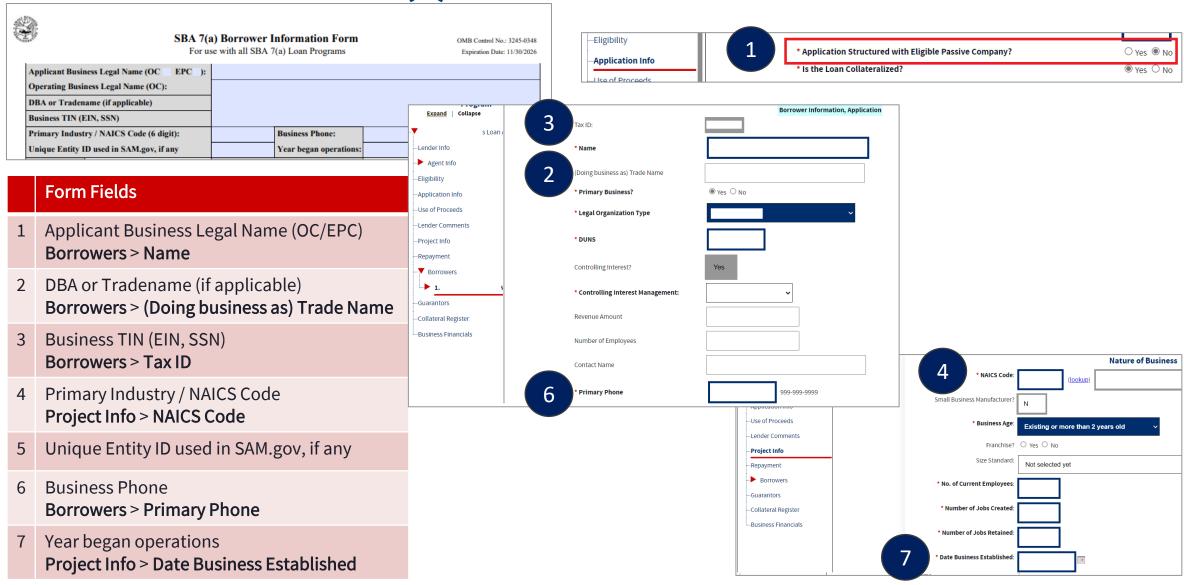


U.S. Small Business Administration

ETRAN and 1919 Updates
Phase 1

SBA 7(a) Borrower Information





If any questions are answered "Yes" please provide details to the Lender in a separate attachment

| Question | Yes |
|---|-----|
| Is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in a transaction by any Federal department or agency, or presently involved in any bankruptcy? | |
| Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulte limited to USDA, B&I, FSA, FI Is the Applicant or any owner of percentage of ownership, and describe the relationship on a separate sheet identified as addendum A. | |
| 4. Is the Applicant or any Associate of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictme for a felony or any crime involving or relating to financial misconduct or a false statement? (if "Yes" the Applicant is not eligible for SBA financial assistance.) | |
| Initial here to confirm your response to question 4 (originally initialed, or an acceptable electronic signature, and not typed.) | |

| | Borrower Interface aligning to questions |
|---|---|
| 1 | Suspended, debarred, excluded, etc. ETRAN Application > Borrowers > Name |
| 2 | Delinquent federal debt ETRAN Application > Borrowers > Name |
| 3 | Owner of any other business ETRAN Application > Borrowers > Name |
| 4 | Incarcerated, on probation, on parole, etc. ETRAN Application > Borrowers > Name |

| the Applicant or it the Applicant is structured as an Eugipte Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? | ○ Yes | ® No |
|---|------------------|--------|
| * Are any of the Applicant's revenues derived from gambling, loan packaging, lending activities, lobbying activities, or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? If "Yes," provide details under a separate attachment. | ○ Yes | . ® No |
| * Is any sole proprietor, partner, officer, director, stockholder with a 10 percent or more interest in the Applicant an SBA employee or a Household Member of an SBA employee? (13 CFR 105.204). "Household Member" means spouse and minor children of an employee, all blood relations of the employee and any spouse who resides in the same place of abode with the employee. (13 CFR §105.201 (d)) | ○ Yes | . ® No |
| * Is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a former SBA employee who has been separated from SBA for less than one year prior to the request for financial assistance? (13 CFR 105.203) | ○ _{Yes} | , ® No |
| * Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government? (13 CFR 105.301 (c)) | ○ Yes | . ® No |
| * Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? (13 CFR 105.301 (a)) | ○ Yes | ® No |
| * is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? (13 CFR 105.302 (a)) | ○ Yes | . ® No |
| * is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been a guarantor on such a loan? | O Yes | ® No |
| * is the Applicant or any owner of the Applicant an owner of any other business? If yes, list all such businesses (including their TINS), percentage of ownership, and describe the relationship on a separate sheet identified as addendum A. | ○ _{Yes} | ; ® No |
| * Is the Applicant or any individual owning 20% or more of the equity of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictment for a felony or any crime involving or relating to financial misconduct or a false statement? (If "Yes" the Applicant is not eligible for SBA financial assistance.) | ○ Yes | , ® No |
| * Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or | _ | |

has the Applicant paid or committed to pay a referral agent or broker a fee? If "Yes" provide details to your Lender (the name of the third party and the amount Oyes ® No

of the fee). The Applicant is not required to obtain or pay for unwanted services.

