



## Application Checklist

### 1. General Business Information

- 1. General Business and Project Information  
[See Form in Packet]
- 2. Authorization to Release Information  
[See Form in Packet]
- 3. History of Business  
[See Form in Packet]
- 4. Source of Capital Injection  
[See Form in Packet]
- 5. Schedule of Collateral  
[See Form in Packet]
- 6. Environmental Questionnaire  
[See Form in Packet]
- 7. Request for Copy or Transcript of Tax Form  
[For Business Tax Returns Only; Sign **Only, Do Not Date or Fill Out**. See Form in Packet]

### 2. Business Financial Information

- 1. Business Federal Tax Returns  
[For Prior Three Years; include all schedules **and** remember to sign and date the top page **in Blue Ink**]
- 2. Interim Financial Statements  
[No older than 60 days of the date of application; **and remember** to sign and date the top page **in Blue Ink**]
- 3. Two Year Proforma  
[2 years of projected profit and loss statements]
- 4. Accounts Receivable Aging  
[Same date as interim financial statements; and **remember** to sign and date the top page **in Blue Ink**]
- 5. Accounts Payable Aging  
[Same date as interim financial statements; and **remember** to sign and date the top page **in Blue Ink**]
- 6. Schedule of Business Debt  
[See Form in Packet; date and dollar figures must match interim financial statements]

### 3. Personal Information

- 1. Personal Federal Tax Returns  
[For Prior Three Years; include all schedules and **remember** to sign and date the top page **in Blue Ink**]
- 2. Personal Financial Statement  
[See Form in Packet]
- 3. Statement of Personal History  
[See Form in Packet]
- 4. Manager and /or Owner Profile  
[See Form in Packet]

Thank you for applying for a loan with LGLG. The information from this application will enable us to quickly provide an expression of interest. Additional information may be needed for your specific loan request. Our Business Development Officer can provide you with a supplemental checklist designed to expedite your request through credit approval and loan closing.

Remember to sign and date all forms and documents, even if previously signed.



**LOS GATOS LENDING GROUP**

**General Business and Project Information**

FULL LEGAL NAME OF COMPANY/BORROWER:		<b>TELEPHONE</b>		
PRIMARY CONTACT:		TAX ID # OR SSN:	BUSINESS: (    )	
			HOME: (    )	
			FAX: (    )	
STREET ADDRESS:	CITY:	COUNTY:	STATE:	ZIP:
BILLING ADDRESS(IF DIFFERENT FROM ABOVE):	CITY:	COUNTY:	STATE:	ZIP:
PROPOSED BUSINESS ADDRESS:	CITY:	COUNTY:	STATE:	ZIP:
NATURE OF BUSINESS:		NUMBER OF EMPLOYEES:	DATE ESTABLISHED:	
TYPE OF ENTITY:		<input type="checkbox"/> CORPORATION <input type="checkbox"/> SUBCHAPTER S COPORATION <input type="checkbox"/> LIMITED LIABILITY COMPANY SOLE PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> OTHER(DESCRIBE) _____		
LOAN TYPE:		(DESCRIBE)		
<input type="checkbox"/> SBA 7a <input type="checkbox"/> SBA 504 <input type="checkbox"/> SDA <input type="checkbox"/> OTHER				

**Company Ownership** (List below all owners, principals and officers. If more than three people, please list on separate sheet in same format)

NAME	TITLE	% OF OWNERSHIP

**Affiliates**(List below all business concerns in which the applicant or any of the individuals listed in the ownership section above have a ny ownership. If more than four affiliates exist, please list on separate page in same format as below)

Name of Business concern	Three-year average of annual sales	Number of employees	Type of business	Name of Owner	% of Ownership

**Project Cost**

**Collateral Offered**

	Enter dollar amounts		Present Value	Present Loan Balance
Real Estate Acquisition		Land Only		
New Construction/Expansion Repair		Land & Building		
Acquisition and /or Repair of Machinery Equipment		Machinery & Equipment		
Inventory Purchase		Furniture		
Working Capital		Fixtures		
Acquisitions of Existing Business		Accounts Receivable		
Payoff SBA Loan		Inventory		
Payoff Bank Loan (Non SBA Associated)		Residential Real Estate		
Other Debt Payment (Non SBA Associated)		Vehicles		
Loan Costs and Fees		Other:		
Total Project:		Other:		
(Less) Capital Injection		Other:		
Total Loan Amount		Total:		



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Lease Information

(GENERAL BUSINESS & PROJECT INFORMATION, CONT.)

