

**SBA 7(a) / SBA Patriot Express Loan Preliminary Information Checklist**

- Completed and signed Personal Financial Statement (one for each owner)
- Completed and signed credit and background authorization (one for each owner)
- Completed breakdown of uses and sources of proceeds
- Description of collateral offered to secure proposed loan
- Attached Personal Resume (one for each owner and each key manager)

**Notes:**



**PERSONAL FINANCIAL STATEMENT**

**U.S. SMALL BUSINESS ADMINISTRATION**

As of \_\_\_\_\_, \_\_\_\_\_

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS		(Omit Cents)	LIABILITIES		(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)		
Accounts & Notes Receivable .....	\$	_____	Installment Account (Auto) .....	\$	_____
Life Insurance-Cash Surrender Value Only .....	\$	_____	Mo. Payments \$ _____		
(Complete Section 8)			Installment Account (Other) .....	\$	_____
Stocks and Bonds .....	\$	_____	Mo. Payments \$ _____		
(Describe in Section 3)			Loan on Life Insurance .....	\$	_____
Real Estate .....	\$	_____	Mortgages on Real Estate .....	\$	_____
(Describe in Section 4)			(Describe in Section 4)		
Automobile-Present Value .....	\$	_____	Unpaid Taxes .....	\$	_____
Other Personal Property .....	\$	_____	(Describe in Section 6)		
(Describe in Section 5)			Other Liabilities .....	\$	_____
Other Assets .....	\$	_____	(Describe in Section 7)		
(Describe in Section 5)			Total Liabilities .....	\$	_____
<b>Total</b>	\$	_____	Net Worth .....	\$	_____
			<b>Total</b>	\$	_____

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 need 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 a part of this statement and signed.)

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

<b>Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).</b>					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

<b>Section 4. Real Estate Owned.</b> (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 Property			
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 SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**PLEASE NOTE:** 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, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**

# *BCI Lending Services*

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**AUTHORIZATION FOR CREDIT/BACKGROUND INQUIRIES**

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I hereby authorize Business Carolina, Inc. dba BCI Lending Services and its affiliates or agents to make whatever credit and/or background inquiries it deems necessary in connection with a loan application. I authorize and instruct any person, trade reference, bank and/or consumer reporting agency to compile and furnish to Business Carolina, Inc. dba BCI Lending Services and its affiliates or agents any information that it may have or obtain in response to such inquiries, and I agree that such information shall remain the confidential property of Business Carolina, Inc. dba BCI Lending Services and its affiliates or agents, whether or not the loan application is approved. A copy of this form shall be construed as the same as the original signature.

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First Name	Middle Name	Last Name	SSN
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Home Street Address	City, State, Zip Code
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Signature	Date
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Title	Company Name
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Company Street Address	City, State, Zip Code
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**SBA Loan Preliminary Information**

**Loan Description**

Date of Loan	
Type of Loan (circle <b>one</b> )	SBA 7(a) <b>or</b> SBA Patriot Express
Lender	BCI Lending Services
Requested Loan Amount	

**Use of Loan Proceeds**

<b>Planned Use of Proceeds</b>	<b>Amount</b>	<b>% of Total</b>
Building Construction/Acquisition		
Equipment for Purchase		
Acquire Another Business		
Debt to be Refinanced		
Working Capital		
Loan Closing Costs		
<b>Total</b>		

**Sources of Funds for Project**

<b>Planned Sources of Proceeds</b>	<b>Amount</b>	<b>% of Total</b>
Contributing Equity		
Loan Amount Being Borrowed		
Other		
<b>Total</b>		

**Collateral to Secure Loan**

(circle the appropriate collateral being offered to secure the loan)

- Leasehold Improvements
- Equipment to be Purchased
- Real Estate
- Existing Equipment