------------------|
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |
|                         |            |                 |               |                 |               |               |                 |          |                                |                     |

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**MANAGEMENT RESUME** All business principals and owners of 20% or more of the company are required to fill out a management resume. Fill in completely, if an item is not applicable, indicate with N/A. *Please make copies of this page as needed.*

**PERSONAL INFORMATION**

Name: \_\_\_\_\_ S.S. #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Home Address: \_\_\_\_\_ Place of Birth: \_\_\_\_\_  
*street city state zip*  
Previous Address: \_\_\_\_\_ Lived there from: \_\_\_\_\_ to: \_\_\_\_\_  
*street city state zip*  
Us Citizen?  yes  no, Alien Reg. # \_\_\_\_\_ Home Phone: \_\_\_\_\_ Bsn Phone: \_\_\_\_\_

**EDUCATION** college, technical, or training programs

**Institution Name 1** & Address: \_\_\_\_\_ Date Attended: \_\_\_\_\_  
Major: \_\_\_\_\_ Degree/Certificate: \_\_\_\_\_  
**Institution Name 2** & Address: \_\_\_\_\_ Date Attended: \_\_\_\_\_  
Major: \_\_\_\_\_ Degree/Certificate: \_\_\_\_\_  
**Institution Name 3** & Address: \_\_\_\_\_ Date Attended: \_\_\_\_\_  
Major: \_\_\_\_\_ Degree/Certificate: \_\_\_\_\_  
**Institution Name 4** & Address: \_\_\_\_\_ Date Attended: \_\_\_\_\_  
Major: \_\_\_\_\_ Degree/Certificate: \_\_\_\_\_

**MILITARY**

Branch of Service: \_\_\_\_\_ Dates of Service: \_\_\_\_\_ Currently employed by US Gov't?  yes  no

**WORK HISTORY**

**Company Name 1** & Address: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_ Worked from: \_\_\_\_\_ to: \_\_\_\_\_  
**Company Name 2** & Address: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_ Worked from: \_\_\_\_\_ to: \_\_\_\_\_  
**Company Name 3** & Address: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_ Worked from: \_\_\_\_\_ to: \_\_\_\_\_  
**Company Name 4** & Address: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_ Worked from: \_\_\_\_\_ to: \_\_\_\_\_

Signature: \_\_\_\_\_

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



**Stearns Bank N.A.**  
**Addendum to the SBA**  
**Personal Financial Statement**  
**Application for Credit**

For SBA Loan Applicants, the Personal Financial Statement (PFS) must include jointly held assets of the applicant to determine SBA eligibility and both spouses are required to sign the PFS.

Additionally, Stearns Bank N.A. needs to establish if you are requesting individual credit or credit with another person.

**Application for Credit:**

1. Identify below if you are applying for credit individually or jointly by checking the appropriate box concerning your credit request.
2. Indicate the calendar date of your personal financial statement.
3. Return this addendum with your personal financial statement.

Date your Personal Financial Statement was signed \_\_\_\_\_

- You are applying for *individual credit*, in your own name and are relying on your own income or assets and not the income or assets of another person as a basis of repayment of the credit requested.
- You are applying for *individual credit*, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.
- This is an application for *joint credit* with another person. We intend to apply for joint credit.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Co-Applicant Signature **(if you are requesting the financial accommodation jointly)**

*The SBA's lending programs qualify as "Special-Purpose Credit Programs" under the Federal Reserve's Regulation B relating to the Equal Credit Opportunity Act (ECOA). This regulation stipulates that information pertaining to the applicant's marital status, sources of personal income, alimony, child support, and spouse's financial resources can be obtained and considered in determining program eligibility. The lender has the right to obtain the signature of an applicant's spouse (whether an owner of the business or not) or other person on an application. [Reference: SBA's SOP 50 10 (5)b]*

**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: Stearns Bank N.A. 4191 2nd St. S. - St. Cloud, MN 56301

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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            |           |              | (Describe in Section 7)                 |           |              |
| Year/Make/Model)                               |           |              | Total Liabilities .....                 | \$        | _____        |
| Other Personal Property .....                  | \$        | _____        | Net Worth .....                         | \$        | _____        |
| (Describe in Section 5)                        |           |              |   |           |              |
| Other Assets .....                             | \$        | _____        |   |           |              |
| (Describe in Section 5)                        |           |              |   |           |              |
| <b>Total</b>                                   | <b>\$</b> | <b>_____</b> | <b>Total</b>                            | <b>\$</b> | <b>_____</b> |

| 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 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<br>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<br>Quotation/Exchange | Date of<br>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.



## 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.

Department of the Treasury  
Internal Revenue Service

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

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. 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.<br>  | <b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)<br> |
| <b>2a</b> If a joint return, enter spouse's name shown on tax return.<br>   | <b>2b</b> Second social security number or individual taxpayer identification number if joint tax return<br>  |
| <b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)<br>   |   |
| <b>4</b> Previous address shown on the last return filed if different from line 3 (See instructions)<br>  |   |
| <b>5</b> 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.<br> |   |

**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.

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