

CAPITAL ACCESS CORPORATION— KENTUCKY

SBA 504 LOAN PROGRAM

**Capital Access Corporation – Kentucky
Making loans to businesses in Kentucky, Indiana
(and sometimes beyond!)**



**We are an equal opportunity lender
committed to making loans to all qualified applicants
regardless of race, creed, nationality or gender.**

**1 Riverfront Plaza Suite 2010
401 W. Main Street
Louisville, Kentucky 40202-2928
Phone (502) 584-2175
Fax: (502) 584-2173
1-888-858-8019
www.cac-ky.org**

CERTIFICATION

IMPORTANT: If "Yes" to any question below, please attach details.

- Yes No Does the applicant entity have any ownership interest in, or control of, any other business?
- Yes No Is the applicant entity involved in any lawsuits at this time?
- Yes No Has the applicant entity ever filed for business bankruptcy protection?
- Yes No Does the applicant entity now, or has it ever, had an SBA loan?
- Yes No Does the applicant entity have any liens, judgments, tax liens, IRS payment plans, or past due taxes?

APPLICATION DEPOSIT

The applicant submits herewith an application deposit of \$750. This deposit will be put into a Capital Access Corporation-Kentucky account.

- If the loan application is declined, the entire \$750 will be returned to the applicant.
- If the applicant voluntarily withdraws the application after SBA approval, the deposit will not be refunded.
- If the application is approved, the \$750 will be refunded minus any expenses incurred after the loan has closed.

Please make your deposit check to: Capital Access Corporation-Kentucky

AUTHORIZATION

- I/we hereby authorize the release to Capital Access Corporation-Kentucky of any information they may require at anytime for the purpose related to my/our credit transactions with them
- I/we hereby authorize Capital Access Corporation-Kentucky to release such information to any entity they deem necessary for any purpose related to this credit transaction with them,
- I/we hereby certify that the enclosed information, including any attachments or exhibits provided within or at a later date, is valid and correct to the best of my/our knowledge.

Name of applicant company:

Name of authorized officer:

Signature of authorized officer:

Date

All financing subject to approval by Capital Access Corporation Kentucky and the U.S Small Business Administration.
Capital Access Corporation-Kentucky is a not-for-profit corporation and an equal opportunity lender.

**CAPITAL ACCESS CORPORATION - KENTUCKY
SMALL BUSINESS ADMINISTRATION 504 APPLICATION**

To complete online, place cursor in box and begin typing. (If unable, you may need to enable content to be able. Otherwise, simply print and complete by hand or typewriter.)

I. BACKGROUND INFORMATION

Small Business Concern/Operating Company Information: (if different, *Borrower's* information is requested below)

Company Name including d/b/a:

Current Address:

SIC Code: NAICS #: Year Co. Established Fed. ID No./EIN:

Type of Business (check one): Manufacturing Service Retail Wholesale Other:

Contact Person and Title:

Contact Person email address:

Phone: Fax: Cell: Other:

Business structure: "c" corporation "s" corporation LLC LLP partnership proprietorship other

Name of owner >10% ownership and Title (use additional sheet as necessary)	% owned:	Veteran?	Female?	Minority?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bank of Account:

Accountant/Phone/*email address*:

Lawyer/Phone/*email address*:

BORROWER'S INFORMATION: (if different than business):

Name of the borrower? Fed. ID No./EIN:

"c" corporation "s" corporation LLC LLP partnership proprietorship other

Name of owner >10% ownership and Title (use additional sheet as necessary)	% owned:	Veteran?	Female?	Minority?

Information about the Business Operation:

Corporate Officers or Members/Managing Members (indicate title) if different than ownership section:

Indicate officer salaries and number of officers for last 3 fiscal years:

FY 20 Officer salaries were: \$ for (#) of officers.

FY 20 Officer salaries were: \$ for (#) of officers.

FY 20 Officer salaries were: \$ for (#) of officers.

Interim : Officer salaries were \$ for (#) of officers.

