

Business Information and History

Applicant Business/Individual Information

Name	DBA (if applicable)		
Entity Type	Year Started	Franchise?	
Physical Address			
City	State	ZIP	
Mailing Address (if different)			
City	State	ZIP	
Contact Name	Phone		
E-mail			
Business Website Address			

Applicant Business Ownership Structure (at time of application)

Principal Name	Title/Position	Guarantor?	% Ownership

Holding Company

Will you be forming a holding company for the purchase of commercial real estate?	Yes	No	
Has the entity been formed yet?	Yes	No	If yes, name of entity:

Holding Company Ownership Structure

Principal Name	Title/Position	Guarantor?	% Ownership

Business Information and History (continued)

Business Background

Do you currently have a SBA loan? Yes No

Number of employees at time of loan application:

Describe what the business does:

Describe services and/or products the business provides:

Who are the business's primary customers? Does any one customer make up more than 30% of annual revenue? Yes No
If yes, please provide current customer list.

How does the company get paid? How many transactions are closed per year? What is the average transaction size?
If company has A/Rs, what are the typical terms?

Who are your Vendors and/or Suppliers?

How do you market the business?

Who are the business's primary competitors? How does your company distinguish itself from the competition?
What is the proximity of competitors to your business?

What are some of the inherent risks in this industry? What is the business doing to protect against these?

Business Information and History (continued)

Business Background (continued)

Explain the business's revenue/profit trends. Discuss reasons for fluctuations. Is there any seasonality in revenue generation? Provide support with year-over-year monthly financials, if appropriate, to support.

What are the business's plans for future growth? What capital expenditures are expected in the next 2-3 years? How will these be paid for?

List the key management within the company including name, job title, background, skills (can utilize attached Management Resumes).

Have there been any changes in management and/or ownership within the last two years? Yes No
If yes, please describe.

Describe any affiliated companies; what do they do and what synergies exist? Do any of the business owners on this loan request own more than 20% of these companies?

Other Information

Has the applicant or any principles ever declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against them? Yes* No

Has the applicant or any principles ever obtained credit under another name? Yes* No

Are any tax obligations, including payroll or real estate taxes, past due? Yes* No

Is the applicant or any principles liable on debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc.? Yes* No

Is the applicant or any principles currently a defendant in any suit or legal action? Yes* No

**If you answered yes to any of the above questions, please provide an explanation on a separate sheet*

Business Information and History (continued)

Certification And Signatures - Please Print And Sign

If the loan or credit accommodation applied for is a joint obligation, the undersigned acknowledges their intent to apply for joint credit.

Signature (Guarantor)	Print Name	Date
Signature (Guarantor)	Print Name	Date