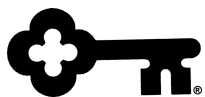


SBA Application Kit for

Loans Over \$100,000



Key.

The right resource for your SBA loan.

Key is one of the largest multiline financial services companies in the United States, with assets of more than \$85 billion. We offer complete consumer, retail, and commercial banking, as well as detailed financial planning and insurance. Key is also one of the nation's largest providers of financial services for small business. Our small business resources include a team of highly skilled advisors, toll-free telephone support, and a broad range of flexible credit, investment, and cash management products.

Work with a lender that is SBA Preferred.

The U.S. Small Business Administration has recognized Key as one of the leading small business lenders in the country. Our dedicated SBA sales and underwriting team ensures that each SBA loan is processed quickly and efficiently. As an SBA Preferred Lender, Key is allowed to make certain loans without prior approval from the SBA. Preferred lending is a privilege extended to only a small number of banks in the United States. That means you won't get tangled in red tape at a time when you need a quick decision.

The right loan for your business.

The SBA guarantees over \$10 billion in small business loans each year. SBA loans are designed to meet the specific needs of small business owners. The SBA lending staff is friendly and knowledgeable. SBA loans offer longer repayment terms and lower down payment requirements.

Easier to qualify.

It may be easier to qualify for an SBA loan than you expect. The SBA will accept an application from your company if it is independently owned and operated, not dominant in its field, and it falls under the SBA's set maximum in sales or employment, which varies by industry. To qualify for a loan, the SBA also requires that your company meet these criteria:

- The owner is of good character and has sound management skills.
- Its net worth is consistent with industry averages.

Apply today.

This folder includes all the materials you need for an easy loan application process, and we are here to help you at each step of the way. If you have any questions about this process, contact your Relationship Manager.

SBA Loan Application Instructions

For Loans Over \$100,000

Key's SBA Loan Application is designed to help you get your loan as quickly and easily as possible. Please read the detailed instructions below and complete each form as indicated. If you have any questions or concerns, contact your Relationship Manager.

There are two versions of the SBA Application Kit. One is for loans over \$100,000 and the other is for loans of \$100,000 and less. *Make sure you are using the correct package.* If you are requesting more than one SBA loan or you have an existing SBA loan, contact your Relationship Manager to determine which package to use.

Please complete those that apply to you:

TITLE OF THE FORM	INFORMATION ABOUT THE FORM	PAGE(S)
Small Business Credit Disclosures	The Applicant and each owner with 20% or more ownership and all guarantors must sign this form. If the Applicant is not an individual, a person who has authority to bind the Applicant must sign on behalf of the Applicant as an "Authorized Signer".	4
Project Cost Worksheet	Self-explanatory.	5
History of Business/ Business Plan Worksheet	Self-explanatory.	6 - 7
Management Resume	Each manager, guarantor and owner is required to fill out this form. If an item on the form is not applicable, mark the section N/A. Make sure the entire form is completed.	8 - 9
Personal Financial Statements	The SBA requires that personal financial statements be provided by each owner with 20% or more ownership and all guarantors. You may use a Key form, or an SBA form. Spouses are required to have their information included on the form and they must sign and date the form, even if they are not providing a guaranty on the loan. Submit these forms with original signatures and dates. Do not send copies.	10 - 12
Business Debt Schedule	This form should be completed for all existing businesses. Provide information for all business installment debts, notes and mortgages payable.	13
Business Financial Projections	A month-to-month cash-flow projection is required for the first year where the company does not show repayment ability from past operations. The details must be described either in an assumption page or in the business plan. The projection must be signed and dated by the principal(s) of the applicant.	14
Statement of Personal History, SBA Form 912	This form must be completely filled out, even if the information is provided elsewhere in the package. The space in the upper right corner gives instructions on how to complete the form. <i>If you answer "yes" to questions 6, 7 or 8, immediately contact your Relationship Manager for instructions on how to proceed.</i>	15



Complete the following forms included in this package:

- KeyBank Small Business Credit Disclosures
- Project Cost Worksheet
- History of Business/Business Plan Page
- Management Resume
- KeyBank Personal Financial Statement:
- Business Debt Schedule
- Business Financial Projections
- Statement of Personal History (SBA Form 912)

All owners of 20% or more of the business must provide this information. If any owner is married, a "joint household" statement is required, even if a spouse is not an owner or proposed loan guarantor.