1. Major Product Line/Services of Company:

2. Major Customers:

3. Rationale/Need for Project:

Does your business, its owners or majority stockholders own or have a controlling interest in other businesses? If yes, please provide below their names and the relationship with your company. Attach as Exhibit 12 the last two fiscal year-end financial statements (federal tax returns will suffice) for each of these firms:

II. PROJECT INFORMATION:

Address:

Municipality, Zip:

County:

Building Space (sq. ft.):

Land (acres or sq.ft.):

Enterprise/Empowerment Zone? Yes No

Urban Renewal Area? Yes No

Located within an area that is a community-recognized revitalization or redevelopment area? Yes No

Will this project help the company to increase productivity and competitiveness by:

retooling

meeting health, safety and environmental regulations

robotics

competition with imports ?

modernization

Has your business been affected by:

federal base closings, Yes No

loss of federal contracts, Yes No

a reduction in revenues due to a decreased Federal presence? Yes No

EMPLOYMENT:

Presently employed by your company:

NEW jobs to be created *within the next two years* as a result of this project:

PREVIOUS GOVERNMENT FINANCING

Has your company, any of its 20% or more owners, or affiliates ever had government financing including student loans and disaster loans?

Yes No If yes, please specify: (use additional sheets if necessary)

Borrower's Name:

Government Lender:

Loan #:

Date of Loan Disbursement:

Original Amount:

Current Balance:

Collateral:

Status of the Loan (Current, Delinquent, Paid In Full, Charged Off)

If Charged Off, Amount of *Loss* to Government:

(Loss is defined as the outstanding principal balance of the loan that the government agency had to write off after all collection activities (including compromises) were finalized.)

III. FINANCING INFORMATION

Project Costs		Project Financing	
1. Land Acquisition:	\$ <input type="text"/>	Bank (or private loan)	\$ <input type="text"/>
2. Land Improvements:	\$ <input type="text"/>	SBA 504 loan:	\$ <input type="text"/>
3. Purchase of land and building:	\$ <input type="text"/>	Other: _____	\$ <input type="text"/>
4. Rehab, New construction:	\$ <input type="text"/>	Other: _____	\$ <input type="text"/>
5. Construction contingencies(up to 10% of line 4):	\$ <input type="text"/>	Borrower Injection	
6. Equipment*:	\$ <input type="text"/>	(must be at least 10% of line 11***)	\$ <input type="text"/>
7. Furniture & Fixtures:	\$ <input type="text"/>	Total: (must equal line 11)	\$ <input type="text"/>
8. Interest during construction:	\$ <input type="text"/>	Desired term of SBA 504 loan (years):	<input type="checkbox"/> 10 <input type="checkbox"/> 20
9. Professional fees**:	\$ <input type="text"/>	Source of Borrower's Injection:	<input type="text"/>
10. Other (specify): <input type="text"/>	\$ <input type="text"/>		
11. Refinancing (consult CAC-KY)	\$ <input type="text"/>		
11. TOTAL PROJECT COST:	\$ <input type="text"/>		

*Equipment must have a minimum useful life of ten (10) years.

Architectural fees, appraisal fees and other professional fees associated with this project may be included in this figure. Permanent bank fees cannot be included, however, interim fees are eligible. **FRANCHISE FEES ARE INELIGIBLE UNDER THE SBA 504 PROGRAM. The SBA 504 fees should not be included in this figure but will be added to your loan amount.

***15% equity injection if business is less than 2 years old or special use building and 20% if new business and special use building.

Participating Bank:

Loan Officer: Phone: email address:

Date financing needed: Referred by:

OTHER:

Have you or any officer of your company or any related company ever been involved in bankruptcy proceedings? Yes No
 If yes, please explain:

Are you or your business involved in any pending lawsuits or have any outstanding judgments? Yes No If yes, please explain:

Are you, your spouse or any member of your household, or anyone who owns, manages, or directs the business or their spouses or members of their household, employed by the SBA, Small Business Advisory Council, SCORE, or ACE or any other Federal agency or the participating lender?

Yes No If yes, please provide the name and address of the person(s) and the office where employed.

