



SouthState Bank SBA Loan Application Checklist

This checklist has been provided to assist you through the process of gathering the necessary information to expedite your loan request. Complete information will be necessary to process your loan application. Items 3, 4, 5, 6, 7, 8, and 10 should be completed for all major stockholders (anyone owning 20% or more of the company) and anyone involved in the day-to-day operation of the company. If Company is a general partnership, all general partners must complete. Only those items with (Un-Checked Boxes) are being requested at this time.

Date Requested:

FORMS TO BE COMPLETED

- 1. **Applicant's Information Sheet.**
- 2. **Business Debt Schedule.** This schedule must be dated the same as the Interim Balance Sheet requested in #13 below and reflect all outstanding liabilities as shown in the Interim Balance Sheet. (Provide copies of all notes that are to be refinanced, if applicable.) **If no current business debt indicate "No-Debt" sign and date the form.**
- 3. **Business History.** Completed form, include brochures, and advertising material, if available.
- 4. **Credit Check Authorization.** Please have each individual sign and date the authorization.
- 5. **Electronic Communication Disclosure.** Please have each individual sign the authorization.
- 6. **Guarantor Questionnaire.** Completed for each Guarantor.
- 7. **Management Resume.** Completed for Key Management.
- 8. **IRS Form 4506-C IVE Request for Transcript of Tax Form.** (If funds will be used to purchase a business, both the borrower and the seller must complete and sign **Form 4506-C**).
- 9. **SBA Form 413 Personal Financial Statement.** Must be on SBA Form 413 and dated less than 30 days prior to application. Should be signed by both husband and wife if jointly owned.
- 10. **SBA Form 1919.** Please have each individual who is a 20% or more owner complete.
- 11. **Taxpayer/Borrower Consent to the Use, Disclosure and Redisclosure of Tax Return Information.** (If funds will be used to purchase a business, both borrower and seller must complete and sign).

COPIES OF ITEMS TO PROVIDE

- 12. **Borrower's Interim Business Financial Statement.** Income Statement and Balance Sheet. Not more than 60 days old.
- 13. **Borrower's Business Tax Returns.** Complete as filed Federal Tax Returns and all attached schedules for each of the prior three years.
- 14. **Owner's Personal Tax Returns.** Complete as filed federal tax returns and all attached schedules for the past three (3) years for each individual.
- 15. **Seller's Business Tax Returns.** Complete as filed business Federal Tax Returns and all attached schedules for each of the prior three years.
- 16. **Seller's Interim Business Financial Statement.** Income Statement and Balance Sheet. Not more than 60 days old.
- 17. **Business Financial Statements.** Income Statements, Balance Sheet, Accounts Payable and Receivables (if applicable), for the prior three (3) fiscal year-ends.
- 18. **Copies of Permits, Business and Trade Licenses.** As applicable.

- 19. Affiliate Information.** Tax Returns for the prior three fiscal year-ends for any entity that an individual defined above has a controlling interest or receives a K-1.
- 20. Organizational Documents.** Articles of Incorporation and By-Laws, Partnership Agreements, Articles of Organization & Operating Agreement, Fictitious Name Statement, Business License or Trust Certification, as applicable. (Both Borrower and Seller (If Applicable)).
- 21. IRS EIN Letter** for each entity formed. (Both New and Existing Businesses).
- 22. Franchise Documents.** (If applicable) Should include franchise agreement and any addendums.
- 23. Business Purchase Contract:** Fully executed and signed by all parties, including all addendums and extensions.
- 24. Copies of All Notes Being Refinanced.** Should include copy of original note and any extension or agreement and/or modification. Most current account statement and payoff information.
- 25. Copies of Agreements.** Buy/Sell Agreement, Purchase Agreement, Lease, notes to be paid off, Franchise Agreement, etc.

REAL ESTATE PURCHASE REQUIRED ITEMS

- 26. Real Estate Purchase Contract.** Fully executed and signed by all parties, including all addendums and extensions.
- 27. Survey.** (Bank Will Order).
- 28. SBA Environmental Questionnaire.** (Completed and Signed by Seller).
- 29. RSRA** (Records Search with Risk Assessment Environmental Report) (Bank Will Order).
- 30. Phase I Environmental Report.** (Bank Will Order).
- 31. Real Estate Appraisal.** (Bank Will Order).