Please attach the following information, as indicated:

ALL REQUESTS:

- Personal, Federal Tax Returns (last 3 years) - (signed & dated) for individuals owning 20% or more of the business
- Copies of Articles of Incorporation and By Laws, or Articles of Organization and Operating Agreement, or Filed Partnership Agreement, as well as, corresponding Tax I.D. Number, Employee Identification Number and verification of state filed Trade Name
- For any other affiliate company owned at least 20% by an owner of applicant business, please provide Business Tax Returns and Business Debt Schedule for the last 3 years and Interim Financial Statements (signed and dated)

REQUESTS FROM EXISTING BUSINESS:

- Balance Sheet and Income Statement for the last 3 consecutive years (signed & dated)
- Business Tax Returns for the last 3 consecutive years (signed & dated)
- Interim Business Balance Sheet and Income Statement - within 60 days (signed & dated)
- Interim (same date as interim statements) Accounts Receivable & Payable Aging Reports - (signed & dated)

PURCHASE OF AN EXISTING BUSINESS:

- Copy of Signed & Dated Purchase Agreement
- Balance Sheets and Income Statements for last 3 years & interim period (signed & dated)
- Monthly Income Statement Projection for the first year, with supporting assumptions (signed & dated)
- Written statement from the seller giving a reason for the sale of the business.
- Business Tax Return for the last 3 consecutive years (signed & dated)
- Interim Business Balance Sheet and Income Statement within 60 days (signed & dated)

PURCHASE OF, OR CURRENTLY OPERATE A FRANCHISE BUSINESS:

- Copies of: 1. Franchise Agreement, 2. Franchise Offering Circular, and 3. Federal Trade Commission (FTC) Franchise Disclosure Statement

START UP OR EXPANSION OF A NEW BUSINESS:

- Monthly Income Statement Projection for the first year, with supporting assumptions (signed & dated)
- Opening Day, Projected Business Balance Sheet (Start-up Business only)
- Business Plan

EQUIPMENT/FIXED ASSETS TO BE USED FOR COLLATERAL

- List of Prices/Verification of Any New Equipment to Be Purchased with Loan Proceeds
- Itemized Listing of any Existing Business Assets/Equipment with make, model, and serial number where applicable for all assets valued over \$500

COMMERCIAL REAL ESTATE PROPERTY TO BE USED AS COLLATERAL

- If New Construction, Copies of: 1. Contractor's Agreement, 2. Plans and 3. Building Specs

REAL ESTATE PURCHASES

- Real Estate Purchase Contract
- Earnest Money Agreement / Escrow Agreement, if available



If the collateral used to secure a loan is Commercial Real Estate, please attach a legal description. If the collateral includes a dwelling, you have the right to a copy of the appraisal report used in connection with your application for credit, if any. If you would like a copy, please call 1-888-Key4Biz, no later than 90 days after we notify you about the action taken on your credit application. There is no time limit in Michigan, New Hampshire or New York.

For Ohio Residents: **THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.**

For New York and Maine Residents: **KEY BANK MAY REQUEST A CONSUMER CREDIT REPORT IN CONNECTION WITH THIS APPLICATION OR IN CONNECTION WITH UPDATES, RENEWALS OR EXTENSIONS OF ANY CREDIT GRANTED AS A RESULT OF THIS APPLICATION. UPON YOUR REQUEST, YOU WILL BE INFORMED WHETHER OR NOT A CONSUMER CREDIT REPORT WAS REQUESTED AND, IF SO, THE NAME AND ADDRESS OF THE AGENCY THAT FURNISHED THE REPORT.**

For New York Residents: **IF YOUR LOAN IS SECURED BY REAL PROPERTY AND YOU PAY THE COST OF AN APPRAISAL OR A CONSUMER REPORT, THE BANK SHALL PROVIDE TO YOU, UPON YOUR WRITTEN REQUEST, A COPY OF SAID APPRAISAL OR CONSUMER REPORT, AT NO ADDITIONAL COST.**

For Vermont Residents: **BY SIGNING BELOW YOU CONSENT TO KEYBANK OBTAINING AND VERIFYING INFORMATION ABOUT YOU (WHICH MAY INCLUDE A CONSUMER CREDIT REPORT) THAT WE DEEM NECESSARY IN EVALUATING YOUR LOAN APPLICATION, INCLUDING INFORMATION ABOUT YOUR EMPLOYMENT, BANKING, AND CREDIT RELATIONSHIPS. IF YOUR APPLICATION IS APPROVED AND THE LOAN IS MADE, YOU ALSO AUTHORIZE US TO OBTAIN ADDITIONAL CREDIT REPORTS OR OTHER INFORMATION ABOUT YOU IN CONNECTION WITH REVIEWING THE ACCOUNT, INCREASING THE CREDIT LINE ON THE ACCOUNT, FOR THE PURPOSE OF TAKING COLLECTION ACTION ON THE ACCOUNT, OR FOR OTHER LEGITIMATE PURPOSES ASSOCIATED WITH THE ACCOUNT.**

EACH OF THE UNDERSIGNED AUTHORIZE KEYBANK NATIONAL ASSOCIATION AND ITS EMPLOYEES OR REPRESENTATIVES ("KEYBANK"), AND ANY CREDIT REPORTING AGENCY OR OTHER INVESTIGATIVE AGENCY USED BY KEYBANK, TO OBTAIN CREDIT REPORTS, INCLUDING CONSUMER CREDIT REPORTS, ON APPLICANT AND EACH OF THE UNDERSIGNED, TO INVESTIGATE AND VERIFY THE INFORMATION PROVIDED IN THIS APPLICATION WITH CREDIT REPORTING AGENCIES AND OTHERS AT ANY TIME, AND TO OBTAIN ADDITIONAL CREDIT REPORTS WITHOUT FIRST NOTIFYING OR OBTAINING CONSENT OF THE UNDERSIGNED. IN CONNECTION WITH ANY CREDIT EXTENDED HEREUNDER, KEYBANK MAY REPORT INFORMATION ABOUT CREDIT EXTENDED HEREUNDER TO CREDIT BUREAUS OR OTHER INVESTIGATIVE AGENCIES USED BY KEYBANK. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON CREDIT EXTENDED HEREUNDER MAY BE REFLECTED IN YOUR CREDIT REPORT OR OTHER INVESTIGATIVE AGENCY REPORT.

Sharing of Personal Information In Connection with a Business Transaction: **Key may collect personal information from individuals in connection with business transactions (e.g., information collected on principals, guarantors, etc.). The information that we collect and other information we may maintain on you may be shared to simplify transaction flows, to further the underwriting process, to support the business transaction, to allow us to match our products and services to your specific needs and for other purposes that are allowed by law. Individuals on whom we collect information can limit certain information Key may share within the KeyCorp family of companies. If you would like to restrict the information Key may share, you can Opt Out of information sharing by calling our toll-free Business Privacy Line 1-800-394-9316. This election will apply both to the personal information we maintain in connection with your business transactions, as well as the information we maintain in connection with any personal (non-business) accounts you have with Key. If you have already elected to opt out of information sharing within the KeyCorp family of companies, your election will apply to any new accounts (business and/or personal) you open and will remain in effect unless you choose to change your election. If applicable state law prohibits us from sharing information, there is no need to make an opt out request, you will be automatically opted out of information sharing to the extent of the law.**

Print Applicant's Name: _____

Applicant's Signature (if signing as Authorized Signer, please include title) _____

Print Business Owner/Guarantor's Name

Business Owner/Guarantor's Signature

Print Business Owner/Guarantor's Name

Business Owner/Guarantor's Signature

Date: _____

If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about both joint applicants or users.