* is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of

SBA 7(a) Principal Questions

If any questions are answered "Yes" please provide details to the Lender in a separate attachment

| Question | Yes | No |
|---|-----|----|
| Is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in a transaction by any Federal department or agency, or presently involved in any bankruptcy? | | |
| 2. Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulte limited to USDA, B&I, FSA, FI 1919 Form questions | | |
| Is the Applicant or any owner of percentage of ownership, and describe the relationship on a separate sheet identified as addendum A. | | |
| 4. Is the Applicant or any Associate of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictment for a felony or any crime involving or relating to financial misconduct or a false statement? (if "Yes" the Applicant is not eligible for SBA financial assistance.) | | |
| Initial here to confirm your response to question 4 (originally initialed, or an acceptable electronic signature, and not typed.) | | |

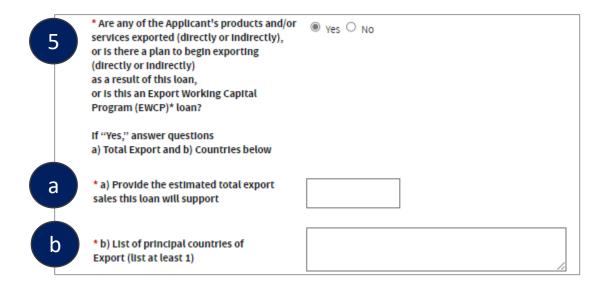
| | Principal Interface aligning to questions |
|---|--|
| 1 | Suspended, debarred, excluded, etc. ETRAN Application > Principals > Name |
| 2 | Delinquent federal debt ETRAN Application > Principals > Name |
| 3 | Owner of any other business ETRAN Application > Principals > Name |
| 4 | Incarcerated, on probation, on parole, etc. ETRAN Application > Principals > Name |

Are you presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any O Yes
No Federal department or agency? If you are a 50% or more owner of the Small Business Applicant, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services? Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been Oyes Oye a guarantor on such a loan? Is the Applicant or any owner of the Applicant an owner of any other business? If yes, list all such businesses (including their TINs), percentage of ownership, O Yes
No and describe the relationship on a separate sheet identified as addendum A. Is the Applicant or any individual owning 20% or more of the equity of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictment for a felony or any crime involving or relating to financial misconduct or a false statement? (if "Yes" the Applicant is not eligible for SBA O Yes
No financial assistance.)



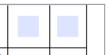
| Are any of the Applicant's products and/or services experindirectly) as a result of this loan, or is this an Export W b) below, if "No" move to question 6 | | | • | | |
|---|---------------|-----------------------------------|-------------------|-----------|--------|
| | orm questions | | | \$ | |
| * (For EWCP loans, in a separate attachment, provide dare located and a description of products and/or services | | action(s) for which the loan is i | needed, countries | where the | buyers |
| 5.b) List of principal countries of Export (list at least 1): | | | | | |

| | Borrower Questions |
|-----|--|
| 5 | Exporter? ETRAN Application > Borrowers > Name |
| 5.a | Export Sales Amount ETRAN Application > Borrowers > Name |
| 5.b | Export Countries ETRAN Application > Borrowers > Name |





6. Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or has the Applicant paid or committed to pay a referral agent or broker a fee? If "Yes" provide details to your Lender (the name of the third party and the amount of the fee). The Applicant is not required to obtain or pay for unwanted services.



