

SBA Loan Application



Important applicant information

Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement.

In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Credit requested

Amount requested (US\$)

Type of loan requested	7(a) Term Loan	7(a)/504 Companion Loan	SBA Express
	504 Loan Project:	MB Loan amount (US\$)	CDC Loan amount (US\$)

Equal credit opportunity notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year?

Yes

No

If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

Marquis Bank, Attn: Loan Administration
355 Alhambra Circle, Suite 1200
Coral Gables, FL 33134
(305) 443-2922

within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30

days of receiving your request for the statement. The notice below describes additional protections extended to you.

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 this creditor is:

FDIC Consumer Response Center
1100 Walnut Street, Box 11, Kansas City MO 64106
1-877- ASK FDIC (1-877-275-3342)

Notice of joint intent

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made.

I (we) intend to apply for joint credit.

Yes

No

Applicant initials

Co-applicant initials

Applicant company details

Borrower name	Trade name (D/B/A)	Company phone number	Company fax number
Type of business	Tax I.D. #	Company website	
Address		Contact person	Contact phone number
City	County	Contact email	
State	ZIP	Owned	
		Yes	

Estimated project costs (US\$)

Use of Funds: Please outline the use of funds in the space below. Be as specific as possible.

Commercial Real Estate	<i>Purchase price</i>
New Construction	<i>Provide matching estimate/proposal from General Contractor</i>
Building Improvements	<i>Provide matching estimate/proposal from General Contractor</i>
Business Acquisition	<i>Purchase price</i>
Machinery & Equipment	<i>Provide matching invoice(s), proposal(s), and/or estimate(s)</i>
Furniture & Fixtures	<i>Provide matching invoice(s), proposal(s), and/or estimate(s)</i>
Inventory	<i>Provide matching invoice(s), proposal(s), and/or estimate(s)</i>
Working Capital	<i>Breakdown of the working capital is required</i>
Debt Refinancing	<i>Provide copy of the Note(s) to be refinanced</i>
Closing Costs	<i>Estimated</i>
Other (Please Describe)	
Total Project Cost	
Seller Financing (if any)	
Cash Injection/Down Payment	
Total loan request	

Structure of applicant company

Limited Liability	Corporation	Partnership	Sole-Proprietorship	Other (please state)
Number of employees including the owner(s) (currently)			Number of employees including the owner(s) (after SBA loan)	

Ownership of applicant company

Owner 1			Owner 2 (if applicable)		
Name			Name		
Title	US Citizen Yes	% Owned	Title	US Citizen Yes	% Owned
Email			Email		

Owner 3 (if applicable)

Name

Owner 4 (if applicable)

Name

Title US Citizen % Owned
Yes

Title US Citizen % Owned
Yes

Email

Email

Affiliates**Affiliate 1**

Name Type of business

Number of employees % Owned

Affiliate 3 (if applicable)

Name Type of business

Number of employees % Owned

Affiliate 2 (if applicable)

Name Type of business

Number of employees % Owned

Affiliate 4 (if applicable)

Name Type of business

Number of employees % Owned

Additional information

For any "Yes" responses, please provide the name of the owner(s) involved and attach a full explanation along with supporting documentation.

Are any of the Applicants presently under indictment, on parole or on probation? Yes No

Have any of the Applicants ever been charged with, arrested for, any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged, or not prosecuted. (All arrests and charges must be disclosed) Yes No

Have any of the Applicants ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? Yes No

Is the business or its owner(s) a party to a pending lawsuit, judgment, or tax lien? Yes No

Do Applicant(s) owe any past taxes? Yes No

Has any applicant filed Bankruptcy in the past 10 years? Yes No

Have any of the Applicant(s) ever obtained a government-guaranteed loan?(If yes, complete below) Yes No

Agency name	Date of closing	Current balance	Borrower name	Loan amount (\$)	Loan status
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Notice of Right to Copy of Appraisal

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.

Commercial Structures and multi-families dwellings (rentals 5 units or more)

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Customer Identification Program notice

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 or applies for a loan. What this mean to you: When you open an account or

apply for a loan, we will ask you 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 (for individuals) or other identifying documents.

Notice required under the Fair Credit Reporting Act

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer

report, you will be advised of the Identity of the Consumer Reporting Agency making such a report and t of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

Anti-coersion statement

The following statement is required under Rule 690-124.002, F.A.C., of the rules and regulations promulgated by the Financial Services Commission relative to anti-coercion:

The Insurance Laws of the State of Florida provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property. The borrower, subject to the rules adopted by the Financial Services Commission, has the right to have the

insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Office of Financial Services relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected (insurance company)

and telephone number is

whose address is

to write the hazard insurance covering the property located at

Specific Authority 624.308, 626.9611 FS. Law Implemented 624.307(1), 626.9551(1) FS. History-Repromulgated 12-24-74, Formerly 4-3.13, 4-3.013, 4-124.013.

Acknowledgement and agreement

I/We certify that the information contained herein, and/or submitted to the bank, in connection with the subject SBA Loan Application Package, inclusive of all attachments and exhibits are true and accurate as of the stated date(s). I/We hereby authorize the release to Marquis Bank and/or its assigns of all credit history, including consumer and/or business credit reports, as well as information required

for the purpose of processing and evaluating the applicant's financial standing or credit worthiness for the proposed credit transaction.

Borrowing entity Date

Owner 1

Owner 2 (if applicable)

Print name and title

Print name and title

Owner 3 (if applicable)

Owner 4 (if applicable)

Print name and title

Print name and title

Officer number / name

Officer NMLS number