We intend to apply for joint credit _____
applicant co-applicant



Uses of Funds

Land/Building Purchase	\$ _____
Building Renovations/New Construction	\$ _____
Equipment Purchase	\$ _____
Leaseholds	\$ _____
Working Capital	\$ _____
Inventory	\$ _____
Acquisition of Existing Business	\$ _____
PayOff/ Refinance Existing Business Debt	\$ _____
PayOff/ Refinance Existing SBA Loan	\$ _____
Soft Costs (SBA Guaranty & Closing Fees)	\$ _____
Other: _____	\$ _____
Total Project Cost:	\$ _____ 0.00

Sources of Funds

Borrower's Equity Contribution*	\$ _____
KeyBank/SBA Loan Requested	\$ _____
Other Government Loan Assistance	\$ _____
Other: _____	\$ _____
Total Project Funding:	\$ _____ 0.00

***Source of Equity Contribution:** _____

Please describe: _____

Print Applicant's Name: _____

Applicant's Signature (if signing as Authorized Signer, please include title) _____

Date: _____



Background and history of company:

Nature of business, type of products/services:

List key/primary customers:

List or identify major competitors:

(History of Business/Business Plan Worksheet continued on next page)



Future expansion plans:

Do you plan to expand the business?

Yes, immediate plans Yes, in the future No If yes, provide details:

How will this loan benefit your business?

Will the loan result in your business hiring additional employees?

Yes, immediate plans. _____ # of new employees

Yes, in the future. _____ # of new employees

No

If yes, provide details: _____

Print Applicant's Name: _____

Applicant's Signature (if signing as Authorized Signer, please include title)

Date: _____



All owners, partners and stockholders with 20% or more ownership and any key managers should complete this form. Please fill in all spaces. Use first, middle, maiden and last names. Please indicate if an item is not applicable. (Copy this page as needed for all parties)

Personal Information:

Name _____

Date of Birth _____ Place of Birth _____

Social Security Number _____ - - _____

Telephone #: _____ Residence Address: _____

Education:

COLLEGE/TECHNICAL TRAINING
(NAME AND LOCATION)

DATES
ATTENDED

MAJOR

DEGREE/CERTIFICATE

Military Service Background:

Branch of service _____ Dates of service _____

Honorable Discharge? _____ Rank at Discharge _____ Grade _____

Work Experience: (List chronologically beginning with present employment)

Have you ever been employed by the US Government? Yes No

Company name and location _____

From _____ To _____ Title _____

Duties _____

Company name and location _____

From _____ To _____ Title _____

Duties _____

Company name and location _____

From _____ To _____ Title _____

Duties _____

(See next page for SBA Eligibility Questions)

SBA Eligibility Questions:

- Have you or any members of your company ever been involved in bankruptcy or insolvency proceedings?
If yes, please furnish details in separate exhibit. Yes No
- Are you or your businesses involved in any pending lawsuits?
If yes, please furnish details in separate exhibit. Yes No
- Have you ever been disbarred from doing business with the U.S. Government? Yes No
- Are all your business and personal taxes current? Yes No
- Do you or your spouse or any member of your household, or anyone who owns, manages or directs your business, or their spouses or members of their households, work for the Small Business Administration, Small Business Advisory Council, SCORE, ACE, or a federal agency, or KeyBank?
If yes, please furnish details in separate exhibit. Yes No
- Do you buy from, sell to, or use the services of any company in which someone in your company has a significant financial interest?
If yes, please furnish details in separate exhibit. Yes No
- Does your business currently engage in export trade? Yes No
- Do you plan to begin exporting as a result of this loan? Yes No

Print Applicant's Name: _____

Applicant's Signature (if signing as Authorized Signer, please include title)

Date: _____



Personal Financial Statement Small Business Loans

Financial Statement as of _____. In compliance with SBA requirements, this statement should reflect the financial condition of your spouse as well as your own financial condition.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING ACCOUNTS AT KEY

To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each customer who opens an account whether you are a new or existing customer. When you open an account with any entity within the KeyCorp family of companies, we require the following information for both the business and the individual associated with the business: name, address, identification number, and in the case of an individual, his or her date of birth. In all cases, Key is committed to protecting the privacy and identity of each of its customers.

