

Valley Small Business Development Corporation

A Business and Financial Company

7035 N. Fruit Avenue, Fresno, California 93711

Phone 559-438-9680 • Fax 559-438-9690

www.vsbdc.com

DIRECT LOAN APPLICATION

BUSINESS INFORMATION									
Business Type: <i>(Check One)</i>		<input type="checkbox"/> Sole Proprietorship		<input type="checkbox"/> Limited Partnership		<input type="checkbox"/> Limited Liability Company		<input type="checkbox"/> Other	
<input type="checkbox"/> General Partnership		<input type="checkbox"/> Corporation		<input type="checkbox"/> S-Corporation					
Complete Legal Business Name – Including DBA							Federal Tax ID No. or SS#		
Business Street Address				City		County		State	Zip
Mailing Address (if different from above)				City		County		State	Zip
Previous Business Address (if less than 3 years)				City		County		State	Zip
Contact Name		Business Phone		Cell Phone		Business Fax		E-Mail	
Date Business Established			Under Current Management Since			Industry <i>(Technology, Gen. Contractor, Restaurant, etc.)</i>			
Month:	Year:	Month:	Year:						
Last 3 Years Annual Gross Sales/Revenues (List Years and Dollars)									
Year:	Amount:	Year:	Amount:	Year:	Amount:				
Number of Employees									
<i>Current</i>					<i>Projected</i>				
Full-Time:		Part-Time:			Full-Time:		Part-Time:		
Owners & Guarantors									
1. <input type="checkbox"/> Owner <input type="checkbox"/> Guarantor			2. <input type="checkbox"/> Owner <input type="checkbox"/> Guarantor			3. <input type="checkbox"/> Owner <input type="checkbox"/> Guarantor			
Name (Exactly as it appears on DL or ID)			Name (Exactly as it appears on DL or ID)			Name (Exactly as it appears on DL or ID)			
Home Address			Home Address			Home Address			
City, State and Zip			City, State and Zip			City, State and Zip			
Home Phone			Home Phone			Home Phone			
Cell Phone			Cell Phone			Cell Phone			
Social Security Number			Social Security Number			Social Security Number			
DL or ID Number			DL or ID Number			DL or ID Number			
DL/ID Issuing State	Expiration Date		DL/ID Issuing State	Expiration Date		DL/ID Issuing State	Expiration Date		
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female			Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No			Handicapped: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Ethnicity: <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Caucasian <input type="checkbox"/> Native American <input type="checkbox"/> Native Alaskan/Hawaiian <input type="checkbox"/> Other									
REQUESTED CREDIT (Total Uses Must Equal Total Sources)									
Uses of Funds		Amount		Sources of Funds		Term (in months)		Amount	
<i>Land</i>									
<i>Construction/Renovation</i>									
<i>Machinery & Equipment</i>									
<i>Furniture & Fixtures</i>									
<i>Leasehold Improvements</i>									
<i>Refinance</i>									
<i>Working Capital</i>									
<i>Other:</i>									
Total Uses of Funds:				Total Sources of Funds:					

If you answer "YES" to any of the following questions, please provide details on separate sheet of paper:

1. Are any taxes currently past due by the Business Applicant, Guarantor or Co-Applicant? Yes No
2. Are receivables, inventory or equipment of Business Applicant currently pledged as collateral? Yes No
3. Is the Business Applicant or any Guarantor or Co-Applicant a party to any legal claim or lawsuit? Yes No
4. Has Business Applicant or any Guarantor or Co-Applicant a party to any legal claim or lawsuit?
If yes, name or company: _____ % of ownership: _____ Yes No
5. Has Business Applicant of any Guarantor or Co-Applicant ever declared bankruptcy? Yes No
6. Has Business Applicant of any Guarantor or Co-Applicant defaulted on a loan? Yes No
7. Are you or any Guarantor or Co-Applicant NOT a U.S. Citizen? Yes No

PRESENT BANKING RELATIONSHIPS

Bank Name:		Contact:	
Address:		Phone:	
Bank Name:		Contact:	
Address:		Phone:	

This notice to you is required by the Right to Financial Privacy Act of 1978 (hereafter the "Act"), regarding Lenders' access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institution participating in a loan or loan guarantee. The Act provides that Lender 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 loan or loan guaranty agreement. Each Lender 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 Act also provides that Lenders' access rights continue for the term of any loan or loan guaranty agreement. No further notice to you of Lender's access rights is required during the term of any such agreement.

The Act also authorizes Lender to transfer to any Government authority, any financial records included in an application for a loan or loan guaranty, or concerning an approved loan or loan guaranty, as necessary to process, service or foreclose a loan or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by Lender without your consent except as required or permitted by law.

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 APPLICANT'S ACKNOWLEDGEMENT

My (our) signature(s) acknowledge(s) receipt of this form, that I (we) have read it and that I (we) have a copy for my (our) files. My (our) signature(s) represent(s) my (our) agreement to comply with the requirements that Lender makes in connection with the approval of my (our) loan request.

My (our) signature(s) also represent(s) written permission, as required by the Act, for Lender to release any information in my (our) loan guaranty application to the Governor of my (our) State or the Governor's designated representative in conjunction with the State's processing of my (our) application for assistance under any Direct Loan Program or the Guaranteed Loan Program.

The undersigned applies for the loan or loan guaranty indicated in this application to be secured by real and/or personal property as hereafter agreed and the undersigned further represents that all statements made in this application are true and are made for the purpose of obtaining this loan or loan guaranty. Verification may be obtained from any source named in the application. The original or a copy of this application will be retained by Lender, even if the loan or loan guaranty is not granted.

CERTIFICATION: Applicant/Guarantor certifies that the information provided on and with this form, is complete and correct. Applicant/Guarantor authorizes Lender to obtain credit reports (including personal credit reports), copies of tax returns, and other information from the Internal Revenue Service and other taxing authorities, and to take such other steps as Lender deems appropriate to verify (and from time to time to re-verify) the information provided with this form. Applicant/Guarantor further agrees to execute and deliver to Lender such other forms, and take such other action, as Lender requests in furtherance of the foregoing. Lender will retain information received in relation to this credit request as long as Lender deems necessary to do so. Applicant/Guarantor authorizes Lender to release credit information concerning same to other creditors, guarantors (including agencies of the federal and/or state government), credit bureaus, credit reporters, sureties, and the Lender's agents and subsidiaries. Applicant/Guarantor agrees to promptly notify Lender in writing of any change in name, address, or location of assets. Applicant agrees that funds drawn on the credit facilities provided by Lender will only be used for business purposes. I (we) fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statement/concerning any of the above facts as applicable under the provisions of Title 18, United States Code Section 1014.

Applicant (Enter Name of Applicant Business): _____

By: _____

Name/Position	Signature	Date
Name/Position	Signature	Date

Guarantor(s): (**Note: All persons owning 20% or more of the applicant are required to personally guarantee loan request**)

Name/Position	Signature	Date
Name/Position	Signature	Date
Name/Position	Signature	Date