

## Electronic Communication Notice

### INTERNET INSECURE

Should you choose to transmit confidential information to this office via the internet, please be advised that the programs furnished to you by this office to facilitate such a transmission are not encrypted, which means it may not be secure. This office is not responsible for any unauthorized use of such information which may be intercepted prior to receipt by this office.

If you are uncomfortable sending information to us via the internet, then you have several options. You can print the forms before completion, complete the form on the jump drive then print it (without electronically sending it), or leave the completed forms on the jump drive. In order to get this information to your loan officer you can fax, mail, hand deliver, or make arrangements with your loan officer to have it picked up by a member of our staff.

### CONFIDENTIAL COMMUNICATION

E-mails from/to this office normally contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies and contact the sender that you have deleted the e-mail, all attachments and any copies.

## 504 Loan Application Checklist

### Business Information

<input type="checkbox"/>	Business financial statements for the past two years
<input type="checkbox"/>	Projections for the next two years (year one: monthly, year two: quarterly)
<input type="checkbox"/>	Interim financial statement (year to-date)
<input type="checkbox"/>	Business Debt Schedule (form attached)
<input type="checkbox"/>	Federal tax returns for the last two years
<input type="checkbox"/>	Affiliate tax returns for the past two years*

\*Affiliate businesses include those that have common ownership of the OC or the Holding Company, where the owners have at least a 20% interest

### Personal Information

<input type="checkbox"/>	Personal tax returns for the last two years (signed by both spouses, if applicable)
<input type="checkbox"/>	History and Resume (form attached)
<input type="checkbox"/>	Personal Financial Statement (form attached)

### Legal Entity Documents (as applicable)

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

### Real Estate Information

<input type="checkbox"/>	Real Estate Purchase Agreement OR Escrow Closing Settlement Sheet
<input type="checkbox"/>	Construction cost budget and/or equipment invoices
<input type="checkbox"/>	Existing Environmental studies

### Company Information and Business History

OPERATING COMPANY		
Company Name	DBA (Trade Name)	
Company Address (Street, City, ST, Zip)		
Mailing Address (if different than above)		
Company Website		
Principal In Charge	Phone	Email
Secondary Contact	Phone	Email
Type of Business	Date Established	
Type of Entity	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC	

#### Company Ownership

Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership

REAL ESTATE HOLDING COMPANY (if applicable) - If property is held personally, please indicate name here		
Company Name	Date Established	
Mailing Address		
Principal In Charge	Phone	Email
Secondary Contact	Phone	Email
Type of Entity	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC	

#### Company Ownership

Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership
Name	Title	% Ownership

**PROJECT INFORMATION**

Street Address of Property			
City	State	Zip	County
Square Footage of New Building		Square Footage Your Company Will Occupy*	
Previous Occupant / Business (if known)			*Please note: SBA requires your company to occupy 51% of an existing building and 60% of a new construction.
Realtor's Name			Phone
Escrow Closing Date			

**TOTAL PROJECT COSTS**

Purchase of Existing Building or Equipment Only		Construction Project	
Purchase Price	\$	Land Acquisition	\$
Remodel / Renovation	\$	Construction Bid	\$
Equipment	\$	Architects, Permits, Other Soft Costs	\$
Other / Refinance	\$	Equipment	\$
Total	\$	Other	\$
*Please note: Equipment to be financed must have a useful life of 10 years or greater		Total	\$

Describe How the Funds Will Be Used

Please explain where the down payment will come from (examples include: business funds, personal savings, home equity loan, equity in the building, own the land, seller carryback, investor, gift, etc.)

If there are any tenants that will lease a portion of the building, please provide the following information:

Tenant	Square Footage	Rent Amount

**EMPLOYEES**

Number of Current Employees	Full-time:	Part-time:
Estimated Number of Employees in Two Years as a Result of the Project	Full-time:	Part-time:

Key Employees

Title	Name	Responsibilities	Years With Company	Years In Industry

## MISCELLANEOUS QUESTIONS

Have you or any of your company ever been involved in bankruptcy or insolvency proceedings?

Yes  No

*If yes, please provide details on the notes page or on a separate, signed sheet. Also email/attach all bankruptcy discharge documents.*

Are you and your business involved in any pending or prior lawsuits?

Yes  No

*If yes, please provide a written explanation on the notes page or on a separate, signed sheet.*

Have you ever received an SBA loan?

Yes  No

*If yes, please provide a copy of the SBA loan Authorization and the following:*

Original Amount: \$

Date of Loan:

Current Balance: \$

Status of Loan:

SBA Loan Number:

## HISTORY AND DESCRIPTION OF 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.

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

Submitted By

Date

## BANK AND TRADE REFERENCES

### Bank References

Bank	Account Number	Account Officer	Phone Number

### Trade References

Company	Contact Person	Phone Number

## NOTES

Provide any notes or further explanations

## IMPORTANT INFORMATION ABOUT IDENTIFICATION PROCEDURES FOR PROCESSING A 504 LOAN

To help the government fight the funding of terrorism and money laundering activities, Federal law requires Certified Development Companies to obtain, verify, and record information that identifies each person who applies for a 504 loan.

What this means for you: When you apply for a 504 loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize any financial corporations, insurance companies, investors, credit bureaus, employers, banks, etc., to release any and/or all information on my/our records and/or accounts to Mountain West Small Business Finance at its request.

I/We also authorize any information to be released by my/our original or photocopied signature.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided here within or at a later date, is valid and correct to the best of my/our knowledge.

