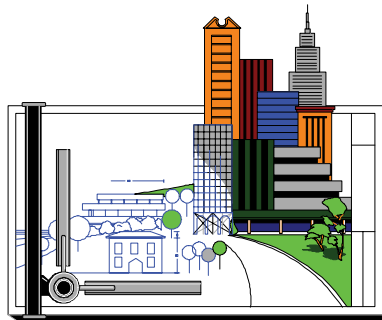


# **SBA 504**

## **LOAN APPLICATION**



### **TRACY/ SAN JOAQUIN COUNTY**

#### **CERTIFIED DEVELOPMENT CORPORATION**

1151 W. Robinhood Dr., Ste. B-4

Stockton, CA 95207

Phone: 209. 951-0801

Fax: 209. 951-0999

E-mail: [SJCDC@SJCDC.com](mailto:SJCDC@SJCDC.com)

# TRACY/SAN JOAQUIN COUNTY CERTIFIED DEVELOPMENT CORPORATION

### Company Information

Company name \_\_\_\_\_

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

Principal in charge \_\_\_\_\_ Phone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

Secondary contact person \_\_\_\_\_ Phone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_  
(IN-HOUSE CONTROLLER OR BOOKKEEPER)

Type of Business \_\_\_\_\_ Date established \_\_\_\_\_

Type of entity (check one):  Proprietorship  Partnership  Corporation  LLC

### Company Ownership

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ % of Ownership \_\_\_\_\_

### Affiliate Business (IF APPLICABLE)

Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_  
(APPLICANT COMPANY OR INDIVIDUALS)

Name \_\_\_\_\_ Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_  
(APPLICANT COMPANY OR INDIVIDUALS)

### Existing Business Locations

Address \_\_\_\_\_ Square feet \_\_\_\_\_ Lease payment \_\_\_\_\_ Replaced by new facility? \_\_\_\_\_

Address \_\_\_\_\_ Square feet \_\_\_\_\_ Lease payment \_\_\_\_\_ Replaced by new facility? \_\_\_\_\_

### References

Bank name \_\_\_\_\_ Acct. no. \_\_\_\_\_ Acct. officer \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Accountant \_\_\_\_\_ Firm name \_\_\_\_\_ Phone \_\_\_\_\_

Attorney \_\_\_\_\_ Firm name \_\_\_\_\_ Phone \_\_\_\_\_

Trade references \_\_\_\_\_ Contact Person \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

**Nature of Your Business**

Nature of your business \_\_\_\_\_  
 \_\_\_\_\_

Type of products or services (include any catalogs or brochures) \_\_\_\_\_  
 \_\_\_\_\_

Geographic market area \_\_\_\_\_  
 \_\_\_\_\_

List key customers \_\_\_\_\_  
 \_\_\_\_\_

List major competitors \_\_\_\_\_  
 \_\_\_\_\_

**Project Information**

Street address of project \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

What is the square footage of the new building? \_\_\_\_\_ What is the square footage your company will occupy?\* \_\_\_\_\_

\*Please note -- We require your company to occupy 51% of an existing building and 67% of a new building.

Escrow closing date \_\_\_\_\_ Realtor's name \_\_\_\_\_ Phone \_\_\_\_\_

If known, how will the property be vested (i.e. individually, partnership, LLC, corporation, Trust, husband and wife)  
 Please provide appropriate documents (i.e. Partnership Agreement, LLC Documents, Articles of Incorporation, Trust Agreements)

**Total Project Costs**

Purchase existing building or Equipment only		Construction Project	
Purchase Price .....	\$ _____	Land acquisition .....	\$ _____
Tenant improvements .....	\$ _____	Construction bid .....	\$ _____
Equipment* .....	\$ _____	Architects, permits, other soft costs .....	\$ _____
Other .....	\$ _____	Equipment * .....	\$ _____
<b>Total .....</b>	<b>\$ _____</b>	Other .....	\$ _____
		<b>Total .....</b>	<b>\$ _____</b>

\*Please note -- equipment to be financed must have a useful life of 10 years or greater.

If there are any tenants that will remain in the building, please provide the following information: *Also, please have your realtor provide copies of all existing leases.*

Tenant name	Square footage	Lease expiration	Rent amount

**Employee Questionnaire**

Number of current employees \_\_\_\_\_ Estimated number of new employees within the next two years as a result of this project \_\_\_\_\_

Key employees

Name	Title	Responsibilities	Years with company	Years in the industry
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**Miscellaneous Questions**

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? \_\_\_\_\_

Are you or your business involved in any pending or prior lawsuits? \_\_\_\_\_ *If yes, please provide details on a separate sheet.*

Have you ever received an SBA loan? \_\_\_\_\_ *If yes, please provide a copy of the SBA Loan Authorization Document and the following:*

Original Amount \$ \_\_\_\_\_ Date of the loan \_\_\_\_\_

Current Balance \$ \_\_\_\_\_ Status \_\_\_\_\_

**Authorization to Release Information**

I/We hereby authorize the release to Tracy/San Joaquin County Certified Development Corporation of any information they may require at any time for any purpose related to my/our credit transaction with them.

I/We further authorize Tracy/San Joaquin County Certified Development Corporation to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information, including any attachments or exhibits provided herewithin or at a later date, is valid and correct to the best of my/our knowledge.