DO YOU HAVE A LEASE WITH EITHER A LANDLORD OR AFFILIATE BUSINESS FOR THE PROPERTY YOUR BUSINESS NOW OCCUPIES?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
MONTHLY RENTAL	YEARS REMAINING ON LEASE	RENEWAL OPTION	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Miscellaneous – (If answered “Yes” provide detail: attach a separate sheet if necessary)

IS ANY LOAN APPLICANT, OR ANY DIRECTOR, EXECUTIVE OFFICER OR PRINCIPAL SHAREHOLDER OF LOAN APPLICANT, AN EXECUTIVE OFFICER, DIRECTOR OR PRINCIPAL SHAREHOLDER OF A FINANCIAL INSTITUTION?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
HAS YOUR BUSINESS EVER FILED BANKRUPTCY OR DEFAULTED ON ANY DEBTS?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
IS THE BUSINESS AN ENDORSER, GUARANTOR, OR CO-MAKER FOR OBLIGATIONS NOT LISTED IN ITS FINANCIAL STATEMENTS?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
DOES YOUR BUSINESS USE OR STORE ANY HAZARDOUS/TOXIC MATERIALS OR PRODUCE HAZARDOUS/TOXIC WASTE?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
IS THE BUSINESS A PARTY TO ANY CLAIM OR LAWSUIT?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
DOES THE BUSINESS OWE ANY TAXES FOR YEARS PRIOR TO THE CURRENT YEAR?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
DOES YOUR COMPANY MAINTAIN KEY PERSON LIFE INSURANCE ON ANY OWNER, OFFICER OR SHAREHOLDER?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
LIFE INSURANCE AGENT	INSURANCE COMPANY	TELEPHONE	<input type="checkbox"/>	<input type="checkbox"/>
NAME OF INSURED	BENEFICIARY	\$ AMOUNT		
ACCOUNTANT NAME		TELEPHONE		
ATTORNEY NAME		TELEPHONE		
BUSINESS INSURANCE AGENT		TELEPHONE		
RESIDENTIAL INSURANCE AGENT		TELEPHONE		
CERTIFIED DEVELOPMENT CORPORATION		TELEPHONE		
REAL ESTATE AGENT		TELEPHONE		

Agreement

- By signing, you certify that all the information you’ve given us with this application is true and complete. You authorize us to verify all your statements with any source, obtain credit and employment history, (including your spouse’s, if you live in a community property state) and exchange information with others about your credit and account experience with us. You agree to provide additional information that we may require to process this application.
- You also agree to reimburse Los Gatos Lending for its expenses in connection with any credit commandment. These expenses include without limitation Los Gatos Lend appraisal, environmental services and legal cost are payable even though the extension of credit may not be consummated.

Signature

Date



LOS GATOS LENDING GROUP

Authorization To Release Information

By signing below, you certify that all the information you've given with this application is true and complete. You authorize LGLG to verify all your statements with any source, obtain credit and employment history, (including your spouses, if you live in a community property state) and exchange information with others about your credit and account experience with LGLG. You agree to provide additional information that LGLG may require to process this application, including but not limited to true and complete federal income tax returns, employment verification and income verification.

Please list company name. Must be signed by an appropriate officer of the company. All individuals guaranteeing the proposed loan must sign this document.