Applicant's Name <i>(please print)</i>			Date of Birth / /		Co-Applicant <i>(includes applicant's spouse)</i>			Date of Birth / /					
Residence Address					Relationship to Applicant		This statement may be completed jointly by both applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully presented on a combined basis, otherwise separate statements are required.						
					Residence Address								
US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		ID Type		ID Number		US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		ID Type		ID Number			
Employed By			No. of Dependents			Employed By			No. of Dependents				
Business Address				Telephone No.		Business Address				Telephone No.			
Type of Business			Position		How Long There		Type of Business			Position		How Long There	
Fixed or Average Salary \$ Per		Income you may receive from alimony, child support or maintenance payments need not be revealed if you do not choose to rely upon it for the basis of repayments.					Fixed or Average Salary \$ Per		Income you may receive from alimony, child support or maintenance payments need not be revealed if you do not choose to rely upon it for the basis of repayments.				
Amount of Other Income \$		Source — Rentals, Dividends, Etc.					Amount of Other Income \$		Source — Rentals, Dividends, Etc.				
Name of Bank Where You Deposit				Branch				Savings		Checking			

Assets	In Even Dollars	Liabilities	In Even Dollars
Cash on Hand and in Banks	\$0.00	Notes Payable to Banks (Schedule D)	\$0.00
Marketable Securities (Schedule A)	\$0.00	Notes Payable to Others (Schedule D)	\$0.00
Non-Marketable Securities (Schedule B)	\$0.00	Accounts Payable (Schedule E)	\$0.00
Retirement Accounts	\$0.00	Real Estate Mortgages (Schedule F)	\$0.00
Restricted or Control Stock (Schedule B)	\$0.00	Due to Brokers	\$0.00
Securities Held by Brokers in Margin Accounts	\$0.00	Unpaid Income Tax	\$0.00
Real Estate (Schedule F)	\$0.00	Credit Cards <i>(outstanding balance)</i>	\$0.00
Notes Receivable (Schedule G)	\$0.00	Other Liabilities <i>(itemize)</i>	\$0.00
Accounts Receivable (Schedule G)	\$0.00		\$0.00
Cash Value - Life Insurance (Schedule C)	\$0.00		\$0.00
Automobiles	\$0.00		\$0.00
	\$0.00		\$0.00
Household Goods	\$0.00		\$0.00
Jewelry	\$0.00	(See Schedule H for Contingent Liabilities)	\$0.00
Assets Held in Trust	\$0.00	Total Liabilities	\$ 0.00
Other Assets <i>(itemize)</i>	\$0.00	Net Worth	\$ 0.00
Total Assets	\$0.00	Total Liabilities and Net Worth	\$ 0.00

Details Relative to Assets and Liabilities *(if space is insufficient, attach supplemental list)*

(A) Marketable Securities - List	Title in Name of	Pref. Or Common	No. of Shares	Market Value	Shares Pledged	Where Pledged
(B) Non-Marketable Securities - List <i>(including Restricted or Control Stock)</i>	Title in Name of	Shares Owned	Shares Issued	Book or Other Value	Shares Pledged	Where Pledged

(C) Life Insurance Company	Owner	Face Amount	Beneficiary	Kind of Insurance	Cash Value	Amount of Policy

(D) Notes Payable – To	Amount	Date Made	Date Due	Repayment Schedule	Secured or Endorsed By

(E) Accounts Payable - To	Amount	Date Made	Date Due	For What

REAL ESTATE

(F) Real Estate - Description	Location	Title in Whose Name	Current Value of Real Estate
1.			
2.			
3.			
4.			

Date Acquired	Original Cost	1st Mortgage Balance	2nd Mortgage Balance	1st Mortgage Payment	2nd Mortgage Payment	Real Estate Taxes	Rent Received During Last Calendar Year
1.							
2.							
3.							
4.							