- 7. Are any of the Applicant's revenues derived from gambling, loan packaging, lending activities, lobbying activities, or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? If "Yes," pridetails under a separate attachn
- 8. Is any sole proprietor, partner, of Household Member of an SBA employee? (13 CFR 105.204). Household Member of abode with the employee and any spouse who resides in the same place of abode with the employee \$105.201(d))
- 9. Is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a for employee who has been separated from SBA for less than one year prior to the request for financial assistance? (13 CFF)
- 10. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Application household member of such individual, a member of Congress, or an appointed official or employee of the legislative or judicinity of the Federal Government? (13 CFR 105.301(c))
- 11. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Application household member of such individual, a Federal Government employee or Member of the Military having a grade of at least higher (or Military equivalent)? (13 CFR 105.301(a))

| | Borrower Questions |
|----|---|
| 6 | Agent or broker fee ETRAN Application > Borrowers > Name |
| 7 | Ineligible revenue streams ETRAN Application > Borrowers > Name |
| 8 | SBA conflict of interest ETRAN Application > Borrowers > Name |
| 9 | Former SBA employee ETRAN Application > Borrowers > Name |
| 10 | Legislative/Judicial Branch employee ETRAN Application > Borrowers > Name |
| 11 | GS-13 or Higher ETRAN Application > Borrowers > Name |

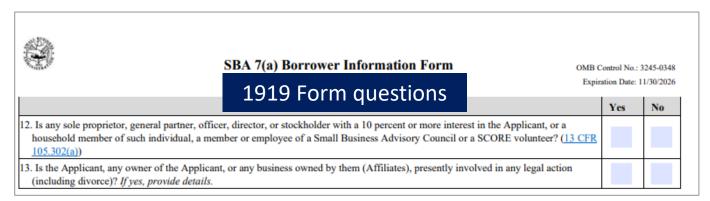
* is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? * Are any of the Applicant's revenues derived from gambling, loan packaging, lending activities, lobbying activities, or from the sale of products or services, or O Yes
No the presentation of any depiction, displays or live performances, of a prurient sexual nature? If "Yes," provide details under a separate attachment. * Is any sole proprietor, partner, officer, director, stockholder with a 10 percent or more interest in the Applicant an SBA employee or a Household Member of O yes ® N an SBA employee? (13 CFR 105.204). "Household Member" means spouse and minor children of an employee, all blood relations of the employee and any spouse who resides in the same place of abode with the employee. (13 CFR §105.201 (d)) * is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a former SBA employee who has been O yes ● N separated from SBA for less than one year prior to the request for financial assistance? (13 CFR 105.203) * is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such ○ Yes ® N individual, a member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government? (13 CFR 105.301 (c)) Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such O yes ® N individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? (13 CFR 105.301 (a)) * is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such O yes ® No Individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? (13 CFR 105.302 (a)) * is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121,301(f)), currently delinquent or have ever defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been a 🔘 Yes 📵 No guarantor on such a loan? * is the Applicant or any owner of the Applicant an owner of any other business? If yes, list all such businesses (including their TiNs), percentage of ownership, O yes
No and describe the relationship on a separate sheet identified as addendum A. * is the Applicant or any individual owning 20% or more of the equity of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictment for a felony or any crime involving or relating to financial misconduct or a false statement? (If "Yes" the Applicant is not eligible for SBA financial Oyes No assistance.)

6

* Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or has the Applicant paid or committed to pay a referral agent or broker a fee? If "Yes" provide details to your Lender (the name of the third party and the amount Oyes No of the fee). The Applicant is not required to obtain or pay for unwanted services.

6

guarantor on such a loan?



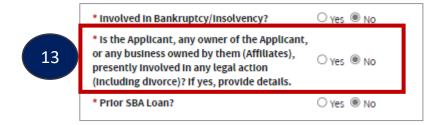
| | Borrower Questions |
|----|--|
| 12 | SBAC or SCORE ETRAN Application > Borrowers > Name |
| 13 | Legal issues ETRAN Application > Borrowers > Name |

* Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such Individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? (13 CFR 105.301 (a))

* Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such Individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? (13 CFR 105.302 (a))

* Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever

defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been a 🔘 Yes 📵 NO

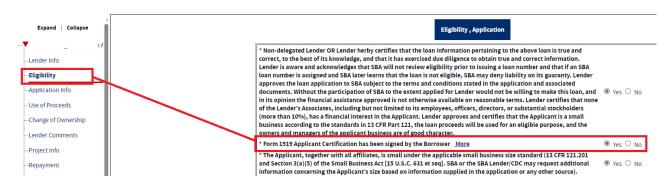




SBA 7(a) Borrower Information

Applicant Certification

Applicant Certifications will be surfaced within the ETRAN Application > Eligibility menu



PPI ICANT CERTIFICATION

By signing this application, the Applicant certifies that it complies with all Loan Program Requirements as defined in 13 CFR § 120.10, including but not lemited to requirements in 13 CFR § 120.100, 120.110, 121.301, and 31 CFR § 285.13. The Applicant further certifies that the Applicant business is at least 51 percent owned and controlled by persons who are citizens of the U.S. or are Lawful Permanent Residents and that all SBA loan proceeds will be used in accordance with Loan Program Requirements. SBA or the Lender may request additional information to determine that an Applicant fulfills any eligibility requirement. By signing the application, the Applicant has certified that it fulfills all eligibility requirements.

