



U.S. SMALL BUSINESS ADMINISTRATION
APPLICATION FOR SECTION 504 LOANS

OMB APPROVAL NO.: 3245-0071
EXPIRATION DATE: 12/31/2019

This form and exhibits are to be completed by the loan applicant and the Certified Development Company (CDC). The information is used to review the small business loan applicant's eligibility, its indebtedness, creditworthiness, and certain other disclosures. SBA also uses the information to assess the CDC's request for guarantee of the debenture. The loan applicant submits the requested information to the CDC. The CDC will forward the information to SBA: SBA Sacramento Loan Processing Center at 6501 Sylvan Road, Suite 111, Citrus Heights CA 95610-5017.

PART A

Name of CDC: E.C.I.A. Business Growth, Inc.

CDC Contact Person: Matt Specht

Name of Borrower: Telephone No:

Name of Small Business Concern (SBC) (if different):

THE FOLLOWING EXHIBITS MUST BE SUBMITTED: [Indicate if Attached (X) or Not Applicable (N/A).]

Instructions: If the CDC is using the Abridged Submission Method (ASM), the CDC must retain in its file, but not submit to SBA, each Exhibit marked with an asterisk (*). Check if ASM Submission [] Check if Debt Refinancing Loan Application With Expansion [] Check if Debt Refinancing Loan Application Without Expansion []

- 1. A credit memorandum, which includes CDC's credit analysis, a history and description of the business and analysis of management ability, and description of the qualifications and background of the principals involved in day-to-day management of the business. Exhibit 1.
2. "Eligibility Information Required for 504 Submission" form. Exhibit 2 (SBA Form 2450 or SBA Form 2234 (Part C)).
3. Personal History Statement (SBA Form 912), as prescribed by Section XIX. Exhibit 3.
4. * Personal Financial Statement (SBA Form 413) current within 90 days for each proprietor, partner or stockholder with 20% or more ownership of the SBC, and, if different, each owner with 20% or more ownership of the EPC, as well as copies of federal income tax returns for the last one year. Exhibit 4.
5. {Reserved}. Exhibit 5.
6. * A balance sheet and income statement as well as federal income tax returns for the previous two years for the SBC (or three years, if the alternate 7(a) size standard is being used). If the SBC is a new business, provide a proforma balance sheet with a description of assumptions attached. Exhibit 6.
7. * A balance sheet and income statement dated within 120 days of the application together with an aging of the accounts receivable and accounts payable listed. Exhibit 7.
8. * Where appropriate, a projected, annualized income statement for the first two years after the loan with a description of assumptions attached. Exhibit 8.
9. * For a new business, a monthly cashflow analysis for the first 12 months of operation or for three months beyond the breakeven point (whichever is longer) together with a description of assumptions attached. Exhibit 9.
10. * A schedule of debts which includes the original date and amount, monthly payment, interest rate, present balance owed, maturity, to whom payable, and collateral securing the loan for each short-term and long-term loan that the business currently has outstanding or has planned for the next 12 months (other than the 504 loan). Please indicate whether each loan is current or delinquent. Exhibit 10.
11. * A schedule of any previous government financing received by the applicant small business concern or any affiliated company of the applicant as well as any associate (as defined by §120.10) or principal of the applicant. Include the name of the agency, the original date and amount, the outstanding balance, status of the loan (current, delinquent, paid in full, or charged off), and collateral securing the loan. Exhibit 11.
12. * The names of affiliated (through ownership or management control) or subsidiary businesses as well as the last two fiscal year-end financial statements and/or federal income tax returns for the last two years (or three years, if the alternate 7(a) size standard is being used). Exhibit 12.
13. Non-PCLP CDCs: If the business is or will be operating under a franchise/license/dealer/jobber or similar agreement that meets the FTC definition of "franchise," provide a copy of the franchise or similar agreement, and the "SBA Addendum to Franchise Agreement" (SBA Form 2462) or an alternative SBA-approved document, along with any other documents the franchisor requires the franchisee to sign, to the Sacramento Loan Processing Center (SLPC) with the application. If the SBA Form 2462 submitted with the application is not executed, the CDC must provide an executed copy of this form, or the alternative SBA-approved document, to the SLPC prior to closing. Exhibit 13.
PCLP CDCs: If the business is or will be operating under a franchise/license/dealer/jobber or similar agreement that meets the FTC definition of "franchise," provide a copy of the executed "SBA Addendum to Franchise Agreement" (SBA Form 2462), or alternative SBA-approved document, to the SLPC prior to closing.
14. A copy of key cost documents such as contractor costs, estimates, vendor quotes for machinery and equipment, etc. as well as an itemized listing of estimated "professional fees" that is summarized in Part B, Section VII. Exhibit 14. Full or partially executed purchase/sale agreements must be provided.
15. An independent appraisal for project real estate as required by SOP 50-10. Exhibit 15.
16. Environmental analysis, if applicable. Exhibit 16.
17. A letter of intent/term sheet from the participating lender stating the terms and conditions of its participation and the reason why it will not finance the entire project. Exhibit 17.
18. USCIS verification of the USCIS status of any alien who is an owner of 20% or more of the small business applicant or any person who controls (as defined by SBA regulations and policies) the small business applicant. Exhibit 18.
19. * Credit reports for the SBC, its owner(s), and affiliates who are guarantors. Credit reports are not required for non-guarantor affiliates. Exhibit 19.
20. * Completed SBA Form(s) 159 (504) (Fee Disclosure Form and Compensation Agreement). Exhibit 20. (CDCs need not submit this Form with application, but must retain all SBA Forms 159 (504) in loan file.)
21. Copies of most current debt and lien instruments (for Expansion Refinance), and transcript of account or equivalent for any debts being refinanced and certifications required for refinancing. Exhibit 21.
22. Credit Alert Verification Reporting System (CAIVRS) report to document applicant, guarantors and affiliates do not have a Prior Loss to the Government or Delinquent Federal Debt. Exhibit 22.