Mortgage Holders - First Mortgage Held By	Second Mortgage* Held By
Parcel No. 1	
Parcel No. 2	
Parcel No. 3	
Parcel No. 4	

Parcel 1	Parcel 2	Parcel 3	Parcel 4
----------	----------	----------	----------

Max if 2nd Mortgage is an Equity Line

(G) Accounts and Notes Receivable - From	Amount Due	Maturity	Repayment Schedule	Security (if any)

(H) Contingent Liabilities (Debtor)	Amount
As Endorser, Co-Maker or Guarantor	
On Leases or Contracts	
Other	

Remarks:

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Income tax returns filed through _____ Are any returns currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you or any firm in which you were a major owner ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above give details: _____			

Cash Income & Expenditures Statement for the Year Ended ____ (Omit Cents)

ANNUAL INCOME	AMOUNT(S)
Salary (applicant)	\$0.00
Salary (co-applicant)	\$0.00
Bonuses & Commissions (applicant)	\$0.00
Bonuses & Commissions (co-applicant)	\$0.00
Rental Income	\$0.00
Interest Income	\$0.00
Dividend Income	\$0.00
Capital Gains	\$0.00
Partnership Income	\$0.00
Other Investment Income	\$0.00
Other Income (List)**	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
TOTAL INCOME >	\$ 0.00

ANNUAL EXPENDITURES	AMOUNT(S)
Federal Income and Other Taxes	\$0.00
State Income and Other Taxes	\$0.00
Rental Payments, Co-op, or Condo Maintenance	\$0.00
Mortgage Payments	\$0.00
Property Taxes	\$0.00
Interest & Principal Payment on Loans	\$0.00
Insurance	\$0.00
Investments (including tax shelters)	\$0.00
Alimony/Child Support	\$0.00
Tuition	\$0.00
Other Living Expenses (Food, Gas)	\$0.00
Medical Expenses	\$0.00
Other Expenses (List)	\$0.00
	\$0.00
	\$0.00
	\$0.00
TOTAL EXPENDITURES >	\$ 0.00

Any significant changes expected in the next 12 months? No Yes (attach information)

**Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

This financial statement is submitted for the purpose of procuring, establishing and maintaining credit on behalf of the undersigned or persons, firms or corporations on whose behalf the undersigned may either severally or jointly with others execute a guaranty in KeyBank's favor. The undersigned authorizes KeyBank and its affiliates to share with each other all information provided herein or in any credit bureau report, or experience or other information regarding the undersigned. The undersigned warrants that this financial statement is true and correct and authorizes KeyBank to obtain information concerning any statements made herein.

Signed

Date This Statement Signed

Signed

Date This Statement Signed



Business Debt Schedule

Provide information for all business installment debts, contracts, notes, and mortgages payable. Any debts to be refinanced with SBA loan proceeds should be marked with an asterisk (*) and a reason why the refinance is needed.

Date as of _____

Company Name _____

CREDITOR NAME / ADDRESS	ORIGINAL AMOUNT	ORIGINAL LOAN DATE	PRESENT BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	CURRENT / DELINQUENT	COLLATERAL

List all previous government loans, even if fully repaid in this section

NAME OF AGENCY	ORIGINAL AMOUNT OF LOAN	RATE OF REQUEST	APPROVED OR DECLINED	BALANCE	CURRENT OR PAST DUE

Total Present Loan Balances: \$ _____

Total Monthly Payments: \$ _____

Print Applicant's Name: _____

Applicant's Signature (if signing as Authorized Signer, please include title)

Date: _____



Business Financial Projections


Company Name: _____

Fiscal Year Start Date: _____

MONTH	1	2	3	4	5	6	7	8	9	10	11	12	Year 1 Totals
Sales													
Cash													
Collect A/R													
Total Sales													
Cost of Sales													
Gross Profits													
Expenses													
Officer Salary(ies)													
Wages													
Payroll Taxes													
Rent – Property													
Rent – Equipment													
Auto/Truck Expenses													
Office Supplies													
Advertising													
Telephone & Utilities													
Bad Debts													
Taxes/Licenses													
Depreciation													
Repairs/Maintenance													
Accounting/Legal													
Interest													
Insurance													
Office Expenses													
Royalties													
Miscellaneous													
Other													
Total Expenses													
Net Profit													

Please attach assumptions to this projection
 If applicable, please indicate seasonality during the year.