ADDITIONAL REQUIRED ITEMS

- 32. Business Plan.** If you are a Start-up, please provide a Business Plan.
- 33. Projections and Assumptions.** If you are a start-up, projections must be for three (3) years; with Year 1 month to month and Year 2 and Year 3 annualized. (If you are a change of ownership Projections need to be annualized for two (2) years).
- 34. Driver's Licenses.** Legible and enlarged copy of current valid driver's license front and back. (Guarantors, Borrowers and Sellers).
- 35. Zoning Use Certification.**
- 36. Lease Agreement** (if applicable).
- 37. PPP and/or EIDL Documentation.** (Current Balance, Copy of Note, Application, Proof of Forgiveness (Both Borrower and Seller if Applicable)).
- 38. Business Valuation** (Bank will order) (May be required if loan proceeds are for an existing business acquisition).
- 39. Sourcing of Liquidity, Equity or Down Payment.**
Liquidity – 2 months of Bank Statements provided at time of application.
Equity - Copies of Cancelled Checks (front and back), Credit Card Charges (\$200.00 or more) and supporting Bank Statements and Paid in Full Credit Card Statements. Credit Card Charges less than \$200.00 will not be considered part of equity.
- 40. Other.**

CONSTRUCTION DOCUMENTATION

- 1. **Architect Contract** Signed by all parties and properly dated.
- 2. **Construction Budget** Dated Detailed and Complete.
- 3. **Construction Contract** TBD depending upon Total Project Cost. (If a Budget is allowed the Budget is to be signed off by Borrower and Contractor depending on the amount of the construction budget). Contract needs to include: 1) 10% retainage, 2) Builder's Risk and responsible party, 3) Change orders must be approved by the Bank prior to the submitting for funding and 4) Projected completion date. Signed by all parties and properly dated.
- 4. **Plans & Specs** (Based on scope of work; signed off by Architect and Engineer and approved by applicable governmental authority).
- 5. **Zoning Approval** Copy of permitted use for the address issued by the local zoning agency.
- 6. **AIA – G702 – 703**
- 7. **Copy of Contractor's License for the State the property is located.**
- 8. **Completion of AIA 305 Form.**
- 9. **General Contractor's Builders Risk, Liability Insurance and Worker's Comp or Applicable Exempt Documents.** If contractor provides the Builder's Risk, the Borrower must be named additional insured.
- 10. **Contractor's Letter**
- 11. **SBA Form 601**

CONSTRUCTION DRAW REQUEST STEPS

- 1. **Contractor will complete G702-703 for work completed**
- 2. **Architect verifies work and certifies the G702-703**
- 3. **Contractor prepares executed lien waiver** in the total amount of the draw request.
- 4. **Obtain invoices from subs for their applicable payments**
- 5. **Provide invoices/receipts** as verification of purchased materials submitted on current draw request
- 6. **Executed documents listed above are submitted to borrower for review and approval**
- 7. **Borrower will submit draw request to include all applicable documents to SouthState Bank**
- 8. **SouthState Bank will order inspection**
- 9. **Inspector will visit the property and verify work complete listed on the G702-703**
- 10. **Inspector will prepare a report and submit to SouthState Bank**
- 11. **After receiving approval from our credit department, SouthState Bank will fund the draw – Separate checks will be issued to the GC and the subs**

If the Contractor prefers a wire deposited to their operating account, please provide wiring instructions.

BORROWER CONTACT SHEET

Primary Contact _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Secondary Contact _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Broker _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Liability Ins. Rep. _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Life Insurance Rep. _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Hazard Ins. Rep. _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Franchisor _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Contractor _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Landlord _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Attorney _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Title Company Rep. _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

Other _____

Company Name _____

Phone _____

Cell _____

E-Mail _____

By signing this form I acknowledge that SouthState Bank (Lender) may contact and receive information from each of the people or companies above to obtain information and/or documentation necessary to process your loan to closing.

Date

Applicant's Information Sheet

Company Name: _____

Type of Business: _____

Business Address: _____

City _____ State _____ Zip _____

Daytime Phone/Fax: _____

Email Address: _____

Use of Proceeds Address (if different than business address): _____

City _____ State _____ Zip _____

Business Tax ID Number: _____

Proprietorship Partnership Corporation LLC Trust

Owner/Principals

Names	% Ownership/Title	Social Security Number
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

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

Yes No If yes, please attach details.

Are you or your business involved in any pending lawsuits?

Yes No If yes, please attach details.

Have you or any principals of your company ever caused a loss to the government?

Yes No If yes, please attach details.

Vesting if R/E Purchase: _____

Title/Escrow/Attorney: _____

Business Bank Name/Address: _____

Business Bank Contact Person/Telephone Number: _____

Use of proposed loan: _____

How will this loan benefit your business? _____

How many employees do you have? _____

How many employees will you hire? _____

Preferred Payment Date: 5th 15th

(Continued)

Applicant's Information Sheet

The following section relates to your planned use for funds from this loan request. Please be as specific as possible. In those instances where funds are expected to be used in different ways, it is important to be accurate in breaking out anticipated expenditures by category. If you are using the "other" category below, please provide a complete description of the planned use.

