

Please submit application to Mike Litton at mlitton@plainscapital.com.



SBA LOAN APPLICATION

PlainsCapital Bank is a Preferred SBA Lender. The following information is required for initial processing, however, if you have any questions as you fill this out, please call us at (512) 310-4223 or (512) 310-4228. Thank you!

1. Borrower Information:

Exact Borrower Name_____
Mailing Address of Borrower_____
Telephone 1)_____ 2)_____ Fax_____
Physical Address of Facility to be Appraised_____
Legal Entity of Borrower (please circle one):
<input type="checkbox"/> C Corp. <input type="checkbox"/> S Corp. <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Other
Borrower's Federal Tax ID No. or Social Security No._____

2. Business Financial Information (For Existing Businesses):

<p>Please furnish the following information with this application, as it applies to your business. <u>WE ASK THAT YOU SUBMIT COPIES FOR PLAINSCAPITAL BANK USE AS YOUR PACKAGE WILL NOT BE RETURNED TO YOU WHETHER OR NOT IT IS ULTIMATELY APPROVED OR DECLINED.</u></p> <p>Complete Copies of Business Tax Returns for last three (3) years.</p> <p>Fiscal Year End Balance Sheets and Income Statements for last three (3) years.</p> <p>Current Balance Sheet and Income Statement dated within 60 days of this application.</p> <p>Accounts Receivable List and Ageing (same date as Current Balance Sheet).</p> <p>Accounts Payable List and Ageing (same date as Current Balance Sheet).</p> <p>Schedule of Business Debt (same date as Current Balance Sheet) - form attached</p>

3. Business Financial Information (For Start-Up Businesses):

Complete Business Plan.

Financial Projections - 3 years of detailed revenues and expenses (include assumptions).

Opening Balance Sheet.

4. Personal Financial Information:

Complete copies of Personal Tax Returns for last 3 years for anyone owning 20% or more of the business.

Personal Financial Statement for anyone owning 20% or more of the business (please use the attached form) - must be dated within 30 days of this application.

5. Background Information:

Completed Business Information Questionnaire (attached).

Personal Resume for anyone owning 20% or more of the business (form attached).

Copies of unexpired Driver's License for anyone owning 20% or more of the business.

6. Copies of Appropriate Legal Documents:

Copy of Assumed Name Certificate (if applicable).

Certificate of Incorporation and Articles of Incorporation and Bylaws -or-

Certificate of Partnership and Partnership Agreement -or-

Certificate of Organization and Articles of Organization.

7. Franchise Information (if applicable):

Copy of the Uniform Franchise Offering Circular ("UFOC").

Executed Franchise Agreement and all Addendums, if any.

8. Project Information:

Project Cost Worksheet (form attached).

Copy of Earnest Money Contract (if Real Estate is being purchased).

Copy of Lease Agreement (if business site is being leased).

Copy of Buy/Sell Agreement (if business is being purchased).

Plans, Specifications, and Contractor Bid / Agreement (if building is being constructed or modified).

Source of Equity Injection (Bank or Investment Acct. Statement, Gift Letter, etc.).



FORMS

The following forms are provided for your convenience. All of these forms are required in order to process any SBA loan application. If no debt exists for the business, please put "N/A" on Form B.

Form A: Business Information Questionnaire

Form B: Business Debt Schedule

Form C: Project Cost Worksheet

Form D: Personal History / Resume Form

Form E: Personal Financial Stmt / Cash Flow Stmt

Form F: Authorization - Retail Credit Reports

PlainsCapital Bank loan officers will pre-screen each prospective SBA application at no cost to the Borrower. If it is determined that the application is suitable for submission, there is a \$1,500.00 fee for preparing & processing the loan application, refundable if PlainsCapital Bank cannot approve the application. Key credit issues center on credit history, management experience, debt coverage capability, amount and quality of the collateral, the overall amount of leverage in the balance sheet, and the financial viability and feasibility of the project.

Business Information Questionnaire

(continued)

Business Attorney	Address	Phone Number
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Business Accountant	Address	Phone Number
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**Previous SBA or other
Government Financing including Student Loans:**

Agency/Lender	Loan Number
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Original Amount	Original Date
Yes No \$	Yes No

Approved ? (circle one)	Current Balance	Status: Current ? (circle one)
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Other

Other

Miscellaneous Information

Have you or any officer of your company ever
been involved in bankruptcy or insolvency proceedings? Yes No

Are you or your business involved in any lawsuits? Yes No

Are there judgements or tax liens against the business? Yes No

Do you or your business own or control another business? Yes No

Do you buy from, sell to, or use the service of any
concern in which someone in your firm has a significant
financial interest? Yes No

Do any of the business owners or officers, or any of
their family members work for SBA, State Bank,
SCORE, ACE, or other Federal Agency? Yes No

