

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)
<input type="checkbox"/>	Drivers License

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)		
Tax ID	Company Website	
Principal in Charge	Cell Phone	Email
Secondary Contact	Cell Phone	Email
Type of Business		Date Established

Company Ownership

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

*If there are more than four owners, please include them in the Notes section

REAL ESTATE HOLDING COMPANY (if applicable) – if property is held personally, please indicate name here		
Company Name	Date Established	
Tax ID	Company Website	
Principal in Charge	Phone	Email
Secondary Contact	Phone	Email

Company Ownership

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

*If there are more than four owners, please include in the Notes section

PROJECT INFORMATION	
Property Address	
Square Footage of New Building	Square Footage Your Company Will Occupy
Are you purchasing the leased space you currently occupy? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is your lease payment?
Are you moving from a leased space? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is your lease payment?
Are you expanding to an additional location? <input type="checkbox"/> Yes <input type="checkbox"/> No	

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	\$
Refinance	\$	Equipment	\$
Other / Fees	\$	Other	\$
Total		Total	\$

*Please note: Equipment to be financed must have a useful life of 10 years or greater

Any additional notes or details on project costs?

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

*Please note: SBA requires your company to occupy 51% of an existing building and 60% of a new construction

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

LOAN IMPACT

How will this loan benefit your business? (ie, lower monthly rate, increased space, ramp up production, etc.)

MISCELLANEOUS QUESTIONS

<p>Have you or any of your company ever been involved in bankruptcy or insolvency proceedings?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><i>If yes, please provide details on the notes page or on a separate, signed sheet. Also email/attach all bankruptcy discharge documents.</i></p>
<p>Are you and your business involved in any pending or prior lawsuits?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><i>If yes, please provide a written explanation on the notes page or on a separate, signed sheet</i></p>
<p>Have you ever received an SBA loan?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><i>If yes, please provide a copy of the SBA loan Authorization and the following:</i></p> <p>Original Amount: \$ _____ Date of Loan: _____</p> <p>Current Balance: \$ _____ Status of Loan: _____</p> <p>SBA Loan Number: _____</p>

*Please list additional SBA loans in the Notes section

HISTORY AND DESCRIPTION OF BUSINESS

<p>Company Name</p>	
<p>Describe the history of the business: How did it start? How has it grown?</p>	
<p>Describe the primary products and services of the business</p>	
<p>Management: Please explain management structure and roles</p>	
<p>List key customers</p>	<p>List major competitors</p>

COVID IMPACT

Please describe how COVID-19 has affected your business (for better or worse.) Please include any adjustments the company has had to make due to COVID.

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 D. Evans, President, at 2595 East 3300 South, Salt Lake City, Utah, 84109; 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.

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
Cell Phone		Business Phone	
Previous Address (Street, City, State, Zip)			From to
Spouse Name		Spouse Email	
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:			
Do you have an ownership interest in any other entity that has existing SBA loans?			
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, provide loan numbers:			
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			
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			
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 declared bankruptcy?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
Are you currently the subject of any pending lawsuits (including divorce)?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
Have you or any company you're affiliated with received any previous government financing, including PPP or EIDL loans?			
<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	

Please list any other company you have ownership in and your ownership percentage in each

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EDUCATION	
Name of School	Attended from _____ to _____
Major	Degree
List any professional certifications	

AUTHORIZATION TO RELEASE INFORMATION

I 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 records and/or accounts to Mountain West Small Business Finance at its request. I also authorize any information to be released by my original or photocopied signature.

I 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 knowledge.

Signed: _____

Date: _____

Printed Name: _____

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

The purpose of this form is to collect information about the Business Applicant and its owners' financial condition. 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 applicant for an SBA loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. SBA also uses the information to assess whether an individual meets the economic disadvantage threshold for the Women-Owned Small Business (WOSB) Program and the 8(a) Business Development (BD) Program. 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.

To complete this form

- 1) Check all that apply.
- 2) Complete the form in its entirety (attached a separate sheet, if necessary)
- 3) Review the applicable certifications and sign (spousal signature, if required)

