



504 Loan Application

OPERATING ENTITY/BUSINESS INFORMATION ("OC"):

Name: _____ Tax ID # _____

Trade Name: _____ NAICS Code: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

County: _____ Contact Name: _____

Will address change after funding? Yes No

Phone# _____ Fax# _____ Cell# _____ Email: _____

Website: _____ Nature of business: _____

Does this business export more than 10% of gross revenues? Yes No

Business Franchise Name (if applicable): _____

If a Franchise is listed on the SBA Franchise Registry, the Franchisor must sign a Certificate of No Change Form. If not listed, please submit a copy of the Franchise Agreement.

Ownership structure –you must provide the Operating Company ownership structure and affiliate relationships on **page two** of this application. Please follow the 504 Application Checklist for other documentation required to be submitted.

Employment Question: Please note: If a SBA Public Policy Objective is not met, 1 job must be created or retained for every SBA \$65,000 borrowed.

How many full-time equivalent employees are presently employed? _____

(ex. Four (4) employees working 10 hours per week each would make up 1 full-time employee)

If financing is not obtained, how many jobs may be lost? _____

Please provide explanation of retained job numbers:

How many full-time employees do you estimate to have 2 years after the proposed project is complete? _____

Business Type	
<input type="checkbox"/>	Sole Proprietor
<input type="checkbox"/>	Partnership
<input type="checkbox"/>	LLC
<input type="checkbox"/>	S Corp
<input type="checkbox"/>	C Corp
<input type="checkbox"/>	Trust
<input type="checkbox"/>	Other

REAL ESTATE HOLDING ENTITY INFORMATION (if applicable):

Please complete the information below **ONLY** if you have/will be creating a **PASSIVE** real estate holding or some other sort of entity (other than the active business) that will hold title to the real estate you are purchasing, improving or constructing.

Name: _____ Tax ID # _____

Year Established: _____ Mailing Address: _____

City: _____ State: _____ Zip: _____ County: _____

Will this address change after funding? Yes No

Ownership structure: you must provide the Real Estate Holding Entity ownership structure and affiliate business information on page two. Please follow the 504 Application checklist for other documentation required to be submitted.

Business Type	
<input type="checkbox"/>	Sole Proprietor
<input type="checkbox"/>	Partnership
<input type="checkbox"/>	LLC
<input type="checkbox"/>	S Corp
<input type="checkbox"/>	C Corp
<input type="checkbox"/>	Trust
<input type="checkbox"/>	Other

Operating Company Ownership

Please note: You must account for 100% of the Ownership. Each Officer, partner, & owner with 20% or more ownership must guaranty the debt, submit SBA Form 912 (personal history Stmt), SBA form 413 (personal financial stmt), 2 yrs Fed. Tax returns and Affiliate Business information. (Please print add'l copies if more space is needed.)

Name	Owner's Title	% of Ownership

***If any Principal(s) of this 504 Loan request maintain 50% or more ownership, controls the affiliate, or the affiliate is a closely related entity, then the Affiliate Businesses must also submit 2 years fiscal year end statements or tax returns and current financial statements (<120 days).**

Real Estate Company Holding

Please complete the information below ONLY if you have/will be creating a PASSIVE real estate holding or some other sort of entity (other than the active business) that will hold title to the real estate you are purchasing, improving or constructing.

Please note: You must account for 100% of the Ownership. Each Officer, partner, & owner with 20% or more ownership must guaranty the debt, submit SBA Form 912 (personal history Stmt), SBA form 413 (personal financial stmt), 2 yrs Fed. Tax returns and Affiliate Business information. (Please print add'l copies if more space is needed.)

Name	Owner's Title	% of Ownership

***If any Principal(s) of this 504 Loan request maintain 50% or more ownership, controls the affiliate, or the affiliate is a closely related entity, then the Affiliate Businesses must also submit 2 years fiscal year end statements or tax returns and current financial statements (<120 days).**

Affiliated Business

Business Name	ALL Owner's Name & Title	% of ALL Ownership	Business TIN	Nature of Business

**If any Principal(s) of this 504 Loan request maintain 50% or more ownership, controls the affiliate, or the affiliate is a closely related entity, then the Affiliate Businesses must also submit 2 years fiscal year end statements or tax returns.*

HISTORY AND DESCRIPTION OF THE BUSINESS

Company Name:

When and by whom was the company established? When did you get control of the business (if applicable)?

Describe the primary products and services of the business.