Company/Business/Entity: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_
(Company/Business Entity /Officer)

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

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (Sign Below) Borrower Signature:
\_\_\_\_\_ Co- Borrower Signature: \_\_\_\_\_

Principals and Guarantors

Signature: \_\_\_\_\_

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

Address: \_\_\_\_\_

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Address: \_\_\_\_\_

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Address: \_\_\_\_\_

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Address: \_\_\_\_\_

SSN: \_\_\_\_\_

Date: \_\_\_\_\_



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History of Business

(Use Separate Attachments to Answer Questions if Necessary)

Company Name: \_\_\_\_\_ Date and State of Organization \_\_\_\_\_

Nature of Business: (Describe the type of business you are in and how/why you became involved; include date and place of business organization and location of facilities and branches.)

Outlook: (What is your outlook concerning the business activity in which you are engaged?)

How will this loan benefit your company?

Customer Profile: (What are the primary markets for your products?)

List Key Customers

Geographic SalesArea

List Major Competitors

Major Suppliers

List Any Trade Association(s) or Regulatory Agencies

Future Plans: (What is your growth strategy? Rapid growth, moderate, or maintain market position? What are the impediments that may impact your success?)

Major Past Accomplishments, how your business differs from the competition, and your competitive advantages:

Marketing Analysis and Strategy: (Explain your promotional, pricing, and distribution strategies)



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Source of Capital Injection

Amount of Capital Injection: \_\_\_\_\_

Capital Sources:

<u>Personal Finances</u>	\$	_____
Cash/Savings .....	\$	_____
IRA-liquid value if any .....	\$	_____
Stocks .....	\$	_____
Home Equity.....	\$	_____
Credit Card Advance .....	\$	_____
Loan from Relative or Others .....	\$	_____
Other _____	\$	_____
Other _____	\$	_____
<u>Business Finances</u>	\$	_____
Cash/Savings .....	\$	_____
Sale of Assets .....	\$	_____
Other _____	\$	_____
Other _____	\$	_____
TOTAL .....	\$	_____

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



LOS GATOS LENDING GROUP

Schedule of Collateral

Applicant

Street Address

City

State

Zip Code

LIST ALL COLLATERAL TO BE USED AS SECURITY FOR THIS LOAN

Section 1 - REAL ESTATE

Attach a copy of the deed(s) containing a full legal description of the land and show the location (street address) and city where the deed(s) is recorded. Following the address below, give a brief description of the improvements, such as size, type of construction, use, number of stories, and present condition (use additional sheet if more space is required).

LIST PARCELS OF REAL ESTATE

Address	Year Acquired	Original Cost	Market Value	Amount of Lien	Name of Lien Holder

Description(s):

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LOS GATOS LENDING GROUP

Environmental Questionnaire

When evaluating your application, LGLG will make inquiries into the past and present environmental condition of your business location(s) and adjacent properties. We may request further environmental information from you or from an environmental professional prior to final approval and funding. We rely upon your careful and thorough responses to our environmental inquiries. However, we are not environmental experts, and you should not rely on any of our environmental inquiries or conclusions in any way.

APPLICANT: \_\_\_\_\_

ADDRESS OF EXISTING/PROPOSED BUSINESS LOCATION: \_\_\_\_\_

PRESENT/PROPOSED USE OF LOCATION: \_\_\_\_\_

Are you aware of any substances that have been used on the property, are being used on the property, or will be used on the property which require permits or other regulatory control? If yes, please describe the substances and provide evidence of the regulatory compliance. [YES] [NO]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you presently aware of any past, present or potential lawsuits, regulatory actions, or any environmental issues which may affect you, your proposed business, or the subject property? If yes, please describe. [YES] [NO]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you presently aware of any past, present or underground or aboveground storage tanks at the proposed location? If yes, please describe. [YES] [NO]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you have any knowledge of any environmental site assessment of the property or facility that indicated the presence of hazardous substances or petroleum products on, or contamination of, the property, or recommended further assessment of the property? If yes, please describe. [YES] [NO]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Applicant agrees to disclose any additional environmental information about the property, including the existence of reports or environmental assessments, discovered prior to settlement and provide copies to Lender, if requested, of any environmental reports or assessments obtained prior to settlement.