<input type="checkbox"/> 7(a) loan / 504 loan / Surety Bonds 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; and (5) any person providing a guaranty on the loan (including the assets and liabilities of the owner's spouse and any minor children). 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 guarantee
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<input type="checkbox"/> Disaster Business Loan Application (Excluding Sole Proprietorships) Complete this form for: (1) each applicant; (2) each general partner; (3) each managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant business; and (5) any person providing an unlimited guaranty on the loan. Return completed form to: Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505 or disasterloans@sba.gov
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<input type="checkbox"/> Women Owned Small Business (WOSB) Federal Contracting Program This form must be completed by each individual claiming economic disadvantage in connection with the SBA's Women-Owned Small Business (WOSB) Federal Contracting Program. A separate form must be completed by the individual's spouse, unless the individual and the spouse are legally separated. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed. In addition, each individual claiming economic disadvantage must update the form as changes arise, but at least annually, to ensure the information is current, accurate and complete. SBA's regulations state that to be considered economically disadvantaged for purposes of the WOSB Program, a woman must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all her assets (to include her primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in her personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §127.203. The information contained in this form must be submitted and certified through beta.certify.sba.gov

<input type="checkbox"/> 8(a) Business Development Program 8(a) applicants must show that 51% of the firm is owned by one or more individuals determined by the SBA to be socially and economically disadvantaged. The information contained in this form must be submitted by each socially and economically disadvantaged individual using their one time 8(a) eligibility to qualify this firm for 8(a) certification. If married, the spouse must complete a separate SBA Form 413, except when the individual and the spouse are legally separated. If separated, provide copy of separation document. SBA's regulations state that to be considered economically disadvantaged for purposes of the 8(a) Business Development Program, an individual must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all assets (to include primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in the personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §124.104. Note: Please complete this form with Personal Information not Business Information and divide all jointly owned assets and liabilities, as appropriate with spouse or others. The information contained in this form must be submitted and certified through certify.sba.gov . For additional information go to: http://www.sba.gov/8abd

Name	Business Phone (xxx-xxx-xxxx)
Home Address	Home Phone (xxx-xxx-xxxx)
City, State, & Zip Code	
Business Name of Applicant/Borrower	
Business Address (if different than home address)	
Business Type: ___ Corporation ___ S-Corp. ___ LLC ___ Partnership ___ Sole Proprietor (does not apply to ODA applicant)	

This information is current as of [month/day/year]
(within 90 days of submission for 7(a)/504/SBG/ODA/WOSB or within 30 days of submission for 8(a) BD)

WOSB applicant only, Married ___ Yes ___ No

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 _____
(Describe in Section 8)	Loan(s) Against 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..... _____	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)	
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, surety bond, or participation in the WOSB or 8(a) BD program. 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 7(a) LOAN, 504 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.

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

Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. § 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. § 645, 18 U.S.C. § 1001, 18 U.S.C. § 1014, 18 U.S.C. § 1040, 18 U.S.C. § 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. § 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

NOTICE TO APPLICANTS OR PARTICIPANTS IN THE WOSB FEDERAL CONTRACTING PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Any person who misrepresents a business concern's status as a WOSB or EDWOSB, or makes any other false statement in order to influence the WOSB Program eligibility determination or other review process in any way (e.g., protest), 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.

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

Any person who misrepresents a business concern's status as an 8(a) BD 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 treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; (4) subject to administrative remedies, including suspension and debarment; and (5) ineligible for participation in programs conducted under the authority of the Small Business Act.

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 hour 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

Privacy Act (5 U.S.C. 552a) and Debt Collection Improvement Act (31 U.S.C. 7701)

Authorities and Purpose for Collecting Information: SBA is collecting the information on this form, including social security numbers and other personal information, to make a character and credit or other eligibility decision in connection with you or your company's application for SBA assistance. SBA may also use social security numbers for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA, where applicable.

For purposes of SBA's financial assistance programs, 31 U.S.C. 7701 requires loan applicants and guarantors, or any indemnitor of a surety bond to provide their social security numbers, or other taxpayer identification numbers. Failure to provide this information would affect your ability to obtain an SBA loan or bond. For other individuals signing this form, the submission of the social security number is voluntary and failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. However, your social security number or other taxpayer identification number helps SBA to distinguish you from other individuals with the same or similar name or other personal identifier. This use is permitted under Executive Order 9397. Personal information collected is protected to the extent permitted by law, including the Freedom Information Act, 5 U.S.C. 552, and the Privacy Act 5 U.S.C. 552. Such information is maintained pursuant to SBA's Privacy Act System of Records at <https://www.sba.gov/sites/default/files/2020-01/sba-sorns.pdf>.

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 or guaranteed bond. 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 or any approved bond 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 bond guarantee, or concerning an approved loan or loan guarantee or bond guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty, or to process or service the bond guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

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

This law provides, with some exceptions, that SBA must supply information contained 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. With respect to SBA's bond guarantee program, SBA will release, among other things, statistics on the Surety Bond Guarantee (SBG) programs and other information such as the names of small businesses (and their officers, directors, stockholders or partners) and the amount of the bond guarantees. 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.