Where is the geographic market served by the business? International National State Local
Explain:

List key customers:

List major competitors:

Provide a detailed narrative history of the business (including business history, management history and approach, business model, competitive advantages, industry niche, growth strategy, and the effect of the SBA 504 loan will have on business growth).

*Please attach separate pages if more space is needed to complete narrative.

Please attach or email (to loan officer) any website, news article, or other noteworthy company highlights/achievements.

MANAGEMENT PROFILE:

PLEASE COMPLETE A SEPARATE MANAGEMENT PROFILE FOR ALL OWNERS

OF 20% OR GREATER AND FOR ANY KEY EMPLOYEES

Legal Name:		Residential Address:	
DOB:	SSN:	Address Line 2:	
Home Phone:	Cell Phone:	City:	State:
Email Address:		Country:	Zip:
US Citizen: <input type="checkbox"/> YES <input type="checkbox"/> NO	Resident Alien#:	Picture ID Type: <input type="checkbox"/> Passport <input type="checkbox"/> Driver's License	Picture ID #:

With which race do you more closely identify? Choose only one (optional):	Indicate gender (optional):
<input type="checkbox"/> African American <input type="checkbox"/> Native American (other than Eskimo or Aleut) <input type="checkbox"/> Eskimo or Aleut <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Military Service background	
Branch: _____	
Honorable discharge? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Vietnam veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	

EXPERIENCE:

Fill out information below OR attach a resume that includes the items below:

<i>Education</i>		
School Names	Dates Attended	Degree Attained or Certificates

<i>Work Experience</i>			
Company Name	Position Title	Dates Position Held	Duties

<i>Other Accomplishments and Abilities</i>

PROJECT INFORMATION

Please complete the project information below for this loan application. Although some costs may change prior to funding, please complete this area to the best of your ability, including itemization or estimated itemization of professional fees. Thank you!

Proposed Uses of Funds: \$

Purchase Land: _____

Purchase Land & Existing Building: _____

Construction/Remodeling: _____

Purchase / Install NEW Equipment: _____

Purchase / Install USED Equipment: _____

***Professional Fees (related to closing):** _____

Interest & fees on the interim/construction loan: _____

Contingency (up to 10% of construction): _____

Debt to be refinanced: _____

Other expenses: _____

TOTAL PROJECT COSTS = _____

***Itemization of Professional Fees:** \$

Engineering Costs: _____

Architecture costs/expenditures: _____

Appraisal: _____

Environmental Report(s): _____

Impact / permit fees: _____

Utility hook-up fees: _____

Title Insurance / recording fees: _____

Other: _____

Other: _____

Bank Officer: _____

Phone # _____

Fax # _____

Email: _____

Sources of Funds & Equity Injection: \$ %

Equity Injection – Business Cash: _____

Equity Injection – Personal Cash: _____

Equity Injection – Seller carry note: _____

Equity Injection other: _____

SBA 504 Loan: _____

Bank: _____

Other: _____

TOTAL PROJECT COSTS= _____ **100%**

*Seller Carry Note cannot be repaid faster than SBA note-may require stand-by & be subordinate to 504 debt.

*i.e. equity in project land or R/E owned <2 years

PLEASE ATTACH ALL SUPPORTING DOCUMENTATION SUCH AS PURCHASE AGREEMENTS, CONSTRUCTION BIDS, VENDOR QUOTES, ETC. THE SUPPORTING DOCUMENTATION MUST MATCH THE TOTAL PROJECT COSTS.

Please provide us with some further financing details: (please use a blank sheet of paper if more space is needed.)

Is there currently any financing being provided for this project? Yes No
 If yes, please disclose terms of any pre-project financing (including lender, amt financed & maturity) and specify whether it will be taken out with the 504 funds or refinanced by the 3rd party lender:

Is this project transaction associated with a business acquisition? Yes No
 If yes, please provide details concerning the entire acquisition, including non-profit financing sources & terms:

Please provide us with some general information about this project:

Project Address: _____ City _____ State _____ Zip _____ County _____

Type of Property: _____

How large is this facility (square feet)? _____ How large is the parcel of land this facility sits on? _____

How much space in the facility will your business occupy? _____ %

What is the approx. age or construction date of the facility? _____

How would you describe this facility's condition? _____

Are any of the project assets currently owned by the borrower? Yes No If Yes, provide the purchase date & amount: _____

If there is equipment involved, whom was it purchased from? _____ Manufacturer/Dealer _____ Private Party The Equipment is: New Used

Est. remaining useful life of the equipment: _____ years

SMALL BUSINESS DEBT SCHEDULE

Please furnish the following information on all outstanding installment debts, contracts, notes, and mortgages payable. (Debts of the Operating Entity). (Present balances should agree with latest balance sheet). Indicate by asterick (*) items to be paid by loan proceeds and reason for paying them.

