



SBA LOAN APPLICATION

If you intend to apply for joint credit, please initial here. Applicant _____ Co-Applicant _____

You understand that you may apply for credit in your name alone, regardless of marital status.

APPLICANT INFORMATION:								
Applicant Name or Business Name:	DBA	Applicant SSN or Business Tax ID						
Co-Applicant Name (if any):		Co-Applicant SSN						
Address:		Phone, <i>Include Area Code</i>						
		No. of Employees						
LOAN REQUEST:								
This request is: <input type="checkbox"/> New <input type="checkbox"/> Renewal <input type="checkbox"/> Modification			Type of loan: <input type="checkbox"/> 7a <input type="checkbox"/> 504					
Estimated Use of Loan Proceeds				Amount (Total Dollars)				
Acquisition of Existing Business				\$				
Purchase Land				\$				
Building Improvement or Repairs				\$				
Leasehold Improvements				\$				
Purchase Inventory				\$				
Purchase Machinery & Equipment				\$				
Refinance Existing Bank Loan				\$				
Working Capital				\$				
SBA Guaranty Fee				\$				
Other – Explain _____				\$				
Other – Explain _____				\$				
TOTAL CAPITAL REQUIREMENTS				\$ _____				
Cash being provided by borrower				\$ ()				
Funds Provided by Other Sources				\$ ()				
LOAN AMOUNT REQUESTED				\$ _____				
Were any other SBA loans made to the borrower? If so, please complete for each loan.				SBA Loan #	SBA Date Request	Loan Amount	Balance	Current or Past Due
GENERAL INFORMATION:								

Type of Ownership:

- Sole Proprietorship
 C- Corporation
 S-Corporation
 General Partnership
 Limited Liability Company
 Limited Liability Partnership
 Not for Profit
 Trust

YES NO If Yes , provide details

Has applicant ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a guarantor, endorser or co-signer for another person or entity?	<input type="checkbox"/>	<input type="checkbox"/>	
Does any applicant or their spouse or registered domestic partner or any member of their household, or anyone who owns, manages or directs your business or their spouse or registered domestic partner or members of their household work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, and Federal Agency, or the participating lender?	<input type="checkbox"/>	<input type="checkbox"/>	
Does your business presently, or as a result of this loan, engage in export trade?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant applying for credit elsewhere?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a party to any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any tax liens or judgments against applicant?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of applicant's assets pledged as collateral?	<input type="checkbox"/>	<input type="checkbox"/>	

MANAGEMENT/GUARANTOR(S) (proprietor, partners, officers, directors, and all holders of outstanding stock - 100% of ownership must be shown)

NAME	TITLE	%OWNERSHIP

AFFILIATES (List below any business concerns in which the application company or any of the individuals listed above have any ownership)

NAME	TITLE	%OWNERSHIP

LOAN PACKAGE:

Please submit the following checked items with your request:

BUSINESS:

- Three years signed Corporate/Partnership/Sole Proprietorship Financial Statements
- Most current Interim Statement (Balance Sheet and P&L)
- Financial Projections
- Partnership Agreement, Articles of Incorporation, Certificate of Trade Name
- Three years signed Corporate/Partnership Tax Returns including all schedules
- Aging of Accounts Receivable and Accounts Payable
- Work in Progress Report
- Three years historical profit and loss statements for investment real estate being purchased or refinanced

PERSONAL:

- Signed Personal Financial Statement for each principal
 - Three years signed personal tax returns including all schedules and K-1's
 - Living Trust (*Copy of page 1, authority page and last page only*)
 - Pay Stub – 1 month
 - Three months of statements (stocks, bonds, savings and investment accounts)
 - Other:
-
- Copy of Purchase Order
 - Copy of Property Lease
 - Copy of Purchase Contract
 - Other:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR A

LOAN: To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **WHAT THIS MEANS TO YOU:** When you open an account or apply for a 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.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596 (925) 476-1800 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.

(Initial _____)

NOTICE: 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 federal agency that administers compliance with this law concerning this creditor is Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN, 55480.

(Initial _____)

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Commercial & Multi-Family 5+ units Real Estate): You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter give us your name as it appears on your loan application and the address you want the report mailed to. If we receive a written request from you for the appraisal report, we will advise you in writing of the cost of the report. Upon receipt of that amount we will provide a copy of the report to you promptly.

(Initial _____)

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Residential 1-4 Unit Real Estate):

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

(Initial _____)

The undersigned certifies that he/she is authorized to execute this Business Loan Application on behalf of Applicant and that all information disclosed above and on all attached pages and supporting documentation is complete, true and correct. The undersigned authorizes United Business Bank ("UBB") and its successors and assignees, from time to time: (a) to verify any of said information, (b) to request and obtain information regarding the Applicant and the Co-Applicant's credit experience from others (including credit reporting agencies) and to verify such information, and (c) to provide information about the Applicant arising out of any transactions with UBB (i) to credit reporting agencies and (ii) to others in accordance with applicable law.

Signature of Applicant

Title

Date

Signature of Co-Applicant

Title

Date

Received by: _____

Date Received: _____



PLEASE KEEP THIS PAGE FOR YOUR RECORDS

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