



Small Business Loan Application



SBA Preferred Lender

www.meadowsbank.bank

Fair Credit Notice

Meadows Bank

If your application for business credit from Meadows Bank is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please write to Meadows Bank, SBA Department, 8912 Spanish Ridge Avenue Suite 100, Las Vegas, NV 89148 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.

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 Meadows Bank is the FDIC Consumer Response Center, 1100 Walnut Street Box #11, Kansas City, MO 64106.

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.

Note to Loan Applicants: Meadows Bank may charge reasonable fees for packaging services for SBA 7(a) loans. The applicant is not required to obtain or pay for these services if they are unwanted.

Applicant is hereby advised that if the requested loan is granted and the loan is not paid back according to the repayment terms, the Bank is required to report the Borrower and Guarantors to the Federal Government CAIVRS system for loss reporting.

Meadows Bank
Small Business Lending Division
Business Loan Application Checklist

Please complete the attached application and provide the following information so we can properly evaluate your loan request.

I. Business items required

Financial information (Sign and date each document):

- Business Federal Tax Returns for last 3 years
- Interim business financial statements within last 60 days (balance sheet and income statement)
- Business debt schedule (form included in application)
- Accounts receivable and accounts payable agings (should agree to interim balance sheet)

Entity documents (please provide those that are applicable):

- If Partnership: Partnership agreement, and amendments
- If LLC: Operating agreement, articles of organization, and amendments, list of members and ownership percentages
- If Corporation: Articles of incorporation, bylaws, amendments, list of officers and directors
- If Sole Proprietor: Attach copy of fictitious name filing.
- Copy of business license

II. Personal items required for all 20% or greater owners of the business

Financial information (Sign and date each document):

- Federal Income Tax Returns (last 3 years)
- Personal financial statement dated within the last 60 days (form included in application)
- K-1s for last 3 years (if applicable)

Other Information:

- Resumes of all borrowers, guarantors, key management personnel (form included in application)

III. Other "deal specific" information required as listed below

If start-up business:

- Business plan
- Two years of projections with assumptions. First year of projections must be on a month-by-month basis

If real estate purchase or construction:

- Real estate purchase contract
- Construction contract or cost estimates

If non-U.S. Citizen:

- INS Form G845 and copy of front and back of Alien Registration Card

If franchise:

- Franchise agreement and FTC disclosure statement

Notes:

We recognize that some of these items may not be available for our first meeting. All financial statements must be signed and dated, and the most recent statement must be within 90 days. Appraisal and environmental report (if required) must be ordered by the bank.

All documentation (tax returns, etc.) submitted to Meadows Bank for the purposes of your application must be retained by the Bank and will not be returned. If you need this information, please make copies for your records. The Bank will not return or copy the documents for you.

Loan Request Summary

Loan Type: SBA 7a SBA 504 USDA

Proposed Project Costs

Acquire Vacant Land _____
Construct Building _____
Purchase Land and Existing Building _____
Renovation of Owner Occupied Building _____
Leasehold Improvements _____

Other Fixed Assets

Purchase Furnishing or Fixtures _____
Purchase Machinery or Equipment _____

Liquid Assets

Inventory Purchase _____
Working Capital _____
(Include Accounts Payable Reduction)

Other

Acquisition of Existing Business _____
Franchise Purchase _____
Refinancing Bank Debt _____
Refinancing Other Debt _____
Estimated Closing Costs _____
Other _____

Total Estimated Project Amount: _____

Less Owner's Cash/Equity to be Injected _____
Less Seller Carry Back (if applicable) _____
Total Loan Request for Project _____

General Business Information

Name of Business: _____

Contact Name: _____

Business address: _____

Business Phone: _____ Cell Phone: _____ Business Fax: _____

E-mail address: _____ Date of startup or acquisition of the business: _____

Current number of employees: Full Time _____ Part Time _____ Avg. employee wage _____

Number of employees if loan approved: Full Time _____ Part Time _____

Bank where business accounts are located: _____ Address of bank: _____

Federal Tax ID # _____ Business Website: _____

Entity Type: Sole Proprietorship Limited Partnership Corporation Corporation

Limited Liability Company General Partnership

Lease Information: Do you have a lease for the property your business currently occupies? Yes No Current sq. ft. _____

Monthly Rent _____ Years remaining on lease _____ Renewal option Yes No

If this is a real estate transaction, what entity will own the real estate? _____

What is the ownership of this real estate holding entity? _____ New sq. ft. _____

Ownership of Applicant Company

Veteran**	1 = Non Veteran; 2 = Veteran-Other; 3 = Service-Disabled Veteran; 4 = Not Disclosed;					
Gender**	M = Male; F = Female; N = Not Disclosed					
Race**	1 = American Indian or Alaska Native; 2 = Asian; 3 = Black or African; 4 = Native Hawaiian or Pacific Islander; 5 = White; X = Not Disclosed					
Ethnicity**	H = Hispanic or Latino; N = Not Hispanic or Latino; Y = Not Disclosed					
Owner	% Owned	Veteran	Gender	Race	Ethnicity	List proprietors, partners, officers, directors, all holders of outstanding stock. 100% of ownership must be shown. Use separate sheet if necessary. Please reference the above codes to complete this table for each owner of the applicant business. More than one race may be selected.

** The gender/race/ethnicity/veteran data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.

If the answer to the following questions is yes, provide detail on separate sheet.

