

YOUR LOAN PACKAGE FROM SCHOOLS FOR SALE

SBA PACKAGE

The items checked on the checklist are what we need to give you a decision. We prefer to get all of your forms and papers at the same time, so mail us one big package.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN:

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 customer who applies for a loan.

What this means for you: When you apply for a loan, we will ask for certain information that will allow us to identify you. We may also ask for other information that will allow us to verify the information you supply to us.

Please provide the information checked. And don't forget to sign and date each form using a pen.

- Loan Request Form** (*enclosed*)
- Management Profile** (*form enclosed*)
- Business Financial Statements**, for the last three fiscal years.
- Interim Financial Statement** to include balance sheet and income statement dated within 60 days of application
- Accounts Receivable** and **Accounts Payable Aging** (*same date as Interim Financial Statement*).
- Profit & Loss Projection**, for next fiscal year (*form enclosed*).
- Business Tax Returns**, including all schedules for prior three years.
- Personal Tax Returns**, including all schedules for prior three years.
- Personal Financial Statement** (*form enclosed*)
- Three Trade References**. Please include company name, contact person and phone number.

If you own affiliated companies, please provide all of the following:

- Affiliate Business Tax Returns for prior three years.
- Affiliate Business Debt Schedule.
- Interim Financial Statement to include balance sheet and income statement dated within 60 days of application.

If this is Real Estate:

- Appraisal (old previously done)
- Environmental (old previously done)
- Value Estimate
- Purchase & Sale Agreement

If this is Machinery & Equipment:

- Appraisal
- Invoices or estimates for new equipment

If this is a refinance loan, please provide all of the following:

- Copy of notes of all debt to be refinanced.
- Original Purchase Agreement. If the original loan was for the purchase of real estate or equipment, settlement sheet evidencing use of proceeds from original loan.
- If you are an existing SBA borrower, please provide a copy of SBA Authorization and Loan Agreement.

If this is a business acquisition loan, please provide:

- A copy of signed business purchase agreement. Include asset cost breakdown, all amendments, extensions, and total purchase price.
- Seller's tax returns for past three years and current financial statement for the business you are purchasing.

If a Franchise, please provide:

- Uniform Franchise Offering Circular and Franchise Agreement.

If this is a construction loan, please provide the following:

- Contractor's written estimates or bids.
- Other information on your specific project.

If this is a hotel/motel/inn/B&B loan, please provide all of the following:

- Breakdown of revenues and expenses on a month-by-month basis for the last 12 months.
- Occupancy percentage and average daily rate for the subject business property annually for the prior three years, year-to-date and monthly for the past 12 months.
- Occupancy percentage and average daily rate for the market area.

Occupancy %

Average Daily Rate (#)

If you are starting or expanding a business, please provide the following:

- Complete Business Plan, including one year of projections with assumptions and/or other supporting documentation. (*Projections Worksheet form available from your Business Lenders Representative.*)

Anything else you want us to know? Now's your chance! Please attach a separate sheet.

Each business is unique and we may need some additional information depending on your specific needs. If we need more information, your Business Lenders Representative will provide additional forms and assistance.

Loan Request Form

Borrower Name _____ Company Name _____

Address _____

City _____ State _____ Zip _____ Email _____

Nature of Business _____ NAICS Code _____

Date Established _____ Phone () _____ Fax () _____

Type of Entity: Corporation Partnership Sole Proprietorship
 Limited Liability Company/Partnership Other: _____

Number of Employees: Existing _____ After This Loan _____

Accountant Name _____ Phone () _____

Attorney Name _____ Phone () _____

Bank Name _____ Address _____

Ownership of Applicant Company List all officers, directors, partners, owners and co-owners by title (i.e., President, Managing Partner, General Partner, Secretary, Members, Managers, etc.) and all other owners or partners (100% of ownership must be identified):

Name	Title	% Of Ownership	Social Security/Tax Identification #

Yes **No** **Affiliates** Does the applicant entity or any individual listed in the ownership section above have any ownership interest in or control of any other company? If Yes, please identify below:

Company Name	Owner	% Of Ownership

Current/Previous SBA Loan Information

Yes **No** Do you now, or have you ever, had an ownership interest in or control of a company that had an SBA loan?
 Yes **No** Have any of your business' current owners ever had an SBA loan or an interest in a company which has had an SBA loan? If yes, please identify: _____