Are any of the business owners' assets held in a trust? Yes No If so, please indicate:

Name/date of trust:

Trustee:

Beneficiary:

If real estate is being acquired and there are any existing tenants that will remain, or if you plan to lease any space, please provide the following information: (Copies of existing leases will be required before closing the loan.) Use additional pages as needed.

Tenant Name	Sq. Ft.	Lease Expires	Monthly Rent
<input style="width: 350px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>
<input style="width: 350px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>
<input style="width: 350px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>	<input style="width: 120px; height: 25px;" type="text"/>

The rule:

- ❖ Existing buildings – Occupy 51%; may lease 49% permanently;
- ❖ New construction – Occupy 60% immediately, may lease 20% permanently. Must have plans to occupy within 3 years some of the remaining space not immediately occupied and not leased long term, and plans to occupy all of the remaining space not leased long term within ten years.

EXPORTING:

Does your business currently export, or will it start exporting, pursuant to this loan (if approved)? Check here: Yes No

If Yes, what % of your sales do you currently export \$ or would you expect to export? \$

TERMS OF THE SBA 504 LOAN PROGRAM

If you have any questions on any of these terms, please consult the SBA 504 staff.

Eligibility: Check with the SBA 504 staff to make sure your project is eligible before filling out this application.

Fees Associated with 504 Program

Processing Fees: The processing fees compensate each service provider in the 504 loan process, which includes the CDC, SBA, underwriters and fiscal agents. Processing fees are one-time-only fees and are less than 3% of the 504 loan. Processing fees can be added to the amount borrowed.

A \$750 application fee is due when the application is submitted, but \$700 is refunded when the SBA 504 loan closes (\$50 is retained to defray costs).

Guaranty and Servicing Fees: A guaranty fee, servicing fee and central servicing agent fee are added to the note rate. They are paid over the life of the loan and are automatically added to the monthly payment. (Your estimated quoted interest rate includes these fees.)

Closing Fees: The borrower is responsible for the costs associated with closing the 504 loan.

Bank Participation Fee: This is equal to 1/2 of 1% of any mortgages that are senior to the SBA guaranteed mortgage and is paid by the participating bank.

Legal Representation: The borrower must be represented by an attorney during the closing process. The CDC's legal counsel prepares all the closing documents in participation with the borrower's attorney.

Time Frame: Upon submission of a complete loan package to CAC-KY, please allow approximately 15 to 20 working days from the time CAC-KY receives the completed package to receive approval from the SBA.

Please note that the SBA 504 loan is funded only after the project is completely finished. Usually the first mortgage lender provides financing during the interim period.

Interest Rate: After the project is completed the SBA disburses on its loan. The interest rate is determined at this time, and is fixed for the life of the SBA 504 loan. Interest rates are based on prevailing Treasury bond rates at the time of loan disbursement.

Environmental Impact Information: In most instances, the Environmental Questionnaire attached will suffice; however, on occasion, a Phase One environmental audit will be required on the subject property.

Prepayment: The bank loan can be prepaid according to terms negotiated between the bank and the borrower. The 504 Loan may be prepaid, but must be prepaid in full, and there is no penalty if prepayment occurs in the second half of the term (e.g., years 11-20 for a 20-year loan). During the first half of the term, the prepayment penalty declines over time, beginning at approximately one year's interest (i.e., the penalty during the first year would be the borrower's debenture rate on the note multiplied by the outstanding balance).

A substitution of collateral is another alternative to prepayment.

Collateral: Business collateral and personal guaranties are required. **An assignment on the principals' life insurance policy for the amount of the SBA loan is a required portion of the collateral package.** Additional collateral is, at times, requested and may include personal assets.

Confidential Credit Report: Capital Access Corporation – KY will, at its expense, obtain a credit report on the applicant(s) and will comply with all provisions of the Fair Credit Reporting Act (15 USC 1681 et seq.). Capital Access Corporation – KY will not disclose any part of any credit report to anyone except Capital Access board members and staff and the SBA.

NOTICE

IMPORTANT INFORMATION
ABOUT IDENTIFICATION PROCEDURES WHEN OBTAINING A 504 LOAN

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all Certified Development Companies to obtain, verify and record information that identifies each person who applies for a 504 Loan.

