

# SBA LOAN APPLICATION

LOAN REQUEST INFORMATION			
Type of Request: (Check one) <input type="checkbox"/> SBA 7(a) <input type="checkbox"/> SBA 504 <input type="checkbox"/> Conventional <input type="checkbox"/> Other			
Loan Amount Requested: \$		Collateral Offered:	
Term Requested:		Value: \$	
Purpose of Loan (Use of Proceeds):			

SECTION 1 – APPLICANT COMPANY (Please Print)		
Entity Name/Legal Business Name		Tax ID #
dba name (if applicable):		
Entity Type: <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation <input type="checkbox"/> Limited Liability (LLC) <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Other:		
State of Organization:	Date Established:	Date Incorporated:
Affiliated Companies?:		
Mailing Address		City, State, Zip
Physical Address (if different)		City, State, Zip
Primary Contact	Email	Number of Employees Existing: After this Financing:
Phone Number	Alt Phone Number	Fax Number

SECTION 2 – OWNERSHIP OF APPLICANT COMPANY - List below all owners, partners, and stockholders with 20% or more ownership interest		
Full Name	Social Security	Date of Birth
Title:	% Ownership Capacity:	
Address	City, State, Zip	
Phone Number	Alt Phone Number or E-mail	
Full Name	Social Security	Date of Birth
Title:	% Ownership Capacity:	
Address	City, State, Zip	
Phone Number	Alt Phone Number or E-Mail	
Full Name	Social Security	Date of Birth
Title:	% Ownership Capacity:	
Address	City, State, Zip	
Phone Number	Alt Phone Number or E-Mail	
Full Name	Social Security	Date of Birth
Title:	% Ownership Capacity:	
Address	City, State, Zip	
Phone Number	Alt Phone Number or E-Mail	

(If there are additional owners, please attach a separate sheet)

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### SECTION 3 – INCOME/EXPENSES/ASSETS/LIABILITIES/ADDITIONAL SCHEDULES

**Please provide additional documents checked below**

☐ Personal Financial Statement (PFS)

Cash on Hand  
Retirement Accounts  
Real Estate Owned  
Personal Liabilities

☐ OTHER: \_\_\_\_\_

☐ OTHER: \_\_\_\_\_

☐ OTHER: \_\_\_\_\_

☐ Personal Tax Returns (3 most recent years)

☐ Business Tax Returns (3 most recent years)

☐ Interim Business Financials (as of month end in the last 60 days)

\*Profit and Loss  
\*Balance Sheet  
\*Debt Schedule

Lender may be able to refer applicant/potential borrower to other lenders who may be able to provide a loan or terms not available through Lender (each a "Referral Lender"). In the event that Lender refers applicant/potential borrower to a Referral Lender, applicant/potential borrower hereby authorizes Lender to provide all documentation and information provided to Lender to Referral Lender and further releases Lender from any liability or claims in connection with furnishing such documentation or information or communicating with Referral Lender. Applicant/potential borrower authorizes Referral Lender to communicate with Lender and with applicant/potential borrower in connection with any loan from Referral Lender.

I/we hereby authorize Private Business Capital (the "Lender") to verify my/our past and present employment earning records, bank accounts, stock holdings, and any other assets needed to process my/our loan application. I/we further authorize the Lender to order a consumer credit report, and verify other credit information, including past and present mortgage references. The undersigned specifically acknowledge(s) and agree(s) that: (1) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (2) the Lender, its agents, successors and assigns will rely on the information in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; and in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents successors and assigns, may in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency.

_____	X	_____
Print Name	Signature	Date
_____	X	_____
Print Name	Signature	Date
_____	X	_____
Print Name	Signature	Date
_____	X	_____
Print Name	Signature	Date



## ***Please Keep For Your Records***

### **ECOA/REGULATION B APPRAISAL NOTICE**

*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.*

THE ECOA/REGULATION B APPRAISAL RULE APPLIES TO ANY APPLICATION FOR CREDIT, WHICH SHALL BE SECURED BY A FIRST LIEN ON A DWELLING. A DWELLING MAY INCLUDE ANY RESIDENTIAL STRUCTURE, WHICH CONTAINS 1 TO 4 UNITS, WHETHER OR NOT IT IS ATTACHED TO REAL PROPERTY. THIS INCLUDES INDIVIDUAL CONDOMINIUMS OR COOPERATIVE UNITS, MOBILE HOMES, AND OTHER MANUFACTURED HOMES.

### **CALIFORNIA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL**

You have the right under section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal.

In order to obtain a copy of your appraisal report, we must receive your written request for a copy no later than 90 days after we notify you regarding the action taken on your credit application, including notice of an incomplete application and the fee for the appraisal has been paid in full. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. Please address your letter to the officer processing your loan request at: **CalPrivate Bank, 9404 Genesee Avenue, Ste#100, La Jolla, CA 92037**

*NOTE –Not applicable on first lien 1-4 dwelling transaction, refer to ECOA/Regulation B Appraisal Notice instead*

### **EQUAL CREDIT OPPORTUNITY ACT NOTICE- RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL**

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 **CalPrivate Bank** via phone at: (858) 875-6900 or via mail Attn: Lending at 9404 Genesee Avenue, Ste#100, La Jolla, CA 92037 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.

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 applicant has in good faith exercised any right under the Consumer Credit Protection Act. Their federal agency that administers compliance with this law concerning this credit is the Federal Deposit Insurance Corporation Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.

## *Please Keep for your Records*

### **USA PATRIOT ACT AND CUSTOMER IDENTIFICATION PROGRAM (CIP)**

#### **Summary**

In response to the events of September 11, 2001, President Bush signed into law on October 26, 2001 the USA Patriot (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism) Act of 2001. The act is comprised of several broad and wide-ranging anti-terrorism initiatives, including measures financial institutions must follow to detect, prevent, and assist in the prosecution of persons involved in money laundering and/or financing terrorism.

#### **What is CalPrivate Bank doing to comply with the USA Patriot Act?**

CalPrivate Bank is committed to comply with the provisions of the Act, including the required implementation of a Customer Identification Program, or "CIP". Based on the requirements of the CIP, we have created procedures for obtaining, verifying, and maintaining records of identifying information from clients opening "accounts".

Our use of the term "account" includes safe depositor renters, CD purchasers, holders of deposit accounts of all types, borrowers, credit card clients, trust clients, those who use our investment services, and those who utilize our cash management services.

#### **To comply with the USA Patriot Act, we must obtain:**

- The client's legal name;
- Date of birth (for individuals);
- A current physical address (P.O. Boxes or other such addresses may not be used)
- An identifying number (current Driver's License, Passport, etc.)

Additionally, the Bank must be able to verify the identity of the client through documentary and non-documentary methods (e.g., accepting identification).

Please know that all financial institutions in the United States are required to comply with the provisions of the USA Patriot Act – Customer Identification Program (CIP).

### **IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT**

Effective July 11 2016, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual that has beneficial ownership (20% or more); and,
- Individuals that have significant managerial control over the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

**We proudly support all efforts to protect and maintain the security of our customers and our country.**