Please provide additional attachments where necessary.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



LOS GATOS LENDING GROUP

### Schedule of Business Debt

COMPANY NAME: \_\_\_\_\_

APPLICATION DATE: \_\_\_\_\_

(Information below should be as of same date as interim financial statement)

Signature: \_\_\_\_\_

Indebtedness: Furnish the following on all installment debts, contracts, notes, and mortgages payable. Indicate by (\*) items to be paid by loan proceeds and reason for paying same (present balance should agree with latest balance sheet submitted). Do not include accounts payable or accrued liabilities (Duplicate form as necessary if more accounts exists.)

(a) Creditor Name & Address (b) Phone Number & Contact Person	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	(a) Collateral (b) Account Number
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
(a)							(a)
(b)							(b)
Total Present Balance (Should equal interim financial statement amount)							

For debts above to be refinanced, please provide all copies of notes, loan payment histories, credit card statements, settlement sheets, escrow statements, bank statements, and any other information to evidence use of proceeds from the original loan, and also satisfactory payment history, both of which are needed to substantiate eligibility.



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Manager and/or Owner Profile

Name \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_
First Middle Last

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

Residence Telephone (\_\_\_\_\_) \_\_\_\_\_ Business Telephone (\_\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_\_) \_\_\_\_\_

Email Address \_\_\_\_\_

Residence Address Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous Address Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months

Lived at previous address from \_\_\_\_\_ to \_\_\_\_\_
Month and Year Month and Year

Spouse's Name \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_
First Middle Last

Military Service Background \_\_\_\_\_

Branch \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_ Honorable Discharge? \_\_\_\_\_

Are you currently employed by the U.S. Government? Yes [ ] No [ ] Agency/Position \_\_\_\_\_

Have any of the officers of your company ever been involved in bankruptcy or insolvency proceedings? Yes [ ] No [ ] If yes, furnish details on a separate sheet.

Are you or your business involved in any pending lawsuits? Yes [ ] No [ ] If yes, furnish details on separate sheet.

How many additional employees will be hired as a result of this loan? \_\_\_\_\_ Average Wage? \_\_\_\_\_

Signature

Date



**LOS GATOS LENDING GROUP**

**Manager and/or Owner Profile**

NAME AND TITLE

TECHNICAL / BUSINESS EXPERIENCE:

MANAGEMENT / SUPERVISORY EXPERIENCE:

EDUCATION / TRAINING:

ACHIEVEMENTS:

OTHER ACTIVITIES (Business Associations, Civic Involvement, etc.):

## **NOTICES REQUIRED BY LAW**

The following is a brief summary of the laws applicable to this solicitation of information.

### **Paperwork Reduction Act (44 U.S.C. Chapter 35)**

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

### **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. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested.

Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When the information collected on this form indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (2009) for other published routine uses.

#### Credit Application Notifications

Thank you for your loan application with LGLG. The following loan application disclosures are required by law or regulation and are provided for your information and use.

#### Fair Lending Disclosures

If your loan application is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact LGLG, 1274 Jubilee St Richland WA 99352, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for a statement.

Under the Fair Credit Reporting Act, you are entitled to receive a free copy of your credit report from the agency that provided us with the credit information about you, provided you make a written request of the credit reporting agency within 60 days of your receipt of this notice. You may also dispute with the credit reporting agency the accuracy or completeness of any information contained in your consumer report furnished by that agency.

#### Equal Credit Opportunity Act

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 ability to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106, (800) 378-9581.

#### Fair Credit Reporting Act Disclosures

##### Information Reported to Consumer Reporting Agencies

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, Social Security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information was reported in error. Send your notice to: LGLG, 1274 Jubilee St Richland WA 99352.

##### The USA Patriot Act

The USA Patriot Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more of the following types of identification:

Driver's License  
Passport & Country of Issuance  
U.S. taxpayer Identification (ID) Number  
Alien ID Card  
Any other government issued document evidencing nationality or residence

#### USDA Non-Discrimination Statement

This institution is an equal opportunity provider and employer.