What this means for you: When you apply for a 504 Loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

**Please provide a copy of your:
driver's license, state identification card, or alien status card (both sides).**

CERTIFICATION

I/We hereby certify that the information contained on this application form as well as the material included as attachments to this document are correct to the best of my/our knowledge.

I/We hereby certify that I/We have read, understand and agree to the terms and conditions of the SBA 504 Loan Program.

Date:

Type Name

Signature

Type Name

Signature

Type Name

Signature

Special assistance is available to ensure this program is accessible to all individuals.

THE FOLLOWING MUST BE SUBMITTED:

(ALL EXHIBITS MUST BE SIGNED)

Indicate if Attached (X)

- A. A history and description of the business.
- B. Personal History Statement (SBA Form 912) Found as the last page of this document or Complete online at: <http://www.sba.gov/sites/default/files/SBA%20%20Form%20912%20%202-13.pdf> then print hardcopy to include with this application for each officer and director (regardless of ownership) and each proprietor, partner and stockholder with 20% or more ownership of the small business concern (SBC) and if different, each owner with 20% or more ownership of the borrower. **A copy of driver's license, state identification card, or alien status card (both sides) should accompany each Form 912.**
- C. Personal Financial Statement (Bank forms are acceptable) then print/sign hardcopy to include with this application (*spouses should sign this form as well*) **current within 60 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 borrower. Include last three years **federal** tax returns on each.
- D. Resumes of the principals involved in the day-to-day management.
- E. A balance sheet and income statement for the previous two years for the SBC and **federal** tax returns. If the SBC is a new business, provide a proforma balance sheet and income statement with a description of assumptions attached.
- F. A balance sheet and income statement dated within 90 days of the application *together with aging receivables and payables schedules.*
- G. Where appropriate, a projected, annualized income statement for the first two years after the loan with a description of assumptions attached.
- H. For a new business, a monthly cash flow analysis for the first 12 months of operation or for three months beyond the break even point (whichever is longer) together with a description of assumptions.
- I. A schedule of debts (form attached) for each short-term and long-term loan and lines of credit 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.
- J. A schedule of any previous government financing received by any principals or affiliated companies.
- K. Names of affiliated (through ownership or management control) or subsidiary businesses. Include the last two fiscal year-end financial statements and/or tax returns for each of these firms, including real estate holding companies if applicable.
- L. If the business is a franchise, include a copy of the Franchise Agreement and the Franchiser's Disclosure Statement that is required by the Federal Trade Commission.

- M. A copy of key cost documents, such as real estate purchase agreements, contractor cost estimates or architect's certified cost estimate or contractor's contract based on completed plans and specs, vendor quotes for machinery and equipment, etc.
- N. *IF COMPLETED and no older than one year, an independent appraisal (for construction projects on an "as completed" basis).*
- O. *Environmental questionnaire (attached) or if completed and no older than one year, an Environmental Site Assessment (ESA) Phase I, if applicable (required for land purchases/new construction).*
- P. INS authorization, if applicable.
- Q. If applicable, a completed SBA Form 159 (Compensation Agreement) statement of costs incurred in the application preparation and by whom (other than by the CDC).
- R. Include copies of the notes, mortgages, and transcript of accounts for any debts being refinanced.
*Provide if available. If not, must be submitted prior to loan closing.

USE ADDITIONAL SHEETS AS
NECESSARY
**SIGN AND DATE THIS DOCUMENT
BELOW.**

BUSINESS DEBT SCHEDULE

Indebtedness: Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.

* Date: _____
* Should be same date as the interim financial statement.

Creditor Name/Address	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Security	Current or Delinquent

Totals:

Signature: _____

Credit Line Schedule

Furnish the following information on all lines of credit.

Date: _____

Creditor Name/Address	Credit Line Limit	Original Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Security	Current or Delinquent
TOTALS:								

Signature: _____

Date Signed: _____

**EXHIBIT
REAL ESTATE ENVIRONMENTAL RISK QUESTIONNAIRE**

Applicant's Name: <input style="width:95%;" type="text"/>	Telephone: <input style="width:95%;" type="text"/>
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Street Address of Property to be used as Collateral:

City: <input style="width:95%;" type="text"/>	County: <input style="width:95%;" type="text"/>	State: <input style="width:95%;" type="text"/>	Zip: <input style="width:95%;" type="text"/>
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The Property is (check all that apply): to be purchased to be expanded and/or renovated; new construction; to be substantially demolished; used in applicant's present operations proposed as collateral for the loan.

Person to contact for inspection of property if visual assessment is required:

Contact's Title: <input style="width:95%;" type="text"/>	Contact's Telephone: <input style="width:95%;" type="text"/>
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Property Type: Vacant Land Auto Repair Convenience Store Dry Cleaner Gas Station Heavy Industrial
 Light Industrial Mixed Use (describe):
 Other (describe):

Number of Buildings on Site: <input style="width:95%;" type="text"/>	Current Specific Business Use: <input style="width:95%;" type="text"/>
--	--

% Owner Occupied <input style="width:95%;" type="text"/>	% Tenant Occupied <input style="width:95%;" type="text"/>	% Vacant <input style="width:95%;" type="text"/>	No. of Rental Units: <input style="width:95%;" type="text"/>	No. of Tenants: <input style="width:95%;" type="text"/>
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Previous Uses and Dates:

Date of Construction: <input style="width:95%;" type="text"/>	Land Area (acres) <input style="width:95%;" type="text"/>	Total Bldg. Area (Sq. Ft.) <input style="width:95%;" type="text"/>
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This property is serviced with: (check all that apply) public water well water public sewer septic system

What is located around this property?:

NORTH: <input style="width:95%;" type="text"/>	EAST: <input style="width:95%;" type="text"/>
SOUTH: <input style="width:95%;" type="text"/>	WEST: <input style="width:95%;" type="text"/>

CONTINUED NEXT PAGE

**EXHIBIT
REAL ESTATE ENVIRONMENTAL RISK QUESTIONNAIRE**

Page 2

	Property:	Project		Adjoining	
		YES	NO	YES	NO
Provide available additional information to any question answered "YES" in the comments section below.					
1. Has here ever been an environmental site assessment (ESA) of any type (e.g. Phase I, Phase II) of this Property? If YES, please submit copy with this document.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Does Applicant, Owner or any Leasee hold a permit or license related to hazardous materials, water discharge, air emissions or other discharge into the environment associated with this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Has the Property ever been used for the generation, handling, storage, transportation or disposal of any hazardous substance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is any portion of the Property listed by any federal, State or local government agency as a site of potential or confirmed environmental contamination? (i.e. the National Priorities List, the CERCLIS list, Master Site List, RCRA Generator, BUSTR list-registered or LUST, or solid waste/landfill lists)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Has the property ever been the subject of an environmental cleanup or remediation effort?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the Applicant anticipate, or is the Applicant aware of, the requirements of any environmental statute, regulation, orders, ordinance or other law that may require substantial expenditures by the borrower for compliance herewith?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does the property have underground storage tanks? (State the number of tanks and capacity in "Comments" below.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Does the property have above ground storage tanks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Does the property have electrical transformers, capacitors or any hydraulic equipment/lifts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Does the property have operating or former oil or gas wells?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Does the property have wetlands? If yes, attach copies of permits and delineation studies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Does the property have asbestos containing materials? If yes, attach any available property surveys?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Does the property have pesticides, paints, oils, solvents, plating chemicals or other chemicals used or stored in significant quantities (50 gallons/400 pounds or more) in the regular course of operations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Does the property have medical waste materials, biological agents, or radioactive materials present on site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Is the applicant aware of any adjacent properties or businesses that contain underground storage tanks, use large quantities of chemical products in their regular operations or are any the subject of a voluntary or government initiated environmental cleanup efforts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Has the purchase price of property been reduced because of an environmental problem, condition, or event?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Is the applicant aware of any other condition or event that potentially may affect the property's market value?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The information provided above in response to this questionnaire is true, complete and accurate. Applicant acknowledges that lender will rely upon the information provided herein in evaluating applicant's request for an extension of credit and in considering the acceptability of the property as collateral.