To whom payable (i.e. current lender)	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral Securing this Specific Obligation
			\$	%		\$	
			\$	%		\$	
			\$	%		\$	
			\$	%		\$	
			\$	%		\$	
			\$	%		\$	

CURRENT AND PREVIOUS SBA AND OTHER GOVERNMENT DEBTS

Complete the chart for the following: 1) SBA loan applications Pending for the applicant or any of its affiliates; 2) Federal debt, including SBA, received by the applicant including loans that have been paid in full or charged off; 3) Federal debt (including student loans and disaster loans) borrowed by any principal of the applicant; 4) Federal debt borrowed by any other business currently or previously owned by any principal of the applicant. If there has been a loss to the government as a result of a charge off, compromise, or discharge due to bankruptcy for any of the listed debt, it must be identified below. LOSS is the outstanding principal balance of the loan that the government agency had to write off after all collection activities (including compromises) were finalized.

Name of Agency Agency Loan #	Borrower's Name	Original Amount	Date	Loan Status	Outstanding Balance	Amount of Loss to the Gov't
#		\$			\$	
#		\$			\$	
#		\$			\$	
#		\$			\$	

AGING OF ACCOUNTS RECEIVABLE AND ACCOUNTS PAYABLE (if applicable)

Please provide a summary of the aging of your Accounts Receivable and Accounts Payable below. Totals must reconcile with figures on the latest balance sheet that you have provided with this loan application.

<u>Aging</u>	<u>Accounts Receivable</u>	<u>Accounts Payable</u>
Under 30 days	\$	\$
30 to 59 days	\$	\$
60 to 89 days	\$	\$
90 to 119 days	\$	\$
120 days & over	\$	\$
Uncollectible	\$	\$
TOTALS	\$	\$

Loan Name: _____

Authorization to Release Information

I/we, as the Undersigned, which include, but are not limited to, borrowers, obligors, guarantors, affiliates, partners, stockholders, proprietors, hereby authorize Prairieland Economic Development Corporation and/or the U.S. Small Business Administration, its successors or assigns, to pull credit reports, and any other confidential reports, required in the evaluation of the attached loan application and the servicing of the loan, if approved, throughout the full term of the loan. I/we, the Undersigned, authorize Prairieland Economic Development Corporation and/or the U.S. Small Business Administration, its successors and assigns, to release necessary loan information to other entities, as required for processing the loan application or servicing the loan. I/we authorize Prairieland Economic Development Corporation and/or the U.S. Small Business Administration, its successors and assigns, to request and receive any private information of the Undersigned from other entities, including but not limited to, insurance companies, lenders, and accountants/bookkeepers.

I certify that I am not delinquent more than 60 days under the terms of any (a) administrative order, (b) court order, or (c) repayment agreement requiring payment of child support

I certify that I have never caused the government a loss as a result of a prior borrowing relationship (whether a direct business or personal loan), a loan in which I was a guarantor, or a loan to a business in which I had an ownership interest. Loans include but are not limited to student loans, government guaranteed residential mortgages and business loans, both direct or government guaranteed

The undersigned hereby certifies that the information provided in the attached loan application and any related attachments are true and correct. The undersigned understands that the false statements may result in the denial of the loan request

Application Fees range from \$500 to \$2,500 depending on the type and size of the loan request. Note that fees paid towards an SBA 504 Loan shall be a deposit against the fee and shall be refunded upon the funding of the SBA 504 Loan. Your loan officer can provide you with specific Application Fee information

I have received financial support from Prairieland EDC through the SBA guaranteed loan program. I understand that a report will be acquired prior to approval of the SBA loan to determine eligibility for SBA financing. This report is the Credit Alert Verification Reporting System (CAIVRS) to determine if any of the individuals or businesses have outstanding Delinquent Federal Debt or Prior Loss caused to the federal government. I also understand that if the small business defaults on the SBA-guaranteed loan and SBA suffers a loss, the names of the small business and the guarantors of the SBA-guaranteed loan will be referred for listing in the CAIVRS database, which may affect their eligibility for further financial assistance.