A Photostat copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. Your prompt reply will help expedite my/our transaction. Thank You.

**Authorization to obtain credit report**

I Authorize SBA/Lender (Tracy/San Joaquin CDC) to make inquiries as necessary to verify the accuracy of statements made and to determine my credit worthiness.

Name of applicant(s) \_\_\_\_\_

\_\_\_\_\_ Social Security Number

Signature of applicant(s) \_\_\_\_\_

Date \_\_\_\_\_

Name of applicant(s) \_\_\_\_\_

\_\_\_\_\_ Social Security Number

Signature of applicant(s) \_\_\_\_\_

Date \_\_\_\_\_

**Personal Resume Form** TO BE COMPLETED BY EACH PRINCIPAL IN THE LOAN.

Name \_\_\_\_\_  
FIRST MIDDLE MAIDEN LAST

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_ Race \_\_\_\_\_ Social Security No. \_\_\_\_\_

U.S. Citizen -- if not, please provide alien registration number \_\_\_\_\_

Home address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Home phone \_\_\_\_\_ Business phone \_\_\_\_\_

Immediate past address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_

Are you employed by the U.S. Government? \_\_\_\_\_ If so, give the name of the agency and position \_\_\_\_\_

Spouse's name \_\_\_\_\_  
FIRST MIDDLE MAIDEN LAST

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_ Race \_\_\_\_\_ Social Security No. \_\_\_\_\_

**Personal Information**

Be sure to answer the next three questions correctly because they are important. The fact that you have an arrest or conviction record will not necessarily disqualify you; and incorrect answer will probably cause your application to be turned down.

Are you presently under indictment, on parole or probation? .....  Yes  No

Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? Include offenses which have been dismissed, discharged, or nolle prosequi. (All arrests and charges must be disclosed and explained on an attached sheet) .....  Yes  No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor motor vehicle violation? .....  Yes  No

If yes to any of the above, furnish details in a separate exhibit. List name(s) under which held.

**Military service background**

Branch \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_

Rank at discharge \_\_\_\_\_ Honorable? \_\_\_\_\_

Job description \_\_\_\_\_

**Personal Resume Form** CONTINUED

**Work experience**

*List chronologically, beginning with present employment*

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_  
Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_  
\_\_\_\_\_

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_  
Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_  
\_\_\_\_\_

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_  
Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_  
\_\_\_\_\_

**Education (College or Technical Training)**

Name and Location	Dates Attended	Major	Degree or Certificate
1. _____	_____	_____	_____
Comments _____			
2. _____	_____	_____	_____
Comments _____			
3. _____	_____	_____	_____
Comments _____			
4. _____	_____	_____	_____
Comments _____			



**Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a 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 Property			
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 SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**PLEASE NOTE:** 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, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**





# TRACY/SAN JOAQUIN COUNTY CERTIFIED DEVELOPMENT CORPORATION

## SBA/BORROWER APPLICATION CHECKLIST

### INFORMATION ON THE BUSINESS

#### ALL LOANS:

- Loan Application.
- Management Resumes.
- Business Tax Returns for prior 3 years (Federal return, all schedules, statements, K-1's).  
Years: \_\_\_\_ \_\_\_\_ \_\_\_\_ (original signature and date required for SBA).
- Current Financial Statement (no older than 30 days).
- Business Debt Schedule (all notes payable listed on the current financial statement-balances should match).
- Accounts Receivable and Accounts Payable aging (same date as current financial statement if available).
- Copy of Current Lease (from existing location).
- Articles of Incorporation, any amendments & By-Laws; Articles of Organization, any amendments and Operating Agreement; Partnership Agreement; Fictitious Name Statement(as applicable)
- Business License

#### MAY BE REQUIRED:

- Franchise Agreement and/or circular. Product Service Agreement (if applicable).
- Documentation on any other government loans; past or present (i.e. SBA loan, student loan)
- Complete Business Plan (start-up business or as requested).
- Projections for 12 months w/assumptions (start-ups, acquisitions, or as requested).
- Trust agreement (if property to be held in trust)

### INFORMATION ON THE PRINCIPAL(S)

A principal is defined as: each proprietor, each general partner, each limited partner or stockholder who owns 20% of more of the business, or any person providing a guaranty.

- Personal Financial Statement (no older than 30 days).
- Personal Tax Returns (Federal return with all schedules, statements and K-1's).  
Years: \_\_\_\_ \_\_\_\_ \_\_\_\_ (please sign and date).
- Authorization to Release Information for each Principal.
- Statement of Personal History
- Alien Registration Card Copied Front and Back (if not an U.S. citizen).

### INFORMATION ON AFFILIATES

An affiliate is defined as: any business in which a principal has at least 20% ownership (partnership or corporation).

- Description of Business.
- % Ownership in all affiliates.
- Business Tax Returns For Previous 3 years.
- Current Financial Statement (no older than 30 days), if available.
- Business Debt Schedule (all notes payable listed on the affiliate financial statement).

### INFORMATION ON THE PROPERTY

- Environmental Questionnaire including environmental permits (if applicable), completed by **SELLER**
- Purchase Agreement with any addendums.
- Contractor's estimated cost of improvements or construction
- Estimated cost & description of equipment to purchased (if applicable)