By: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Printed Name

By: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Printed Name

By: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Printed Name



### Personal History and Resume Form

Note: The Personal History and Resume Form needs to be filled out for each person who is a 20% or greater owner of the Operating Company or Holding Company, as well as anyone who is an officer or director of said companies.

PERSONAL HISTORY			
Company Name			
Your Name (First, Middle, Maiden, Last)			Social Security No.
Identify all prior names used since birth and indicate the year of the change			
Date of Birth	Place of Birth	Race	Gender
Home Address (Street, City, State, Zip)			
At Current Address From:		to present	Email
Home Phone	Business Phone	Fax	
Previous Address (Street, City, State, Zip)			
From		To	
Spouse's Name (First, Middle, Maiden, Last)			
Date of Birth	Place of Birth	Race	
Are you employed by the US Government? If yes, give name of agency and position: <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently under indictment, on parole or probation? If yes, indicate the date that parole or probation is to expire: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Have you ever been charged with and/or arrested for any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged, or not prosecuted (all arrests and charges must be disclosed and explained on an attached, signed sheet). <input type="checkbox"/> Yes <input type="checkbox"/> No			
Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? <input type="checkbox"/> Yes <input type="checkbox"/> No			



## MILITARY SERVICE BACKGROUND

Branch	From	To
Rank At Discharge	Honorable?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## WORK EXPERIENCE (list chronologically, beginning with present employment. Please account for last 10 years)

Name of Company	% of Business Owned
Full Address (Street, City, State, Zip)	
Title	From To
Duties	

Name of Company	% of Business Owned
Full Address (Street, City, State, Zip)	
Title	From To
Duties	

Name of Company	% of Business Owned
Full Address (Street, City, State, Zip)	
Title	From To
Duties	

## EDUCATION

Name of School	Attended From	To
Major	Degree	
Comments		

Name of School	Attended From	To
Major	Degree	
Comments		



### DEBT SCHEDULE

As of*	For (Company Name)
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Payable To (Institution and Account #)	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	Monthly Payment	Security	Current or Past Due
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								
Instit/ Acct #								

Submitted By	Date
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\*Note: Dates and amounts should match information shown on current Financial Statement (Balance Sheet)



### PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of \_\_\_\_\_, \_\_\_\_\_

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan. Return completed form to: 7(a) loans - to the lender processing the SBA application; 504 loans - to the Certified Development Company processing the SBA application; Disaster loans - to the Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243; and 8(a)/BD applicants who are *individuals claiming social and economic disadvantaged status and their spouses* - electronically at <http://www.sba.gov> or send hard copy with paper application to either of the two following offices:

<b>Mail to the following address, if your firm is located in one of the states below:</b>	<b>Mail to the following address, if your firm is located in one of the states below:</b>
US Small Business Administration DPCE Central Office Duty Station Parkview Towers 1150 First Avenue 10th Floor, Suite 100I King of Prussia, PA 19406	Small Business Administration Division of Program Certification and Eligibility 455 Market Street, 6th Floor San Francisco, CA 94105
MA, ME, NH, CT, VT, RI, NY, PR (Puerto Rico), VI (US Virgin Islands), NJ, PA, MD, VA, WV, DC, DE, GA, AL, NC, SC, MS, FL, KY, TN	IL, OH, MI, IN, MN, WI, TX, NM, AR, LA, OK, MO, IA

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	

Business Name of Applicant/Borrower

ASSETS		LIABILITIES	
	(Omit Cents)		(Omit Cents)
Cash on hand & in Banks .....	\$ _____	Accounts Payable .....	\$ _____
Savings Accounts .....	\$ _____	Notes Payable to Banks and Others .....	\$ _____
IRA or Other Retirement Account .....	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto) .....	\$ _____
Accounts & Notes Receivable .....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other) .....	\$ _____
Life Insurance-Cash Surrender Value Only .....	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Loan on Life Insurance .....	\$ _____
Stocks and Bonds .....	\$ _____	Mortgages on Real Estate .....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate .....	\$ _____	Unpaid Taxes .....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles - Total Present Value .....	\$ _____	Other Liabilities .....	\$ _____
(Describe in Section 5, and include Year/Make/Model)		(Describe in Section 7)	
Other Personal Property .....	\$ _____	Total Liabilities .....	\$ _____
(Describe in Section 5)		Net Worth .....	\$ _____
Other Assets .....	\$ _____		
(Describe in Section 5)			
<b>Total</b>	\$ _____	<b>Total</b>	\$ _____

<b>Section 1. Source of Income</b>	<b>Contingent Liabilities</b>
Salary .....	As Endorser or Co-Maker .....
Net Investment Income .....	Legal Claims & Judgments .....
Real Estate Income .....	Provision for Federal Income Tax .....
Other Income (Describe below)* .....	Other Special Debt .....

Description of Other Income in Section 1.

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

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

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed 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 Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

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

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

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

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

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

**CERTIFICATION:** (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders, or Certified Development Companies will rely on this information when making decisions regarding an application for a loan from SBA or an SBA Participating Lender, or for participation in the SBA 8(a) Business Development (BD) program.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

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

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than 30 years and/or a fine of not more than \$1,000,000.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE 8(a) BD PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as an 8(a) Program participant or SDB concern, or makes any other false statement in order to influence the 8(a) certification or other review process in any way (e.g., annual review, eligibility review), shall be: (1) Subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) Subject to civil and administrative remedies, including suspension and debarment; and (4) Ineligible for participation in programs conducted under the authority of the Small Business Act.

**PLEASE NOTE:** The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**

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

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

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

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

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

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks; only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

**Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)** -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in 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 (13 C.F.R. 145)**

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.