Signature

Date

Applicant/Borrower

Signature

Date

Relationship to Loan

Signature

Date

Relationship to Loan

PrairieLand EDC SBA 504 Loan Application Checklist

1. Business Information (Operating Company/Real Estate Holding Company/Affiliates)

<input type="checkbox"/>	Federal Tax Returns for last 3 years (full copies, signed and dated)
<input type="checkbox"/>	Projected Profit & Loss for Two Years with detailed assumptions
<input type="checkbox"/>	Year-to-Date Financial Statements (Current within 90 days, signed and dated)
<input type="checkbox"/>	Accounts Receivable/Accounts Payable Agings Reports (if applicable) – Current within 90 days. Must have same date as Year-to-Date information
<input type="checkbox"/>	Monthly cash flow projections with assumptions (for start-ups only)
<input type="checkbox"/>	Affiliate Information (2 years of Tax Returns)
<input type="checkbox"/>	Business Plan (start-ups only) / Market or Feasibility Study (if applicable)
<input type="checkbox"/>	Franchise Information (Signed franchise agreement, SBA addendum, if applicable)
<input type="checkbox"/>	PrairieLand EDC/SBA Application. Must be signed and Dated

2. Organizational Document (as applicable)

<input type="checkbox"/>	Corporation – Articles of Incorporation and Bylaws
<input type="checkbox"/>	Partnership – Partnership Agreement and State Registration, if any
<input type="checkbox"/>	Limited Liability Company – Articles of Organization and Operating Agreement
<input type="checkbox"/>	Trust – Trust Agreement with all exhibits

3. Personal Information

<input type="checkbox"/>	Personal Tax Returns for last 3 years (Must be signed)
<input type="checkbox"/>	Personal Financial Statement (SBA Form 413) - Need for each owner with 10% or more ownership in the Operating Company or Real Estate Holding Company
<input type="checkbox"/>	Personal History Statement (SBA Form 912) – Need for each owner with 20% or more ownership in the Operating Company or Real Estate Holding Company & for any officer, director, manager or key employee, regardless of ownership
<input type="checkbox"/>	Copy of each 20% owner’s driver’s license in accordance with the Patriot Act

4. Project Information

<input type="checkbox"/>	Real Estate Purchase Agreement & Any amendments thereto
<input type="checkbox"/>	Signed sworn construction statement or vendor estimates (for renovation/construction)
<input type="checkbox"/>	Estimates for equipment purchases
<input type="checkbox"/>	Environmental Study (Questionnaire, RSRA, Phase I, etc.)
<input type="checkbox"/>	Independent Appraisal (required at application if utilizing equity in real estate as equity)
<input type="checkbox"/>	For Qualified Debt Refi, copies of all notes and lien instruments along with 12 months of loan history

Please Note: PrairieLand EDC and the SBA reserve the right to request specific-to-your-project information that is not listed if need to make an informed decision.

WARNING

In the course of applying for an SBA loan potential borrowers and guarantors are asked to provide personal information which is used to investigate background and determine character. Failure to provide the requested information will almost certainly result in a loan decline based on character. Derogatory information about your past is rarely disqualifying unless it is not disclosed and later discovered by SBA in connection with its due diligence. We find that most instances of non-disclosure are a result of memory lapse or a belief that records do not exist, the matter is too old or the event has been expunged. You should know that SBA uses an extensive data base to screen applicants and as a result has access to information that you may have forgotten or thought expunged.

ANSWER EVERY QUESTION FULLY AND COMPLETELY

DISCLOSE

ANY TIME / ANY PLACE / ANY COURT / ANY AGE

DISCLOSE

Answers related to:

- Pending or resolved criminal matters;
- Pending litigation;
- Prior loans from or guaranteed by the government – SBA, FHA, USDA etc.;
- Pending or prior bankruptcy by the applicant a guarantor or a related business; and
- Disputes regarding indebtedness even though settled by payment of a settlement

Are all subject to verification by an extensive database and will be verified by SBA

These must be fully disclosed even if:

- You thought it was “expunged” or that the record had been “sealed”
- Your lawyer told you that you did not have to tell anyone
- It was a long time ago
- It’s not on your credit report
- You are embarrassed
- You were a minor
- You were just a guarantor
- It was just a misunderstanding

XIX. ALL QUESTIONS MUST BE ANSWERED BY THE FOLLOWING INDIVIDUALS AND ARE SUBJECT TO VERIFICATION BY SBA:

(All parties listed below are considered "Associates" of the small business applicant.)

