

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	

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	
<input type="checkbox"/> Personal Financial Statement (PFS) <small>Cash on Hand Retirement Accounts Real Estate Owned Personal Liabilities</small>	<input type="checkbox"/> OTHER: _____ <input type="checkbox"/> OTHER: _____ <input type="checkbox"/> OTHER: _____
<input type="checkbox"/> Personal Tax Returns (3 most recent years)	
<input type="checkbox"/> Business Tax Returns (3 most recent years)	
<input type="checkbox"/> Interim Business Financials (as of month end in the last 60 days) <small>*Profit and Loss *Balance Sheet *Debt Schedule</small>	

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 an 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.

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