Seller's Signature

Date

Applicant's Signature

Date

EXHIBIT 21

**U.S. CITIZENSHIP AND IMMIGRATION SERVICES
RELEASE AUTHORIZATION**

I authorize the **U.S. Citizenship and Immigration Services** to release immigration status or alien verification information about me to Capital Access Corporation – Kentucky, because I am applying for a U. S. Small Business Administration loan.

Name of Immigrant/Alien

Date

(PLEASE SIGN IN **BLUE** INK)

Provide a copy of **BOTH SIDES** of the Immigrant/Alien’s original documentation (resident card, etc.) in the space below or on a separate sheet.

Form **4506-T**
 (Rev. September 2015)
 Department of the Treasury
 Internal Revenue Service

Request for Transcript of Tax Return
 Do not sign this form unless all applicable lines have been completed.
 Request may be rejected if the form is incomplete or illegible.
 For more information about Form 4506-T, visit www.irs.gov/form4506t.



OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Capital Access Corporation - Kentucky
401 W. Main St. Suite 2010, Louisville, KY 40202-2928
(502) 584-2175

CAUTION: If the transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.

a Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days	<input checked="" type="checkbox"/>
b Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days	<input type="checkbox"/>
c Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days	<input type="checkbox"/>

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 From W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

CAUTION: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

U.S. SMALL BUSINESS ADMINISTRATION

Part C

Statements Required by Laws and Executive Orders

Federal executive agencies, including the Small Business Administration (SBA), are 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 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, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations, Chapter 1, or Standard Operating Procedures.

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 the 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.

Privacy Act (5 U.S.C. 552a)

A 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. But see Debt Collection notice below. Disclosures of name and other personal identifiers are, 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) of the Small Business Act (the Act), 15 USC Section 636(a)(6), SBA is required to have reasonable assurance that the loan is of sound value 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 Section 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 Sections 634(b)(11) and 687(b)(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.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information 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. Another routine use of personal information is to assist in obtaining credit bureau reports, including business credit reports on the small business borrower and consumer credit reports and scores on the principals of the small business and guarantors on the loan for purposes of originating, servicing, and liquidating small business loans and for purposes of routine periodic loan portfolio management and lender monitoring. See, SBA-21, Loan System, at 74 FR 14890 (April 1, 2009) as amended by notices published at 77 FR 15835 (3/16/2012) and 77 FR 61467 (10/9/2012) for additional background and other routine uses.

Rights 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 institution 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 loan or loan guaranty agreement. 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 access. The law also provides that SBA's access rights continue for the term of any approved loan or 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 or loan guaranty or to collect on a defaulted loan or loan guaranty. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

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 aggressively collect 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:

- Report the Status of your loan(s) to the credit bureaus
- Hire a collection agency to collect your loan
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments.

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 a 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 future financial assistance from SBA under any program, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961)

The SBA discourages any 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 in future floods.

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. In some instances the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances 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 borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

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 that 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. The Federal agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Executive Order 11738 -- Environmental Protection (38 F.R. 25161)

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 environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$ 100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA List of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C. 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 on the respective Acts, and all regulations and guidelines issued thereunder.
3. That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA list of violating facilities.

Immigration and Nationality Act (8 U.S.C. 1001, et seq., as amended)

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 Citizenship and Immigration Services pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). 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 or 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 as amended by E.O. 12689, Debarment and Suspension and 2 CFR Part 2700

1. The prospective lower tier participant certifies, by submission of this loan application, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.

Applicant Notifications

The Applicants, its proprietors, partners, officers or stockholders owning 20% or more of the Applicant _____ have/ _____ have not been involved in bankruptcy or insolvency proceedings. This question covers not only the Applicant, but also the personal bankruptcy or insolvency proceedings of proprietors, partners, officers or stockholders owning 20% or more of the Applicant. You must attach copies of the proceedings, if any.