The authorized representative of the Applicant and the Operating Company certifies to the following:

- . I have read the statements included in this form, including the Statements Required by Law and Executive Order, and I understand them.
- I certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate
 in all material respects. The Applicant understands that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable
 under the law, including 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 \$50,000; and, if submitted to a federally insured institution,
 under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$5,000,000.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations set forth in SBA Loan Program Requirements.
- No holder of 50 percent or more of the ownership of the Applicant or OC is delinquent more than 60 days under the terms of any administrative
 order; court order; or repayment agreement requiring payment of child support.
- Applicant and OC are current on all Federal, state, and local taxes, including but not limited to income taxes, payroll taxes, real estate taxes and
 sales taxes of the business, and will pay all Federal, state, and local taxes when they come due.
- All 7(a) loan proceeds will be used only for the Applicant business as approved by the Lender and/or SBA.
- I understand, acknowledge, agree, and consent that the Lender can share any tax information that I have provided and/or that the Lender has
 obtained from the Internal Revenue Service with SBA's authorized representatives, including authorized representatives of the SBA Office of
 Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- . I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted
- The Applicant, together with all affiliates, is small under the applicable small business size standard (13 CFR 121.201 and Section 3(a)(5) of the Small Business Act [15 U.S.C. 631 et seq]. SBA or the Lender may request additional information concerning the Applicant's size based on information supplied in the application or any other source.
- The Build America, Buy America Act (BABAA) requires that no federal financial assistance for "infrastructure" projects is provided "unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States." Section 70914 of Public Law No. 117-58, §§ 70901-52. The undersigned certifies that if any SBA loan proceeds are used directly or indirectly for an infrastructure project, the iron, steel, manufactured products, and construction materials used in the construction of the infrastructure project are in full compliance with the BABAA requirements including: 1. All iron and steel used in the project are produced in the United States; 2. All manufactured products purchased with SBA financial assistance must be produced in the United States; and 3. All construction materials used in the construction are manufactured in the United States. And the Borrower will obtain from the Contractors, or Subcontractor, erifications, or affirmations as to their compliance with BABAA requirements in the project. SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.
- The Applicant is not engaged and will not engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined
 to support or facilitate any activity that is illegal under federal, state, or local law.
- During the life of the loan, the real estate pledged as collateral for the loan or where the Borrower or OC conducts its business operations will not
 be leased to or occupied by any business that Borrower or OC knows is engaged in any activity that is illegal under Federal, state or local law or
 any activity that can reasonably be determined to support, promote, or facilitate any activity that sill qual under Federal, state or local law.
- If applicable, the Applicant(s), the ESOP (or equivalent trust), and/or the 401(k) plan are in compliance with all applicable IRS, Treasury, and
 Department of Labor requirements and will comply with all relevant operating and reporting requirements.
- If the 7(a) loan request is for a Standard 7(a) loan (loan greater than \$500,000), and if the loan will finance a change of ownership between existing owners (complete partner buyout), and if the 7(a) loan proceeds will finance more than 90% of the purchase price of the partner buyout, the remaining owner(s) must certify that they have been actively participating in the business operation and held the same or an increasing ownership interest in the business for at least the past 24 months. For any real estate to be purchased by loan proceeds and pledged as collateral for the loan or where the Applicant or OC is conducting business operations, the Applicant or OC are currently awill remain in compliance with all local, state, and Federal environmental laws and regulations and will continue to comply with these laws and regulations. Furthermore, they are unaware of any other actual or potential environmental hazards related to the collateral or business premises. They agree to fully indemnify Lender and SBA against all liabilities or losses arising from the contamination of the property before or during the term of the loan.
- The Applicant and/or OC will reimburse Lender for out-of-pocket expenses incurred in the making and administration of the loan.
- The Applicant and/or OC will maintain proper books and records, allow Lender and SBA access to these records, and furnish financial statements
 or reports annually or whenever requested by Lender.
- The Applicant and/or OC will post SBA Form 722, Equal Opportunity Poster, where it is clearly visible to employees, applicants for employment
 and the general public.
- For debt refinance, the debt being refinanced with the loan proceeds was used exclusively for the Applicant's business, including any credit card HELOC, and/or debt on the Applicant's balance sheet; and
- The Applicant and OC will not, without Lender's prior written consent:
 - Make any distribution of company assets that will adversely affect the financial condition of the Borrower and/or OC.
 - Change the ownership structure or interests in the business during the term of the loan; and
 - Sell, lease, pledge, encumber (except by purchase money liens on property acquired after the date of the Note), or otherwise dispose of any of the Borrower's property or assets, except in the ordinary course of business.



Questions



Contact CAFSQuestions@sba.gov

