

# Borrego Express Capital Loan Application

**Fax completed application to 866.717.7718. For questions regarding your application, call toll free 866.644.0042 and press option #1.**

TA Provider Source Code: _____	Participating Bank Partner Code: _____
TA Counselor Name: _____	SBA District Office: _____
TA Counselor Phone: _____	TA Fax: _____ Email: _____

LOAN PURPOSE:	<u>WORKING CAPITAL</u>	Loan Amount Requested:	\$ _____
<i>(For businesses in operation less than 24 months, Borrower funds must be at least 10% of business' total Capital Needs)</i>		Borrower Funds:	\$ _____
		Total Capital Needs of Business	\$ _____

## COMPANY NAME & ADDRESS

Business Name: _____	dba: _____
EIN Number: _____	
Physical Address of Business:	Mailing Address if different from Physical Address:
_____	_____
Street Address, Suite Number	Street Address, Suite Number
_____	_____
City, County	City, County
_____	_____
State, Zip	State, Zip
Date Business Moved to This Location: _____	Business Website Address: _____
Phone: _____	Fax: _____
Cell Phone: _____	E-Mail: _____

## GENERAL BUSINESS

Type of Business Entity: _____ <i>(Corporation, LLC, Sole Proprietor, Partnership)</i>	Nature of Business: _____ <i>(Describe your business: ie. Auto Repair Shop, Barber Shop, etc.)</i>
SIC Code: _____	NAICS Code: _____
	Duns Number: _____ <i>(Existing Business with D&amp;B Number)</i>
When did the business begin operations? _____	How long have you owned the business? _____
Number of Current Employees: _____	Jobs You Will Create: _____
	Number of Jobs Retained: _____
Do you Export Products? <input type="checkbox"/> yes <input type="checkbox"/> no	Is your business a Start-Up? <input type="checkbox"/> yes <input type="checkbox"/> no
Is your Business a Franchise? <input type="checkbox"/> yes <input type="checkbox"/> no	Name of Franchisor: _____ <i>(Franchise must be on the SBA Approved Franchise List)</i>

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## CONTACT INFORMATION

Name of Contact

Title

Phone Number

Is Contact Person an Owner of Business?

yes  no

## COMPANY FINANCIAL INFORMATION

Actual Gross Sales Last Year: \$ \_\_\_\_\_ Actual Gross Sales Previous Year 1: \$ \_\_\_\_\_

Actual Gross Sales Previous Year 2: \$ \_\_\_\_\_ Is Your Business a  For Profit or  Not-For Profit?

Do you plan to purchase an existing business?  yes  no

*(Note, loan funds may not be used to purchase a business)*

How many people either own at least 20% of this business, or are Officers, Directors or Managers of the Business? \_\_\_\_\_

The products and/or services of the Applicant business are available to the general public.  yes  no

Does anyone who owns 20% or more of this business own/control 51% or more of another business(es)?  yes  no

If YES: Name of Principal(s): \_\_\_\_\_

Name of the Business(es): \_\_\_\_\_

Nature of this Business(es): \_\_\_\_\_

Sales Last 3 Years: \_\_\_\_\_

Does anyone owning 20% or more of the business currently have an SBA Loan(s):  yes  no

Number of SBA Loans Outstanding: \_\_\_\_\_ Total Amount of Outstanding SBA Loans: \$ \_\_\_\_\_

SBA Lender: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ SBA Lender: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_

Are these loans current and not otherwise in default:  yes  no

Has anyone who owns 20% or more of this business ever had an SBA Loan or other loan which was made by the Federal Government or guaranteed by the Federal Government?  yes  no

Have you or the business or affiliates ever requested government financing?  yes  no

If YES please provide: \_\_\_\_\_

Financial Company or Agency

Date

If YES: Did any of this financing ever default and cause a loss to the government?  yes  no

Are you or the business currently involved in any pending lawsuits?  yes  no

Has this business ever filed for Bankruptcy Protection or Receivership?  yes  no

If YES, When: \_\_\_\_\_

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**PRINCIPAL INFORMATION** *(Must be completed by all owners of 20% or more and all officers, directors and/or managers of the business)*

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Prefix: (Mr./Mrs./Ms./Dr.) \_\_\_\_\_ (Jr./Sr.)  
First Name Middle Name Last Name

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Place of Birth: City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_

What % of the Business do you own? \_\_\_\_\_ What is your title in the Business? \_\_\_\_\_