Do you Export? Yes No

Would you like information regarding exporting? Yes No

If you answered "Yes" to any of these questions, please explain below:

PROJECT COST WORKSHEET

Estimated Use of Proposed Loan Proceeds

Land Acquisition \$ _____

New Construction _____

Building Improvements or Repairs _____

Leashold Improvements _____

Equipment Purchase _____

Inventory Purchase _____

Acquisition of Existing Business _____

Refinance Existing Bank Loan _____

Refinance Existing Bank Loan _____

Refinance Other Debt _____

Working Capital _____

Closing Costs / Contingency _____

TOTAL CAPITAL REQUIREMENT \$ _____

Loan Amount Being Requested \$ _____

Comments: _____

PERSONAL HISTORY / RESUME FORM

(to be filled out by all individuals with 20% or more ownership in business)

Full Legal Name:

First Middle Last Maiden

Spouse's Legal Name:

First Middle Last Maiden

Corporate Office Held:

Social Security #: _____

Percent of Business Owned: _____%

Annual Salary from Business: \$ _____

Current Home Address:

Street City, ST, Zip

Lived there from: _____ To: Present
Month & Year

Previous Hm. Address:

Street City, ST, Zip

Lived there from: _____ To: _____
Month & Year Month & Year

Are you employed by the U.S. Government: Yes No

If yes, please provide the name of the agency and position held: _____

PERSONAL INFORMATION

(City & State)

Are you a United States Citizen? Yes No Place of Birth: _____

INS Alien Registration Card No. # _____ Date of Birth: _____

Marital Status (circle): Single Married Divorced Widowed Race: _____

Have you ever been convicted, charged with, or arrested for any criminal offense other than a minor traffic violation? Yes No

Are you presently under indictment, on parole or probation? Yes No

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? Yes No

If you answered "Yes" to any of the above questions, please explain below:

EDUCATION

Name Dates Attended Graduate ? Degree

High School: _____

High School: _____

College (s): _____

Technical/Other: _____

PERSONAL HISTORY / RESUME FORM (continued)

(to be filled out by all individuals with 20% or more ownership in business)

MILITARY SERVICE BACKGROUND

From: _____	Branch: _____
Rank at Discharge: _____	To: _____
	Honorable ? Yes No

Major Assignments:

WORK / PROFESSIONAL EXPERIENCE

Employer Name	Address	Dates Employed	Title

Summary of Duties and Skills, Special Awards and Achievements:

COMMUNITY SERVICE / ACTIVITIES



Authorization to investigate credit history and order retail credit reports (Required for all business owners with 20%+ ownership and guarantors)

I certify that the information provided in this application is accurate and true to the best of my knowledge. I (we) authorize PlainsCapital Bank to acquire the necessary credit information, both personal and business, including history, account information, credit history and other pertinent data necessary to process this loan request, and to share such information on an “as needed basis” to other departments and agencies (such as the Small Business Administration, Certified Development Corporations, and participant lending institutions). I (we) authorize PlainsCapital Bank to inquire with retail credit reporting agencies to determine creditworthiness. I (we) understand that FALSE statements made in this application may result in forfeiture of benefits and possible prosecution by the U. S. Attorney General (Reference 18 U.S.C. 1001).

Name (Please Print) _____ Social Sec. # _____ Date _____

Address _____
Street City, State, Zip Signature _____

Spouse Name (Please Print) _____ Social Sec. # _____ Date _____

Address _____
Street City, State, Zip Spouse's Signature _____

PERSONAL CASH FLOW STATEMENT

(Attachment to Personal Financial Statement)

Name:

Please provide the following information regarding Sources and Uses of cash during the current year and next year projected. If a cash flow deficit exists, please explain how this situation will be remedied.

<u>Sources of Cash</u>	<u>Current Year</u>	<u>Projected Year</u>
Salaries, Wages, Earned Income	_____	_____
Commissions, Bonuses	_____	_____
Dividends & Interest Income	_____	_____
Royalties	_____	_____
Other distributions (trusts, estates, etc.)	_____	_____
Other Sources of Income	_____	_____
Other Sources of Income	_____	_____
TOTAL INCOME RECEIVED	\$ _____	\$ _____
 <u>Uses of Cash</u>		
Personal Expenses (Management, Rent and Household, etc.)	_____	_____
Bank Loans - Principal & Interest	_____	_____
Home Mortgage - Principal & Interest	_____	_____
Other Loans - Principal & Interest	_____	_____
Credit Card Payments	_____	_____
Insurance Payments	_____	_____
Income Tax not covered by Withholding	_____	_____
Other Expenses	_____	_____
TOTAL CASH OUTLAYS	\$ _____	\$ _____
CASH SURPLUS/DEFICIT	\$ _____	\$ _____

Signature:

Date: