

REGIONAL LOAN CORPORATION/ BUSINESS RESOURCE CAPITAL
LOAN APPLICATION FORM

COMPANY NAME: _____

ADDRESS: _____

NATURE OF BUSINESS: _____ DATE ESTABLISHED: _____

PRINCIPAL IN CHARGE: _____

POSITION: _____

BUS. PHONE #: _____ CONTACT PHONE #: _____ FAX#: _____

STREET ADDRESS OF PROJECT (IF DIFFERENT FROM ABOVE):

Street: _____ City: _____ Parish: _____

BUSINESS FEDERAL TAX I.D. #: _____

TYPE OF ENTITY (CHECK ONE): PROPRIETORSHIP PARTNERSHIP
 CORPORATION LLC

ESTIMATE ALL INDIVIDUAL PROJECT COSTS:

DESCRIPTION	AMOUNT
Purchase real estate (Land with or without building).....	\$ _____
Construction cost (new building) or renovation costs (existing building).....	\$ _____
Machinery and Equipment.....	\$ _____
Inventory.....	\$ _____
Working Capital.....	\$ _____
Other (provide details).....	\$ _____
TOTAL PROJECT COSTS ("USES").....	\$ _____
EQUITY (INVESTOR'S CONTRIBUTION).....	\$ _____

PROPOSED COLLATERAL:

EMPLOYEE INFORMATION: NUMBER OF CURRENT EMPLOYEES: _____

ESTIMATED NUMBER OF NEW EMPLOYEES WITHIN THE NEXT TWO YEARS AS A RESULT OF THIS PROJECT _____

OWNERS AND CORPORATE OFFICERS (OWNERSHIP PERCENTAGES MUST TOTAL 100%)
Please List all Corporate Officers regardless of Ownership Percentage

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

NAME: _____

TITLE: _____ % OWNERSHIP: _____

WILL THIS PERSON GIVE A PERSONAL GUARANTEE FOR THIS LOAN? _____

If more space is needed to list owners/officers, please list on separate sheet and attach.

STATEMENT OF UNDERSTANDING

APPLICATION PROCESS: For determination of eligibility, the applicant should submit information requested in the Application Checklist.

APPLICATION DEPOSIT: SBA 504 loan applications require a deposit in the amount of \$2,500 payable to Regional Loan Corporation (RLC) to be presented at the time the application is submitted. The deposit will be refundable in full if the Small Business Concern (SBC) does not withdraw its application and the SBA fails to issue an Authorization and Debenture Guarantee. The deposit is also refundable in full once the loan is funded by the SBA. The deposit will not be refunded if the SBA issues an Authorization for Debenture Guarantee and the application is withdrawn by the SBC. Furthermore, should the SBC withdraw its application prior to any SBA approval, said deposit will be refunded less out of pocket expenses incurred by RLC.

In the event that additional information not included with the initial application checklist is required to obtain an approval on the credit request, the undersigned agrees to provide that information in a timely manner to the loan officer processing the request.

The undersigned gives permission to RLC to confidentially discuss any application information with prospective private lenders. The applicant also gives permission to RLC to use its name in its Annual Report and in its marketing materials. No financial details will be released.

The undersigned authorizes RLC to obtain personal credit reports and business credit reports, and also acknowledges that all information relative to this loan request, including the application and related documentation, becomes the property of RLC and will not be returned to the applicant.

The undersigned has read this application and Statement of Understanding and acknowledges the information contained herein. The undersigned agrees that all information furnished is true, accurate, and complete to the best of his/her knowledge and that any regulations relative to the loan program will be complied with.

The undersigned acknowledges that **NO RLC LOAN COMMITMENT EXISTS UNTIL SUCH TIME AS THE RLC BOARD OF DIRECTORS HAS APPROVED A LOAN REQUEST AND A SIGNED COMMITMENT LETTER IS ISSUED TO THE BORROWING ENTITY.**

APPLICANT BUSINESS NAME: _____.

SIGNED: _____

NAME/TITLE: _____

DATE: _____

E-Mail Address:

LOAN APPLICATION CHECKLIST

Please Submit the Following Information with the Completed Application:

Existing businesses furnish:

1. Fiscal year-end balance sheets and income statements for previous three years (or since business inception if less than three years old).
2. Current interim balance sheet and income statement dated within 60 days of the date of the application. Please include accounts receivable and payable aging schedules.
3. Business tax returns for previous three years.
4. The name and address of affiliates and/or subsidiary firms. Include the latest fiscal year financial statement and/or a current financial statement.

Any stockholders or partners owning 20% or more of the company must also provide:

1. Current personal financial statement (SBA Form 413)
2. Last 3 years income tax returns.
3. Individual Profile Form.
4. Photocopy of driver's license (front and back).

New Businesses Provide:

1. Executive summary of the proposed business operations, including products and/or services offered, target market, and marketing plan.
2. Pro-forma opening balance sheet showing the effect of the proposed loan.
3. Projected income statements for the first three years of operations, including assumptions used to estimate revenues and expenses.
4. Projected monthly cash flow for the first two years.
5. Projected break-even analysis for the first two years.
6. Market study, surveys, or research used to determine the proposed market area's feasibility.
7. Resumes on all key management personnel and owners.

INDIVIDUAL PROFILE FORM

This form must be filled out and submitted by: The Proprietor, if a sole proprietorship; By each partner, if a partnership; By each officer, director, and additionally by each holder of 20% or more of the ownership stock, if a corporation or limited liability company.

1. Business Name Applying for Assistance: _____

2. Individual's Full Name: _____

3. Present Residence Street
Address: _____

City, State, Zip: _____

Lived at this address since (MONTH AND YEAR): _____

4. Most Recent Prior Street Address (Omit if over 10 years ago), include City, State, and Zip:

Lived at this address from (MONTH AND YEAR): _____ TO _____

5. Home Telephone Number: _____ Business: _____

6. Social Security Number: _____

7. Date of Birth (month, date, year): _____

8. Place of Birth (City and State or Foreign Country): _____

9. U. S. Citizen? YES _____ NO _____

If NO, are you a Lawful Permanent Resident Alien? YES _____ NO _____

If Non- U.S. Citizen provide alien registration number and a front and back copy of the Resident Alien Card: _____

10. If applicable, provide the following information on any previous government financing received:

Agency Name, Loan Number, High Borrowing, Current Balance, Date Incurred

11. Provide a listing of all businesses in which you now have, or have had, an equity interest: (include any interests in the last five years).

12. **If any of the following questions are answered yes, please furnish details on a separate sheet and attach. 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.** Answering yes will not necessarily disqualify you; however, an incorrect answer may cause disqualification.

- a. Are you presently under indictment, on parole or probation? YES NO
- b. Have you ever been charged with 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 attached sheet). YES NO
- c. 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 motor vehicle violation? YES NO
- d. Have you ever filed bankruptcy personally or have any of the businesses that you have or had an ownership interest in ever filed bankruptcy? YES NO
- e. Do you or your company currently have any suits, judgments or liens filed against you or any of your assets? YES NO

I hereby certify that the above information is correct to the best of my knowledge. I also authorize the release of any information to Regional Loan Corporation that is necessary (including, but not limited to, obtaining IRS Tax Transcripts, personal and/or business credit reports) to obtain financing with Regional Loan Corporation or Business Resource Capital Specialty BIDCO, Inc.

Signed

Date

Please attach a photocopy of Driver's License (front and back) to this form.



PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the Lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name	Business Phone
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Home Address	Home Phone
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City, State, & Zip Code

Business Name of Applicant

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)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other).....	\$ _____
Life Insurance – Cash Surrender Value Only.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$ _____
Stocks and Bonds.....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ _____	Other Liabilities.....	\$ _____
(Describe in Section 5, and include Year/Make/Model)		(Describe in Section 7)	
Other Personal Property.....	\$ _____	Total Liabilities.....	\$ _____
(Describe in Section 5)		Net Worth.....	\$ _____
Other Assets.....	\$ _____		
(Describe in Section 5)		Total	\$ _____
Total	\$ _____	*Must equal total in assets column.	

Section 1. Source of Income.	Contingent Liabilities
Salary.....	\$ _____
Net Investment Income.....	\$ _____
Real Estate Income.....	\$ _____
Other Income (Describe below)*.....	\$ _____
	As Endorser or Co-Maker.....
	\$ _____
	Legal Claims & Judgments.....
	\$ _____
	Provision for Federal Income Tax.....
	\$ _____
	Other Special Debt.....
	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments should 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 part of this statement and signed.)

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

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (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 Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
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 the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form and the spouse of any 20% or more owner when spousal assets are included)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES 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 or surety bond application. A false statement is punishable 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 \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. 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 collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

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. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). 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 Sections 634(b)(11) and 687(b)(a), respectively. 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.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information 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. Another routine use is that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- 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 or 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.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) -- Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification.