Are you a US Citizen?  yes  no

If NO, Do You Have a Legal Permanent Resident Card Issued Through the US Department of Homeland Security?  yes  no

Alien Registration Number: \_\_\_\_\_ *Please attach a copy of the front and back of the card.*

**CURRENT RESIDENCE INFORMATION**

PRIMARY RESIDENCE:

PRIMARY MAILING ADDRESS:

\_\_\_\_\_  
Street Address, Apt or Unit #

\_\_\_\_\_  
Street Address, Apt or Unit #

\_\_\_\_\_  
City, County, State, Zip

\_\_\_\_\_  
City, County, State, Zip

Residence Type: \_\_\_\_\_  
*(Own, Rent, Military Housing, Live with Relatives)*

Annual Household Income: \$ \_\_\_\_\_  
*(Must be verifiable through IRS)*

Date Moved to this location: \_\_\_\_\_

Amount of Mo. Rent or Mortgage Payment: \$ \_\_\_\_\_

**ASSETS & LIABILITIES**

*Please complete the attached Personal Financial Statement in detail.*





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Prefix: (Mr./Mrs./Ms./Dr.) \_\_\_\_\_ (Jr./Sr.)  
First Name Middle Name Last Name

I agree that all SBA loan proceeds will be used only for business related purposes as specified in the loan application and, to the extent feasible, to purchase only American-made equipment and products.

I realize that the penalty for knowingly making a false statement or overvaluing security to obtain a guaranteed loan from SBA is that I may be fined up to \$10,000 and/or be put in jail for up to 5 years under 18 USC §1001 and if submitted to a Federally insured institution, I may be fined up to \$1,000,000 and/or be put in jail for up to 20 years under 18 USC §1014.

I authorize the SBA Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

I authorize Borrego Springs Bank, N.A. to release and otherwise share credit, loan, financial, and other information with my SBA Approved Technical Assistance Provider, and likewise, for my Technical Assistance Provider to release and other wise share credit, loan, financial and other information with Borrego Springs Bank, N.A.

I understand and acknowledge SBA's requirement for ongoing Technical Assistance for a minimum of one year from the date of loan closing.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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## LOAN APPLICATION DISCLOSURES

*Applicant's Copy: Retain for your records*

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 for you: When you open an account, 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. We may request a photocopy of those documents. This notice is being provided to you for adequate notice given under the Act.

### ADVERSE ACTION 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 Borrego Springs Bank is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston TX 77010. If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain this statement, please write Borrego Springs Bank, 7777 Alvarado Road, Suite 501, La Mesa, CA 91942 or call 619-668-5150, 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 the statement.

### PRIVACY NOTICE UNDER FEDERAL LAW

At Borrego Springs Bank we value your trust and respect your privacy. This Notice applies to our existing and former consumer customers, meaning individuals who obtain a financial product or service from us primarily for personal, family or household purposes. "Personal information" refers to most non-public personally identifiable financial information about you, but does not include information that is available from public sources, such as telephone directories or government records.

#### Collection, Use and Retention of Information About You

We collect personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies and other lawful sources.

#### Disclosure of Information

We do not disclose personal information about you or our former customers to anyone except as permitted by law. Examples of what is permitted by law include: disclosing personal information to affiliated or non-affiliated companies if it is necessary or helpful in completing a transaction, to report to consumer reporting agencies; to comply with government or court orders; to report an apparent crime; or if you give us your consent.

#### Marketing Disclosures

We also may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf. The third parties sign agreements with us that contain confidentiality provisions.

#### Security of Account Information

We restrict access to personal information about you to our employees and agents who have a need to know such information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.

#### Changes to this Notice

We may amend this notice from time to time and will notify you of any amendments if required by applicable law.

#### Questions

If you have any questions regarding this Notice, you can write to us at 7777 Alvarado Road Suite 515 attn: Operations Administration, La Mesa, CA 91942 or call us at 1-800-722-5720.

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## OHIO APPLICATION DISCLOSURE

Made pursuant to Ohio Revised Code Section 4112.021

### IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT  
AND UNDERSTAND ITS CONTENTS**

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

BY SIGNING BELOW, WE ACKNOWLEDGE THAT WE HAVE READ, RECEIVED, AND UNDERSTAND THIS APPLICATION DISCLOSURE. THIS DISCLOSURE IS DATED: \_\_\_\_\_.

**APPLICANT:**

X \_\_\_\_\_  
Applicant

X \_\_\_\_\_  
Co-Applicant

(Only applicable if your business is located in Ohio.)