Estimated Project Costs	Amount	Collateral Offered	Value
Land and building acquisition or construction	\$ _____	Land	\$ _____
Building improvements or repairs	\$ _____		
Acquisition of machinery/equipment	\$ _____	Machinery & Equipment	\$ _____
Inventory purchase	\$ _____		
Working capital (including accounts payable)	\$ _____	Furniture & Fixtures	\$ _____
Acquisition of all or part of existing business	\$ _____		
Refinance existing loans	\$ _____	Accounts Receivable	\$ _____
Closing costs for Commercial Loan	\$ _____		
Other _____	\$ _____	Inventory	\$ _____
Total Estimated Project Amount	\$ _____		
Less Down Payment, Gift, Seller Carry-Back, etc.	\$ _____	Residential Real Estate	\$ _____
Equals Total Estimated Loan Amount Requested	\$ _____		

For Commercial Real Estate Purchase: Under what name(s) do you wish to take title?

Real Estate: Indicate source of estimated value and date of source.

Signature(s) _____ Date _____

Management Profile

For each owner of 20% or greater

Borrower First Name _____ Middle _____ Maiden _____ Last _____

Social Security # _____ Date of Birth _____ Place of Birth _____

Residence Phone () _____ Business Phone () _____

Residence Address _____
Street City State Zip

Previous Address _____
Street City State Zip

Lived in previous address from _____ to _____
Month and Year Month and Year

Spouse:

First Name _____ Middle _____ Maiden _____ Last _____ SS# _____

- Yes** **No** Do you or your spouse have other income outside of this business that can be used to pay the loan?
- Yes** **No** Have you or any member of your household ever been employed by the U.S. Government or Military?
If yes, name of person _____ Relation _____
Agency/position/rank/grade _____ Dates of service _____
- Yes** **No** Are you a U.S. Citizen? If no, please provide Alien Registration Card copies (front & back).
- Yes** **No** Are you presently under indictment, on parole or probation? If yes, provide details on a separate exhibit.
- Yes** **No** Have you ever been charged, arrested or convicted for any criminal offense other than a minor motor vehicle violation? If yes, provide details on a separate exhibit.
- Yes** **No** Are you involved in any lawsuits at this time or have you ever filed for personal or business bankruptcy protection? If yes, provide details on a separate exhibit.
- Yes** **No** Have you ever been known under any other name(s)? If yes, please provide name(s): _____

Education

College or Technical Training (Name and Location)	Dates Attended From/To	Major	Degree or Certificate
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History of Business

Tell us about your business. Include a written resume of your business experience. If available, provide brochures, news clippings, industry information or other materials that explain more about your company, products or services.

Business Type

- | | |
|--|--|
| <input type="radio"/> Construction | <input type="radio"/> Retail Trade |
| <input type="radio"/> Manufacturing | <input type="radio"/> Services |
| <input type="radio"/> Wholesale Trade | <input type="radio"/> Transportation |
| <input type="radio"/> Finance, Insurance and Real Estate | <input type="radio"/> Other (describe) |

List Types of Products/Services



U.S. SMALL BUSINESS ADMINISTRATION

OMB APPROVAL NO. 3245-0188
EXPIRATION DATE:3/31/2008

PERSONAL FINANCIAL STATEMENT

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	\$	_____	Net Worth	\$	_____
			Total	\$	_____

Section 1. Source of Income

Salary	\$	_____	Contingent Liabilities		
Net Investment Income	\$	_____	As Endorser or Co-Maker	\$	_____
Real Estate Income	\$	_____	Legal Claims & Judgments	\$	_____
Other Income (Describe below)*	\$	_____	Provision for Federal Income Tax	\$	_____
			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 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.

Form **4506-T**

(Rev. November 2005)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: If a third party requires you to complete Form 4506-T, **do not sign** Form 4506-T if lines 6 and 9 are blank.

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. 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. 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 2003, filed in 2004, will not be available from the IRS until 2005. 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.

Telephone number of taxpayer on line 1a or 2a
()

Sign Here

Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

General Instructions

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

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

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

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team 3651 South Interregional Hwy. Stop 6716 AUSC Austin, TX 78741 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team 5045 E. Butler Ave. Stop 38101 Fresno, CA 93727 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team 2306 E. Bannister Road Stop 6705-B41 Kansas City, MO 64130 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

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 retrievable by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) 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 this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 56 Fed. Reg. 8020 (1991) for other published routine uses.