

SBA Loan Application



At SunTrust, we're committed to offering you Business Class Banking – the personal service and solutions you need to make your business prosper.

We appreciate that you've come to us for your loan. For your convenience, all of the forms you'll need are included in this booklet. In addition, we've included a full checklist of the items you'll need to provide.

We're here to help guide you through each step of the process. If you have any questions, please feel free to reach out directly to your SBA Business Development Officer or Relationship Manager. You can also call 877.370.5108.

SBA Loan Application Checklist



Business and Project Information

ITEMS NEEDED ITEMS COMPLETED

Business Information and History form
Project Specific Information

Business Financial Information (from applicant business and business being acquired, if applicable)

ITEMS NEEDED ITEMS COMPLETED

Three (3) years of federal business tax returns for the applicant business
Current (dated within 90 days) interim financials – balance sheet, profit & loss, and AR/AP agings
Business Debt Schedule (matching date & amount on current balance sheet)
4506-T Request for transcript of federal tax returns

Affiliated Businesses Information (if principal owns a controlling interest of 20%+ in other businesses)

ITEMS NEEDED ITEMS COMPLETED

Three (3) years of federal personal tax returns (include all schedules)
Current (dated within 90 days) interim financials – balance sheet, profit & loss, and AR/AP agings
Business Debt Schedule (matching date & amount on current balance sheet)
4506-T Request for transcript of federal tax returns

Personal Financial Information (required for all 20%+ owners of applicant business)

ITEMS NEEDED ITEMS COMPLETED

Three (3) years of federal personal tax returns (include all schedules)
4506-T Request for transcript of federal tax returns
Personal Financial Statement – SBA form 413; signed by spouse, if applicable
Attestation Statement
Statement of Personal History – SBA form 912; see attached
Management Resume, Resume or Curriculum Vitae

Required by the USA PATRIOT Act (required of all 20%+ owners of applicant business)

For U.S. citizens, a copy of one of the following:

ITEMS NEEDED ITEMS COMPLETED

Legible copy of State Driver's License, Passport, ID or Alien Registration Card (if not U.S. citizen)

Project Specific Items (include as applicable)

ITEMS NEEDED ITEMS COMPLETED

Real estate purchase: purchase contract or letter of intent, past/most recent appraisal and environmental reports, if available
Business acquisition: purchase contract or letter of intent, 4506-T signed by seller
Debt refinance: copy of notes to be refinanced
Start up business: business plan & projected income statement: monthly for first year and annualized for second year
Construction project: contractor bids with project cost breakout
Equipment purchase: Copy of Purchase Order/Invoice OR description of equipment to be purchased with an estimate of the cost

Miscellaneous Needed Items

ITEMS NEEDED ITEMS COMPLETED

When complete:

- If you have the full version of Adobe Acrobat software, you can save a completed electronic copy to your files (note: this feature is not available with Adobe Acrobat Reader)
- Print a hard copy (2 copies if you cannot save an electronic copy - one for your files and one to submit)
- Sign all required signature lines
- Return to SunTrust SBA Business Development Officer or Relationship Manager

Applicant Business/Individual Information

Name	DBA (if applicable)		
Entity Type	Year Started	Franchise?	
Physical Address			
City	State	ZIP	
Mailing Address (if different)			
City	State	ZIP	
Contact Name	Phone		
E-mail			
Business Website Address			

Applicant Business Ownership Structure (at time of application)

Principal Name	Title/Position	Guarantor?	% Ownership

Holding Company

Will you be forming a holding company for the purchase of commercial real estate?	Yes	No
Has the entity been formed yet?	Yes	No
If yes, name of entity:		

Holding Company Ownership Structure

Principal Name	Title/Position	Guarantor?	% Ownership

Business Background

Does business currently bank with SunTrust? Yes No

Number of employees at time of loan application:

Describe what the business does:

Describe services and/or products the business provides:

Who are the business's primary customers? Does any one customer make up more than 30% of annual revenue? Yes No
If yes, please provide current customer list.

How does the company get paid? How many transactions are closed per year? What is the average transaction size?
If company has A/Rs, what are the typical terms?

Who are your Vendors and/or Suppliers?

How do you market the business?

Who are the business's primary competitors? How does your company distinguish itself from the competition?
What is the proximity of competitors to your business?

What are some of the inherent risks in this industry? What is the business doing to protect against these?

Business Background (continued)

Explain the business's revenue/profit trends. Discuss reasons for fluctuations. Is there any seasonality in revenue generation? Provide support with year-over-year monthly financials, if appropriate, to support.