Signature: _____ **Date** _____

 <p>United States of America SMALL BUSINESS ADMINISTRATION STATEMENT OF PERSONAL HISTORY</p>	<p>Please Read Carefully: SBA uses Form 912 as one part of its assessment of program eligibility. Please reference SBA Regulations and Standard Operating Procedures if you have any questions about who must submit this form and where to submit it. For further information, please call SBA's Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722), or check SBA's website at www.sba.gov.</p>		
Name and Address of Applicant (Firm Name)(Street, City, State, and ZIP Code)	SBA District/Disaster Area Office		
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; padding: 2px;">Amount Applied for (when applicable)</td> <td style="width:50%; padding: 2px;">File No. (if known)</td> </tr> </table>	Amount Applied for (when applicable)	File No. (if known)
Amount Applied for (when applicable)	File No. (if known)		
1. Personal Statement of: (State name in full, if no middle name, state (NMN), or if initial only, indicate initial.) List all former names used, and dates each name was used. Use separate sheet if necessary. First _____ Middle _____ Last _____	2. Give the percentage of ownership or stocks owned or to be owned in the small business or the development company _____ Social Security No. _____ 3. Date of Birth (Month, day, and year) _____ 4. Place of Birth: (City & State or Foreign Country) _____		
Name and Address of participating lender or surety co. (when applicable and known) KeyBank National Association 4910 Tiedeman Road Mailcode OH -01-51-0457 Brooklyn, OH	5. U.S. Citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO INITIALS: _____ If No, are you a Lawful Permanent resident alien: <input type="checkbox"/> YES <input type="checkbox"/> NO If non-U.S. citizen provide alien registration number: _____		
6. Present residence address: From: _____ To: _____ Address: _____ Home Telephone No. (Include Area Code): _____ Business Telephone No. (Include Area Code): _____	Most recent prior address (omit if over 10 years ago): From: _____ To: _____ Address: _____		
PLEASE SEE REVERSE SIDE FOR EXPLANATION REGARDING DISCLOSURE OF INFORMATION AND THE USES OF SUCH INFORMATION. YOU MUST INITIAL YOUR RESPONSES TO QUESTIONS 5, 7, 8 AND 9. IF YOU ANSWER "YES" TO 7, 8, OR 9, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY, DATES OF PAROLE/PROBATION, UNPAID FINES OR PENALTIES, NAME(S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.			
7. Are you presently under indictment, on parole, or probation? INITIALS: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, indicate date parole or probation is to expire.)			
8. Have you ever been charged with, and/or 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 and explained on an attached sheet.) <input type="checkbox"/> Yes <input type="checkbox"/> No INITIALS: _____			
9. Have you 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? <input type="checkbox"/> Yes <input type="checkbox"/> No INITIALS: _____			
10. I authorize the Small Business Administration Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, and the Small Business Investment Act.			
CAUTION - PENALTIES 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, surety bond, or other program participation. A false statement is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.			
Signature	Title		
Date			
Agency Use Only 11. <input type="checkbox"/> Fingerprints Waived _____ Date Approving Authority <input type="checkbox"/> Fingerprints Required _____ Date Approving Authority Date Sent to OIG _____	12. <input type="checkbox"/> Cleared for Processing _____ Date Approving Authority 13. <input type="checkbox"/> Request a Character Evaluation _____ Date Approving Authority (Required whenever 7, 8 or 9 are answered "yes" even if cleared for processing.)		
PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval 3245-0178. PLEASE DO NOT SEND FORMS TO OMB. SBA 912 (1-10) SOP 5010.4 Previous Edition Obsolete			

NOTICES REQUIRED BY LAW

The following is a brief summary of the laws applicable to this solicitation of information.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

Privacy Act (5 U.S.C. § 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrieved by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value Act (the Act), and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When the information collected on this form indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (2009) for other published routine uses.