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners and all limited partners owning 20% or more of the equity of the firm, or any partner that is involved in management of the applicant business;
- For a corporation, all owners of 20% or more of the corporation and each officer and director;
- For limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member; and
- Any person hired by the business to manage day-to-day operations.

(If more than one person must complete this section, this page may be copied, completed, and attached to this form.)

1. 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 Initials: _____
2. Have you been arrested in the past six months for any criminal offense? Yes No Initials: _____
3. For any criminal offense (other than a minor vehicle violation) have you ever:
1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pre-trial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? Yes No Initials: _____
4. Has an application for the loan you are applying for now ever been submitted to SBA or to a Certified Development Company or Lender in connection with any SBA program? Yes No
5. Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? Yes No
6. If you are at least a 50% or more owner of the applicant business, 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? Yes No N/A
7. Are you a U.S. citizen? Yes No Initials: _____
If "No," are you a Lawful Permanent Resident alien? Yes No Initials: _____
If "Yes," provide Alien Registration Number: _____ If "No," country of citizenship: _____

Signature: _____

Association to Applicant: _____

(See list above)

Print Name: _____

- **If "YES" to Question 1, the loan request is ineligible for SBA assistance.**
- **If "YES" to Question 2 or 3, you must complete and submit to the CDC SBA Form 912. The CDC will determine whether the completed Form 912 must be submitted to SBA for a background check and a character determination in accordance with SBA Loan Program Requirements (as defined in 13 CFR § 120.10).**
- **If "YES" to Question 3 and you are currently on parole or probation (including probation before judgment), the loan request is ineligible for SBA assistance.**
- **If "YES" to Questions 4, 5 or 6, the application may not be approved by a PCLP CDC under its delegated authority. The application must be submitted to the SLPC for processing and approval.**

U.S. SMALL BUSINESS ADMINISTRATION

PART C

Statements Required by Law and Executive Order

Federal executive agencies, including the Small Business Administration (SBA), are 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, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations Chapter 1, or Standard Operating Procedures.

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.

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

A 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. But see Debt Collection notice below. Disclosures of name and other personal identifiers are, 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) of the Small Business Act (the Act), 15 USC Section 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 Section 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 Sections 634(b)(11) and 687(b)(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.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that 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. Another routine use of personal information is to assist in obtaining credit bureau reports, including business credit reports on the small business borrower and consumer credit reports and scores on the principals of the small business and guarantors on the loan for purposes of originating, servicing, and liquidating small business loans and for purposes of routine periodic loan portfolio management and lender monitoring. See, SBA-21, Loan System, at 74 FR 14890 (April 1, 2009) as amended by notices published at 77 FR 15835 (3/16/2012) and 77 FR 61467 (10/9/2012) 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 of 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 guarantee. 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 loan or loan guaranty agreement. 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 or 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 or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

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 aggressively collect 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:

- Report the status of your loan(s) to credit bureaus
- Hire a collection agency to collect your loan
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments

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 future financial assistance from SBA under any program, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961)

The SBA discourages any 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 in future floods.

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. In some instances, the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances 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 borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

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 that 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. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Executive Order 11738 -- Environmental Protection (38 C.F.R. 25161)

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 environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 of the respective Acts, and all regulations and guidelines issued thereunder.
3. That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA List of Violating Facilities.

Immigration and Nationality Act (8 U.S.C. 1101, et seq., as amended)

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 Citizenship and Immigration Services pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). 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 or 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 as amended by E.O. 12689, 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 504 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.

Applicant Notifications

The Applicants, its proprietors, partners, officers or stockholders owning 20% or more of the Applicant have/ have not been involved in bankruptcy or insolvency proceedings. This question covers not only the Applicant, but also the personal bankruptcy or insolvency proceedings of proprietors, partners, officers or stockholders owning 20% or more of the Applicant. You must attach copies of the proceedings, if any.

The Applicant, its proprietors, partners, officers or stockholders owning 20% of more the Applicant are/ are not involved in any pending lawsuits. This question covers not only the Applicant, but also proprietors, partners, officers or stockholders owning 20% or more of the Applicant in their personal capacities.

Applicant's Acknowledgment

My signature acknowledges receipt of these Statements Required by Laws and Executive Orders, that I have read it and that I have a copy for my files. My signature represents my agreement to comply with the requirements SBA makes in connection with the approval of my loan request and to comply, whenever applicable, with the limitations contained in these Statements.