What are the business's plans for future growth? What capital expenditures are expected in the next 2-3 years? How will these be paid for?

List the key management within the company including name, job title, background, skills (can utilize attached Management Resumes).

Have there been any changes in management and/or ownership within the last two years? Yes No
If yes, please describe.

Describe any affiliated companies; what do they do and what synergies exist? Do any of the business owners on this loan request own more than 20% of these companies?

Other Information

Has the applicant or any principles ever declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against them? Yes* No

Has the applicant or any principles ever obtained credit under another name? Yes* No

Are any tax obligations, including payroll or real estate taxes, past due? Yes* No

Is the applicant or any principles liable on debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc.? Yes* No

Is the applicant or any principles currently a defendant in any suit or legal action? Yes* No

**If you answered yes to any of the above questions, please provide an explanation on a separate sheet*

Certification And Signatures - Please Print And Sign

If the loan or credit accommodation applied for is a joint obligation, the undersigned acknowledges their intent to apply for joint credit.

Signature (Guarantor)	Print Name	Date
Signature (Guarantor)	Print Name	Date

Project Specific Information



Use of Loan Proceeds

Purchase/Refinance Land	\$
Purchase/Refinance Land & Building	\$
Construction – Ground Up	\$
Construction – Renovation/Expansion/Leasehold Improvements	\$
Real Estate Soft Costs (Architect, Engineering/Permits, etc.)	\$
Business Acquisition – Asset Purchase	\$
Business Acquisition – Stock Purchase	\$
Purchase Equipment	\$
Purchase Inventory	\$
Purchase Fixtures	\$
Refinance Business Debt	\$
Working Capital	\$
Other _____	\$
Total Project Cost	\$
Borrower Down Payment	\$
Total Loan Request	\$
What is the source of down payment? Please include three months of bank or broker statements.	
Has any portion of the down payment been spent? Yes No If yes, please provide canceled check(s) or receipt(s).	

If Purchasing Land/Building Contract Expiration Date:

Address			
Property Type		Occupancy % of Subject Building	
Approximate Land/Site Size	# of Buildings/Structures	Building Square Footage	Square Footage of Current Location
Distance from Current Location	Previous Use(s) of Property		
# of Buildings/Structures	# of Stories	Current Zoning Classification	
Contact Name		Phone	
Contact Name & Number for Access			Year Built
Any Existing Repair Issues			

Project Specific Information (continued)



Projects with Construction (Ground-Up, Renovation, Expansion, Leasehold Improvements)

Description of project:		
Have you selected a contractor?	Yes	No
If yes, name of contractor/company:		
Status of contract:		
Have you selected an architect?	Yes	No
If yes, name of architect/company:		
Status of drawings:		
Has any of the construction/site work started?	Yes	No
Status of Permits:		
What is the anticipated needed timeframe to complete the project?		

Chosen contractor will need to be qualified by SunTrust prior to any loan disbursements. A Contractor Qualification Checklist will be provided for items that will need to be submitted by contractor for this qualification.

Please note: An AIA Fixed Price Contract or Guaranteed Maximum Contract is preferred. 10% retainage (5% if TN) needs to be included in contract.

Business Acquisition (Business Purchase or Partner Buy Out) Contract Expiration Date:

Why do you wish to buy this specific business or buy out partner(s)?
What will the new ownership structure look like?
Why does seller wish to sell or partner(s) wish to exit?
If an asset purchase, what assets will be acquired? Will A/Rs and cash in business be a part of this sale? Provide asset allocation if not already detailed in the purchase agreement.
Will you incur any debt of the seller?
Will a non-compete be executed? If so, on what terms?
What key employees will be staying with the business after the sale?

Equipment/Inventory Purchase/Working Capital

Describe equipment or inventory to be purchased:

Describe business need for equipment or inventory (increase revenues, realize supplier discount, etc.):

What is the life expectancy of the equipment or "shelf" life of the inventory?

If requesting working capital, explain specific intended use(s).

Request for Transcript of Tax Return

► **Request may be rejected if the form is incomplete or illegible.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

The SunTrust Privacy Policy

Effective December 2009

At SunTrust, we recognize the sensitive nature of your financial information, and take appropriate precautions to protect your privacy. When you entrust us with this information, you can be certain it will be used only within our strict guidelines. ***We do not sell, rent or trade any client information to other companies.*** We safeguard your information carefully and provide you with the flexibility to dictate how it may be used. We are committed to helping you protect your privacy every day.