If you are unable to certify and acknowledge (a) through (d), you must obtain and attach a written statement of exception from SBA permitting participation in this loan. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

BANKING INFORMATION RELEASE FORM

Date _____

Bank Name: _____

Address: _____

City, State, Zip _____

RE: Loan(s) # and/or Account(s) # _____

Dear Sir or Madam:

This form officially authorizes _____ to immediately release any banking information regarding the above listed account(s) as requested by Regional Loan Corporation/Business Resource Capital Specialty BIDCO.

Please forward a credit rating on the above account(s) either verbally or written to:

Loan Officer _____
Regional Loan Corporation/Business Resource Capital
3801 Canal St. Suite 320
New Orleans, LA 70119
(504) 524-6172 fax 524-0002

Thank you for your prompt cooperation.

Name of Firm/Individual (Please Print)

Authorized Signature & Title

Date

PERSONAL CREDIT & IRS TAX TRANSCRIPT

REQUEST FORM

LOAN TYPE: []LED []EDA []SBA []BRC

BORROWER:

FULL NAME _____

FULL ADDRESS: _____

FULL SOCIAL SECURITY NUMBER: _____

SIGNATURE: _____

SPOUSE:

FULL NAME: _____

FULL ADDRESS: _____

FULL SOCIAL SECURITY NUMBER: _____

SIGNATURE: _____

COMPANY:

COMPANY NAME: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

BUSINESS FEDERAL TAX ID: _____

Dear Sir/Madam:

This form officially authorizes Regional Loan Corporation to obtain my personal/business credit report for the purpose of obtaining a business loan.

AUTHORIZED SIGNATURE: _____

DATE: _____

LOAN OFFICER: _____

DATE: _____

* PLEASE PROVIDE ALL INFORMATION AS REQUESTED, OR INDICATE "N/A" FOR AREAS NOT APPLICABLE.

REGIONAL LOAN CORPORATION
ESTIMATE OF CREDIT CAPACITY
YOUR CURRENT MONTHLY EXPENDITURES

	<u>PRESENT EXPENSE</u> <u>(PER MONTH)</u>	<u>INTERNAL</u> <u>RLC use only</u>
FOOD		
Regular grocery bills, dining out, candy, snacks and soft drinks: personal items such as toothpaste and cosmetics bought at supermarket	\$ _____	\$ _____
HOUSE PAYMENT		
Principal and interest only	\$ _____	\$ _____
RENT PAYMENT		
ADDITIONAL HOUSING EXPENSE		
Taxes, household insurance, utilities, maintenance and furnishings	\$ _____	\$ _____
CAR PAYMENTS AND OTHER CREDIT PAYMENTS		
ADDITIONAL TRANSPORTATION EXPENSES		
Car insurance, repairs, maintenance, gas and oil; parking and tolls; public transportation	\$ _____	\$ _____
CLOTHING		
New clothing and accessories; laundry, dry cleaning, repairs and alterations	\$ _____	\$ _____
PERSONAL CARE		
Barber and hairdresser, toiletry articles and cosmetics not included in supermarket bills	\$ _____	\$ _____
LIFE AND HEALTH INSURANCE PREMIUM		
Family medical insurance premium	\$ _____	\$ _____
ADDITIONAL MEDICAL EXPENSE		
Visits to physicians, provisions for dental and eye care prescriptions	\$ _____	\$ _____
OTHER FAMILY CONSUMPTION		
Books, movies, entertainment, newspaper and magazine subscriptions, hobbies and vacations, tobacco products, alcoholic beverages	\$ _____	\$ _____
OTHER ITEMS		
Religious and charitable contributions; Christmas; wedding, graduation gifts, personal allowances; miscellaneous items	\$ _____	\$ _____
DAY CARE	\$ _____	\$ _____
SCHOOL TUITION	\$ _____	\$ _____
CHILD SUPPORT	\$ _____	\$ _____
ALIMONY	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____	\$ _____

SCHEDULE OF BUSINESS DEBTS

AS OF _____

NOTES AND MORTGAGES PAYABLE TO WHOM/ADDRESS/ACCOUNT #	ORIGINAL AMOUNT	ORIGINAL DATE	PRESENT BALANCE	RATE OF INTEREST	MATURITY DATE	MONTHLY PAYMENTS	PRIORITY COLLATERAL	CURRENT/PAST DUE
<i>(FOR OFFICE USE ONLY)</i>								
TOTAL FROM FINANCIAL STATEMENT								
SURPLUS (DEFICIT)								

_____ NAME OF BUSINESS

BY: _____ OWNER/OFFICER

_____ DATE