

504 Loan Application Checklist

Business Information

<input type="checkbox"/>	Business financial statements for the past three 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"/>	Affiliate tax returns for the past two years*
<input type="checkbox"/>	Federal tax returns for the last three 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 three 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"/>	Corporation – Articles of Incorporation and Bylaws
<input type="checkbox"/>	Partnerships – Partnership Agreement and State Registration, if any
<input type="checkbox"/>	Limited Liability Company – Articles of Organizations and Operating Agreement
<input type="checkbox"/>	Trust – 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		

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 (if different than above)		
Company Website		
Principal in Charge	Phone	Email
Secondary Contact	Phone	Email
Type of Entity		

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 service of the business.

What is the geographic market served by the business?
Explain

☐ International ☐ National ☐ State ☐ Local

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 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

NOTES

Provide any notes or further explanations

IMPORTANT INFORMATION ABOUT IDENTIFICATION PROCEDURE 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, the U.S. Small Business Administration, 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

Equal Credit Opportunity Act and Fair Credit Reporting Act

If we take adverse action on your application for credit, you have the right to a statement of specific reasons as to why we took such adverse action within 30 days if you request the statement within 60 days of our notification. You may contact John Evans, President, at 2595 East 3300 South, Salt Lake City, Utah, 54109; Phone: 801-474-3232, to obtain a statement of reasons. 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, 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. The Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW, 8th Floor, Washington, DC 20416 administers Mountain West's compliance with the Equal Credit Opportunity Act.

DEBT SCHEDULE

As of*

For (Company Name)

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 #								

Submitted By

Date

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

Personal History Form

To be completed by each individual with more than 20% ownership in the company

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 (City, State)	Race	Gender
Home Address (Street, City, State, Zip)			
At Current Address From		to present	Email
Home Phone	Business Phone		Cell Phone
Previous Address (Street, City, State, Zip)			From to
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "No", are you a Lawful Permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Provide Alien Registration Number:			
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 presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No Date:			
Have you been arrested in the past six months for any criminal offense? <input type="checkbox"/> Yes <input type="checkbox"/> No			
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 pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Has an application for the loan you are now applying for been submitted to SBA or to a Certified Development Company or lender in connection with any SBA program? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? <input type="checkbox"/> Yes <input type="checkbox"/> No			
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 agreements between the holder and a state agency providing child support enforcement services? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Have you ever defaulted on a federally guaranteed loan (SBA, FEMA or student loan)? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If the answer to any of the above questions is yes, please list the principal's name and circumstances on a separate worksheet			

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	



**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, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

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 and the spouse of any 20% or more owner when spousal assets are included)

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: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. 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 collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED 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 that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

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

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

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 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 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.