This SunTrust Privacy Policy illustrates the types of information we collect and the circumstances under which we may share it, and is provided on behalf of SunTrust Bank; SunTrust Mortgage, Inc.; SunTrust Insurance Company; SunTrust Investment Services, Inc.; SunTrust Robinson Humphrey; GenSpring International, LLC; Teton Trust Company; AMA/Lighthouse, Inc.; SunTrust Delaware Trust Co.; Seix Capital Advisors, LLC; RidgeWorth Capital Management, Inc.; and other companies owned by SunTrust using the SunTrust name to provide financial services to clients. Unless you are expressly told otherwise and provided a separate privacy notice, this SunTrust Privacy Policy applies to all companies within the SunTrust family of companies and takes the place of any previous privacy policies issued by SunTrust Banks, Inc., or any of its subsidiaries.

If, in addition to federal law, you are protected by specific state or local regulations concerning information sharing and marketing, SunTrust will comply with those regulations as well.

The kinds of information we collect

If you apply for a loan or a new account: We ask you for information about your financial status, such as employment, income, monthly expenses and assets, as well as identifying information such as your address, telephone number and Social Security number. In most cases, you give us this information yourself, in person, by mail, or through a web site. If we need to know about your credit and repayment history, we also obtain information from consumer reporting agencies and other creditors.

If you apply for insurance: We ask you for information relevant to underwriting the specific insurance product. This information, such as your health or driving record, is not used for any purpose other than to provide the service and insurance applied for.

Once you become a client: We maintain information about your transactions including account balances, securities holdings and repayment history.

For select accounts, we may collect limited health and medical information such as procedure codes, names of providers, service dates, etc., to deliver the services you requested. This information is not shared within the company. In order to determine what types of services may be most valuable to you, we also obtain statistics and demographic information about current and prospective clients from marketing information firms.

How we use your information

The information we collect helps us deliver the services you've requested. It also permits us to design and offer specific products and services we believe will be useful to you and other clients.

Who has access to your information?

Within SunTrust: SunTrust employees are permitted access to the information they need to perform their jobs on your behalf. We maintain strict policies against unauthorized disclosure or use of client information by employees. As permitted by law, information held by any SunTrust subsidiary is available to other members of the SunTrust corporate family for authorized purposes, including marketing, unless you have specifically requested otherwise. (See "How to limit information sharing and marketing.")

Companies that you ask us to share with: From time to time, we may make available the services of other financial firms, such as homeowner's insurance coverage for SunTrust mortgage applicants. In these cases, SunTrust will get your written, online or verbal permission prior to sharing your information with the outside firm. If you grant permission, it will apply only to the specific program or programs you consent to.

Outside service providers: We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at SunTrust's direction and only receive the client information necessary for them to perform these functions. They are required to safeguard your information, use it only for authorized purposes, and adhere to SunTrust's data security guidelines.

Consumer reporting agencies (credit bureaus): It is standard banking industry practice and within federal and state law for SunTrust to routinely provide data about client loan repayment and transactions to these agencies and other creditors. We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

Courts and government bodies: Certain federal and state laws may require us to share information about you. For example, if you are involved in a legal matter with a third party, we may be ordered to provide information to a court or other party. Only the specific information required by law, subpoena, or court order will be shared.

How to limit information sharing and marketing

You may direct us not to share personal information about you that isn't publicly available such as your income, account history and credit score with our affiliates (and our card issuer). This is commonly known as "opting-out" of information sharing. There are several ways to "opt-out":

- Call anytime toll-free to our automated Client Privacy Request line at 1-800-432-9472.
- Go to the privacy section of our web site and opt-out via our secure online form (<https://www2.suntrust.com/privacyform.html>).
- Write to us at SunTrust Privacy Preferences, P.O. Box 305110, Mail Code 7685, Nashville, TN 37230-5110. Please include your name, address (including ZIP Code), telephone number and the last four digits of your Social Security number with the request. Incomplete information will delay, or possibly prevent, our ability to honor your opt-out.
- Fax your request listing this same information to: (615) 232-1566, Attn: Privacy.
- Visit your nearest branch and speak with a client service representative.

By selecting "No Share" status, you restrict the use of your personal information in any marketing activities conducted by our affiliates and our credit card issuer. This exclusion does not apply, however, to any affiliates with which you currently do business or if you ask to receive information or offers from them.

If you are interested in restricting all marketing you receive from SunTrust, please request "No Direct Mail" and/or "No Telemarketing." By making these choices, you are directing SunTrust to remove you from lists used for direct mail and telephone solicitations.

