



CREDIT APPLICATION FOR SBA 504 LOAN

Date: _____

- New Relationship
 Existing Relationship

Officer: _____

BUSINESS INFORMATION

Business Name: _____ EPC Name (if known): _____

Address: _____

Telephone: _____ Tax I.D. _____

Individual Name(s): _____

Business Address: _____

Telephone: _____ Social Security #: _____ Date of Birth: _____

- Proprietorship Partnership Sub-Chapter S
 Corporation Non-Profit Individual
 LLC

Ownership Distribution:
(List stockholders, partners, owner names)

Note: Attach separate sheet if additional space needed.

Guarantor?

Table with 3 columns: Name, Title, %

Nature of Business: _____ Year Established: _____ Number of Employees: _____

Years at Present Location: _____ Own Lease

Additional Business Locations: _____ Replaced by new facility?

_____ Replaced by new facility?

Existing Tenants in Project Location? _____

Name: _____ Square Footage: _____

Name: _____ Square Footage: _____

Business Contacts:

Accountant: _____ Telephone: _____

Insurance Agent: _____ Telephone: _____

Attorney: _____ Telephone: _____

BUSINESS BACKGROUND INFORMATION

Business History: _____

Products and/or Services Offered: _____

Market Area: _____

Key Customers: _____

Key Competitors: _____

Affiliate Business Information

Name: _____ Ownership %: _____

Name: _____ Ownership %: _____

Project Information

Amount of Loan Requested

Participating Lender

Bank Name: _____

Lender Name and Phone Number: _____

Will you be creating new jobs with this project?:

If yes, how many?

Specific Loan Purpose (Check all that apply)

Estimated Project Costs:

Land/Building Purchase

Equipment Purchase

Construction/Remodel

Related Soft Costs

Other

Total: _____

Project Street Address: _____ Square Feet: _____

What Square Footage will your business occupy?: _____

(Existing Building Occupancy must be 51%, New Construction Occupancy must be 60%)

Estimated Closing Date: _____ Entity Taking Title: _____

MISCELLANEOUS QUESTIONS

Are tax liabilities current? Yes No Settled through _____

Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements? Yes No

If yes, what is the contingent liability? _____

Has the business or principal owner ever declared bankruptcy? Yes No

If yes, provide details on a separate sheet.

Has the business or owner ever had a previous SBA loan? Yes No

Amount: _____ Paid Off: Yes No

Is the business a defendant in any lawsuit? Yes No

If yes, provide details on a separate sheet.

CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Ameritrust CDC immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the CDC for the costs, if any, of any services or reports pulled on behalf of the business. The undersigned authorizes the CDC to contact any bank and trade creditors it deems necessary without further notice, including, but not limited to, Dunn & Bradstreet reports or information from Equifax Credit Data.

Business Name (print): _____

Applicant Signature: _____ Date: _____

Applicant Title: _____

Guarantor(s) Signature: _____ Date: _____

Guarantor(s) Signature: _____ Date: _____

CONSENT TO USE OF TAX RETURN INFORMATION

IRS Section 6103 (c) provides that persons designated by the taxpayer under this subsection to receive return information shall not use the information for any purpose other than the express purpose for which consent was granted and shall not disclose information to any other person without the express permission of, or request by, the taxpayer.

The undersigned hereby understands, acknowledges, and agrees that AMERITRUST CERTIFIED DEVELOPMENT COMPANY and the other "Receiving Parties", as hereafter defined are authorized to obtain, use and share the undersigned's tax return information for purposes of (i) underwriting and obtaining a loan approval; (ii) loan closing; (iii) maintaining, managing, monitoring, and servicing a loan and all collateral for any such loan; and (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The term "Receiving Parties," as used above, includes (i) any Lender and affiliate agents (including but not limited to attorneys, accountants, appraisers, brokers and lender service providers), and any of aforementioned parties' respective successors and assigns; (ii) any actual owners of a loan resulting from a loan application or guarantee thereof (including, but not limited to the U.S. Small Business Administration); (iii) any potential purchasers of a loan resulting from a loan application or guarantee thereof, as applicable, or (iv) any acquirers of any beneficial or other interest in the loan, any mortgage/title insurer, guarantor, any servicers or service providers for the forgoing parties and any of aforementioned parties' respective successors and assigns.

Name of Taxpayer

Signature

Date

SBA 504 LOAN APPLICATION CHECKLIST

Please be sure all of the following documentation has been included in order for your business loan application to be processed.

- Completed loan application.
- Business federal tax returns for past 3 fiscal years.
- Interim financial statements current within 60 days.
- Federal tax returns for each principal owner listed in the first section of the business loan application for past 3 years.
- Personal financial statement for each principal owner current within 60 days.
- Organizational papers (articles, DBA papers, etc.) for applicant business and real estate holding company (if applicable). This includes the filed articles of incorporation and executed bylaws.
- Resume for each principal.
- Completed schedule of debt, aging of accounts and previous government financing form (provided by Ameritrust CDC).
- Completed form 912 for each principal and officer (provided by Ameritrust CDC).