Certification as to Application Accuracy – Criminal Penalties for False Statements

The undersigned certifies that all information provided to the CDC, and that all information in, and submitted with this application, including all exhibits is true and complete to the best of his or her knowledge--Applicant acknowledges that the application and exhibits are submitted to the CDC and to SBA so that the CDC and SBA can decide whether to approve this application. Any future submissions of information to the CDC must be accompanied by a certification as to the accuracy of that information.

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 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.

Borrower Agreements and Certifications

I agree that if SBA approves this application, I will not for at least two years hire an employee or consult anyone who was employed by the SBA during the one year period prior to the disbursement of the debenture.

I certify: I have not paid anyone connected with the Federal government for help getting this financial assistance. I also agree to report to the SBA Office of Inspector General, 409 Third Street S.W., Washington, D.C. 20416, any Federal government employee who offers in return for any type of compensation to help get this application approved. I understand that I need not pay anybody to deal with SBA. I also understand that a Certified Development Company may charge the applicant a percentage of the loan proceeds as set forth in SBA regulations as a fee for preparing and processing the loan applications. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, etc., performed by non-SBA personnel provided that I have given my consent.

Regulations issued by SBA prohibit the making of loans to relocate any operations of a small business which will cause a net reduction of one-third or more in the workforce of the relocating small business or a substantial increase in unemployment in any area of the country.

In the event that proceeds from this loan are used to provide a facility for relocation of the beneficiary small business concern (including any affiliate, subsidiary or other business entity under direct, indirect or common control), the undersigned certifies that such relocation will not significantly increase unemployment in the area of the original location.

No overlapping relationship exists between the small business concern, including its associates, and the CDC, including its associates, or any other lender providing financing for the project that could create an appearance of a conflict of interest as defined in 13 CFR 120.140 or violate 13 CFR 120.851. No such relationships existed within six months of this application or will be permitted to exist while assistance is outstanding.

I authorize disclosure of all information submitted in connection with this application to the financial institution agreeing to participate with SBA's guaranteed debenture. I waive all claims against SBA and its consultants for any management and technical assistance that may be provided. In consideration for assistance from the Small Business Administration, I hereby agree that I will comply with all Federal laws and regulations to the extent that they are applicable to such assistance, including conditions set forth in this application. I, my spouse, or any member of my household, or anyone who owns, manages, or directs the business or their spouses or members of their households do not work for the SBA, Small Business Advisory Council, SCORE or ACE, any Federal agency, or the participating lender. If someone does, the name and address of such person and where employed is provided on an attached page.

(Each Proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, and each Guarantor must sign. Each person should only sign once.)

If Applicant is a proprietor or partnership, sign below:

If Applicant is an L.L.C. or corporation, sign below:

Name of Business

Corporate Name

By: _____ Date: _____

By: _____ Date: _____

Attested by: _____ (seal, if required)

Additional Proprietors, Partners, Stockholders or Guarantors as required:

Signature

Date

Signature

Date

Signature

Date

Signature

Date



**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 a guaranteed surety.

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.....\$ _____ (Describe in Section 2)
IRA or Other Retirement Account.....\$ _____ (Describe in Section 5)	Installment Account (Auto).....\$ _____ Mo. Payments \$ _____
Accounts & Notes Receivable.....\$ _____ (Describe in Section 5)	Installment Account (Other).....\$ _____ Mo. Payments \$ _____
Life Insurance – Cash Surrender Value Only.....\$ _____ (Describe in Section 8)	Loan(s) Against Life Insurance.....\$ _____
Stocks and Bonds.....\$ _____ (Describe in Section 3)	Mortgages on Real Estate.....\$ _____ (Describe in Section 4)
Real Estate.....\$ _____ (Describe in Section 4)	Unpaid Taxes.....\$ _____ (Describe in Section 6)
Automobiles.....\$ _____ (Describe in Section 5, and include Year/Make/Model)	Other Liabilities.....\$ _____ (Describe in Section 7)
Other Personal Property.....\$ _____ (Describe in Section 5)	Total Liabilities.....\$ _____
Other Assets.....\$ _____ (Describe in Section 5)	Net Worth.....\$ _____
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)

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: 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 a 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 2 CFR 2700

1. The borrower or contractor certifies, by submission of its application for an SBA loan or bond guarantee, 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 application.