An opt-out request is processed within 30 days of receipt.

Even if you elect not to have information shared or used for marketing, the Fair Credit Reporting Act and other laws allow us to share specific details about your transactions and experience with us. The use of this information is limited by federal law to specific permissible purposes, such as applications for credit, insurance or employment.

Clients who have previously opted-out

If you already submitted a request to opt-out of information sharing and marketing, there is no need to opt-out again. This designation is permanent and can only be removed by your written request.

Former Clients

We may share information about former clients with SunTrust affiliates, marketing partners and other third parties as described above. However, former clients can also elect not to have their information shared, even after their relationship with us ends.

How we protect your privacy online

There may be instances where SunTrust needs to treat your information differently than described in this policy when doing business with you online. In these cases, we will provide you with a clear, plain-language disclosure and obtain your authorization before proceeding. The authorization may come in the form of clicking on a disclosure, replying to an email or enrolling in specialized online services. For more complete details of SunTrust's online information practices, including an overview of our security measures, please visit www.suntrust.com and click on the "Privacy, Security & Fraud" link.

Where to find out more

If you have questions, concerns or comments about our privacy practices or the way your information is maintained and used, we'd like to hear from you.

Please write us at:

SunTrust Banks, Inc.
Attn: Client Privacy Coordinator
P.O. Box 305110
Mail Code 7685
Nashville, TN 37230-5110

Large type version available upon request.

SBA Form 413 REQUIRED FOR APPLICATION

Open the attached SBA Form 413 provided below.
Please save a copy of the Form 413 to your files,
complete and return original signed copy along
with this application.

Important: This Attestation Statement must be signed, dated, and returned any time the SunTrust Personal Financial Statement form is not used to provide financial information.

It Is My/Our Intent To Apply For Individual/Joint Credit Or Guarantee Credit Of Another Party

Therefore, each of the undersigned hereby instructs, consents and authorizes SunTrust Bank, or any affiliate, subsidiary or other entity related thereto (“Lender”) to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by the undersigned or a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender’s credit review and audit procedures, and (c) relating to Lender’s review or collection of a loan, account, or other Lender product or service made or extended to the undersigned or a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certifies that everything stated on the personal financial statement submitted with this Attestation Statement and any other documents or information submitted in connection with the personal financial statement (the “Personal Financial Statement”), is true, accurate and complete. Each of the undersigned understands that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorizes Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; to obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and to exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to SunTrust Bank. Each of the undersigned authorizes Lender to consider the Personal Financial Statement as a continuing statement of financial condition until replaced by a new personal financial statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

The Personal Financial Statement is submitted to Lender, and this Attestation Statement, including the consent to obtain consumer credit report contained above, is executed by the undersigned as of the date(s) indicated below.

Applicant		
Signature	Printed Name	Date Signed (m/d/yyyy)

Co-Applicant		
Signature	Printed Name	Date Signed (m/d/yyyy)

SBA Form 912 REQUIRED FOR APPLICATION

Open the attached SBA Form 912 provided below.
Please save a copy of the Form 912 to your files,
complete and return original signed copy along
with this application.

MANAGEMENT RESUME

Please fill in all spaces. If an item is not applicable, please indicate as such. You may include additional relevant information on a separate exhibit. SIGN & DATE where indicated.

PERSONAL INFORMATION:

Name _____ SS# _____
Date of Birth _____ Place of Birth _____
Residence Telephone # _____ Business Telephone # _____
Residence Address _____ City _____ State _____ Zip Code _____
From _____ To present date.

Previous Address: _____ City _____ State _____ Zip Code _____
From _____ to _____

Spouse's Name _____ SS# _____
Are you employed by the U. S. Government? _____ Yes _____ NO Agency / Position _____
Are you a U.S. Citizen? _____ Yes _____ No, If no, give Alien Registration Number _____

EDUCATION:

High School/College/Technical-Name/Location	Dates Attended	Major	Degree/Certificate
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

MILITARY SERVICE BACKGROUND:

Branch of Service _____ Dates of Service _____ to _____

WORK EXPERIENCE: List chronologically with present employer.

Company Name / Location _____
From _____ to _____ Title _____
Duties _____

Company Name / Location _____
From _____ to _____ Title _____
Duties _____

Company Name / Location _____
From _____ to _____ Title _____
Duties _____

Company Name / Location _____
From _____ to _____ Title _____
Duties _____

Signature _____ Date _____