Has your business ever filed bankruptcy or defaulted on any debts? Yes No

Is your business a party to any lawsuit or claim? Yes No

Does your business owe any taxes for years prior to the current year?..... Yes No

Is your business a franchise? Yes No

Do any principals to the loan have relatives that are employed by the United States Small Business Administration? Yes No

Management Resume

(To be completed by each individual with more than 20% ownership in the company)

Your Name: _____

PERSONAL: Date of Birth: _____ Place of Birth: _____

Marital Status: Single Married Divorced Widowed Number of Children: _____

Do you have a trust? _____ If so please list the name: _____

EDUCATION:

Name & Location	Dates Attended		Major	Did you Graduate?	Type of Degree
	From	To			
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

MILITARY: Branch: _____ Dates of Active Duty: _____

Reserve Duty: _____ Date of Discharge: _____ Rank of: _____

Discharge: _____ Honorable Discharge? _____

TECHNICAL TRAINING: _____

WORK EXPERIENCE:

Name of Company & Location _____

Dates of Employment: From _____ To _____ Title: _____

Duties: _____

WORK EXPERIENCE:

Name of Company & Location _____

Dates of Employment: From _____ To _____ Title: _____

Duties: _____

Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?..... Yes No

Have you been arrested in the past six months for any criminal offense?..... Yes No

For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)..... Yes No

Has an application for the loan you are now applying for been submitted to SBA or to a Certified Development Company or lender in connection with any SBA program? Yes No

Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? Yes No

If the answer to any of the above questions is yes, please list the principal's name and circumstances on a separate worksheet.

Are you a US citizen?

If "No", are you a Lawful Permanent resident alien? Yes No

Provide Alien Registration Number _____

Business Debt Schedule

Company: _____ Date: _____

Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Indicate by asterisk () items to be paid by loan proceeds and reason for paying same (present balance should agree with latest balance sheet submitted). Do not include accounts payable or accrued liabilities.*

Creditor Name and Address	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Collateral/Security
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
				%			
Total Present Balance / Total Monthly Payment							

IVES Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit www.irs.gov and search IVES.

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

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

4. Previous address shown on the last return filed if different from line 3 (see instructions)

5a. IVES participant name, address, and SOR mailbox ID

5b. Customer file number (if applicable) (see instructions)

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

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 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years
- 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
- c. Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

7. 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 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

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.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)
 _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____

Caution: Do not sign this form unless all applicable lines have been completed.

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		



PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the Lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name		Business Phone	
Home Address		Home Phone	
City, State, & Zip Code			
Business Name of Applicant			
ASSETS		LIABILITIES	
(Omit Cents)		(Omit Cents)	
Cash on Hand & in banks.....	\$ _____	Accounts Payable.....	\$ _____
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others.....	\$ _____
IRA or Other Retirement Account.....	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other).....	\$ _____
Life Insurance – Cash Surrender Value Only.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$ _____
Stocks and Bonds.....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ _____	Other Liabilities.....	\$ _____
(Describe in Section 5, and include Year/Make/Model)		(Describe in Section 7)	
Other Personal Property.....	\$ _____	Total Liabilities.....	\$ _____
(Describe in Section 5)		Net Worth.....	\$ _____
Other Assets.....	\$ _____		
(Describe in Section 5)		Total	\$ _____
Total		*Must equal total in assets column.	
Section 1. Source of Income.		Contingent Liabilities	
Salary.....	\$ _____	As Endorser or Co-Maker.....	\$ _____
Net Investment Income.....	\$ _____	Legal Claims & Judgments.....	\$ _____
Real Estate Income.....	\$ _____	Provision for Federal Income Tax.....	\$ _____
Other Income (Describe below)*.....	\$ _____	Other Special Debt.....	\$ _____
Description of Other Income in Section 1.			

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form and the spouse of any 20% or more owner when spousal assets are included)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.



Authorization and Notice of Intent

I request Meadows Bank to use the information provided in this questionnaire and any included exhibits to evaluate this request for a Small Business Loan. I believe the information in this package to be true and accurate. The undersigned authorizes Meadows Bank to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit-worthiness. (All owners and guarantors must sign this form. Spouses should sign when applicable.)

_____	_____	_____	_____
Name	Signature	Title	Date

_____	_____	_____	_____
Name	Signature	Title	Date

_____	_____	_____	_____
Name	Signature	Title	Date

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date

REGULATION B-NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicant's intent to apply for joint credit. Failure to complete this information when required may render the application / request for credit incomplete. Each applicant, co-applicant, borrower, joint borrower, co-maker, guarantor is referred to below as "applicant".

- Each of the undersigned intend to apply for joint credit.
- Each of the undersigned Applicants acknowledges receipt of a copy of this notice on Today's Date.

INDIVIDUAL APPLICANTS

_____ X _____	_____
Print or Type Individual Name	Applicant Signature Today's Date

_____ X _____	_____
Print or Type Individual Name	Applicant Signature Today's Date

_____ X _____	_____
Print or Type Individual Name	Applicant Signature Today's Date

ENTITY APPLICANTS

_____ X _____	_____
Print or Type Entity Applicant Name	Applicant Signature, Its _____ Today's Date

_____ X _____	_____
Print or Type Entity Applicant Name	Applicant Signature, Its _____ Today's Date

_____ X _____	_____
Print or Type Entity Applicant Name	Applicant Signature, Its _____ Today's Date