Project Items	Project Cost
Land and Building Acquisition:	\$ _____
Land Acquisition:	\$ _____
Building Construction/Improvement: (Hard Costs)	\$ _____
Building Construction/Improvement: (Soft Costs)	\$ _____
Debt Refinance: (copy of notes required)	\$ _____
Business Acquisition: (list of assets and purchase agreement required)	\$ _____
Machinery/Equipment Acquisition:	\$ _____
Inventory:	\$ _____
Furniture:	\$ _____
Fixtures:	\$ _____
Working Capital (include loan fees):	\$ _____
Other:	\$ _____
Total Project Cost:	\$ _____
Less Borrowers Injection:	\$ _____
Total Loan Requested:	\$ _____

Borrower shall reimburse Resurgens for all out-of-pocket expenses (e.g., attorney fees, title insurance fees, travel costs, examination expenses, filing fees, and other customary charges) incurred in connection with the request. Borrower is not required to obtain or pay for any unwanted services.

1. Source of injection: _____
2. Estimated close of escrow date: _____
3. Approximate square feet of business property (building only): _____
4. Percentage occupancy of business property (building only): _____
5. Name of Broker/other person who referred you to South State Bank: _____

Management Resume

Please fill in all spaces. Use full first, middle and last names, no initials. If an item is not applicable, please indicate so. You may include additional information on a separate exhibit; sign and date where indicated.

Name _____ Social Security Number _____
 First Middle Last

Date of Birth _____ Place of Birth _____

Residence Phone _____

Residence Address _____

Previous Address _____

Lived there from _____ to _____

Are you employed by the U.S. Government? _____ Agency/Position _____

Are you a U.S. Citizen? Yes No
If no, please attach a copy of your legal permanent resident card.

Have you ever had a personal or business repossession, foreclosure, bankruptcy or judgement against you? Yes No
If yes, please furnish details in a separate exhibit.

Are you 60 days or more delinquent on any obligation to pay child support? Yes No

Race*: African American Puerto Rican Native American Hispanic
 Asian/Pacific Islander Eskimo and Aleuts Caucasian Multi-Ethnic

***This data is collected for statistical purposes only. It has no bearing on the credit decision. Disclosure is voluntary.**

Education: College or Technical Training

Name and Location	Dates Attended	Major	Degree/Certificate
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Management Resume

Military Service and Background

Are you a veteran? If so, what service dates? From _____ to _____

Branch _____ Honorable Discharge? _____

Work Experience (Start with the most recent.)

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

Signature _____ Date _____

Additional Information Attached—Check Here

Business History

Please write about each of the business elements listed below. Include any brochures, advertising materials or printed history of the business if available. (Use separate attachments if necessary.)

General Information:

Date business started: _____

What kind of business is it (*construction, manufacturing, retailing, services, etc.*)? _____

Date business originally acquired by the seller and reason for selling: _____

Products or Services/Description of Business Activity:

If a manufacturer, describe the products you plan to make. If you are a retailer, discuss the various types of goods to be sold. If you are a service business, describe the services offered. _____

Sales/Marketing Activity:

Who will or do you sell to (*retailers, wholesalers, the public, etc.*)? _____

List your key customers. _____

How are your sales made? _____

Who are your suppliers and what are their credit sales terms? _____

How do you determine the price of your products or services? _____

How will or do you advertise? What promotional activities will you or do you conduct to generate sales? _____

(Continued)

Competition: Briefly list and describe your major competitors. _____

What advantage will or does your business have over your competitor's operation? _____

What is the approximate distance of your competitors, relative to your current/proposed location? _____

Location: If a retail business, describe the area and customer base. _____

Describe your business locations' advantages and disadvantages. _____

Facilities: Describe the type and condition of the building, if applicable. _____

What improvements are needed, if any? _____



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..... _____	Total _____
(Describe in Section 5)	Must equal total in assets column.
Total _____	

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.)

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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.

Applicant's Name _____

SUGGESTED FORMAT

OMB No. 3245-0017

SCHEDULE OF LIABILITIES (Notes, Mortgages and Accounts Payable)

Date of Schedule _____

Name of Creditor	Original amount	Original date	Current balance	Current or delinquent?	Maturity date	Payment amount (Month- Year)	How Secured

_____ Signed

This form is provided for your convenience in responding to filing requirements in item 2 on the application, SBA Form 5. You may use your own form if you prefer. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form.

_____ Title