The Applicant, its proprietors, partners, officers or stockholders owning 20% or more of the Applicant _____ are/ _____ are not involved in any pending lawsuits. This question covers not only the Applicant, but also proprietors, partners, officers or stockholders owning 20% or more of the Applicant in their personal capacities.

Applicant's Acknowledgement

My signature acknowledges receipt of these Statements Required by Laws and Executive Orders, that I have read it and that I have a copy for my files. My signature represents my agreement to comply with the requirements SBA makes in connection with the approval of my loan request and to comply, whenever applicable, with the limitations contained in these Statements.

Certification as to Application Accuracy - Criminal Penalties for False Statements.

The undersigned certifies that all information provided to the CDC, and that all information in, and submitted with this application, including all exhibits is true and complete to the best of his or her knowledge. Applicant acknowledges that the application and exhibits are submitted to the CDC and to SBA so that the CDC and SBA can decide whether to approve this application. Any future submissions of information to the CDC must be accompanied by a certification as to the accuracy of that information.

The undersigned acknowledges that whoever makes any false statement or report, or willfully overvalues any land property or security for the purpose of influencing in any way the action of the SBA under the Small Business Investment Act, as amended, may be punished by a fine of not more than \$1,000,000 or by imprisonment for up to 30 years, or both, pursuant to 18 U.S.C. 1014. The undersigned further acknowledges that, in connection with a 504 loan, submission of any false statement to the CDC or SBA or submission of any record to the CDC or SBA omitting material information can result in civil money penalties and additional monetary liability up to three times the amount of damages which the Government sustains because of the false statement under the False Claims Act, 31 U.S.C. 3729.

(Each Proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, and each Guarantor must sign. Each person should only sign once.)

If Applicant is a **proprietor or partnership**, sign below:

If Applicant is an **L.L.C. or corporation**, sign below:

Name of Business

Corporate Name

By: _____ Date _____

By: _____ Date _____

Attested by: _____ (seal if required)

Additional Proprietors, Partners, Stockholders or **Guarantors** as required.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

**U.S. SMALL BUSINESS ADMINISTRATION
APPLICATION FOR SECTION 504 LOAN**

PART D

Instructions for Third Party Lender Certification for Loans Made For Debt Refinancing

The Third Party Lender must provide the following certifications in its commitment letter submitted as Exhibit 17 of SBA Form 1244, Application for Section 504 Loan.

The Third Party Lender certifies that it has no reason to believe that the following statements are not true:

1. Either:
 - (a) Substantially all (85% or more) of the proceeds of the indebtedness being refinanced were used to acquire and Eligible Fixed Asset (e.g. land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining amount (15% or less) was incurred for the benefit of the small business seeking the refinancing; or
 - (b) If the Eligible Fixed Asset(s) was (were) originally financed through a commercial loan (the "original loan") that was subsequently refinanced one or more times:
 - (i) substantially all (85% or more) of the proceeds of the original loan was used to acquire an Eligible Fixed Asset (e.g., land, including a building situated thereon, to construct a building thereon, or to purchase equipment) and the remaining (15% or less) was incurred for the small business seeking the refinancing; and
 - (ii) the existing debt is the most recent refinancing of the original loan.
2. All of the proceeds of the indebtedness being refinanced were used for the benefit of the small business.
3. For Same Institution Debt:

OPTION A - For Debt Refinancing with Expansion

If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss causing a shift to SBA of all or part of a potential loss from the existing debt.

OPTION B – For Debt Refinancing Without Expansion

If the indebtedness being refinanced is debt of the Third Party Lender, or any of its affiliates, (Same Institution Debt), the Third Party Lender must certify that it is not in a position to sustain a loss on the Refinancing Project amount causing a shift to SBA of all or part of a potential loss from the existing debt.



United States of America
SMALL BUSINESS ADMINISTRATION
STATEMENT OF PERSONAL HISTORY

Please Read Carefully and Fully Complete: 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. **DO NOT SEND COMPLETED FORMS TO OMB as this will delay the processing of your application; send forms to the address provided by your lender or SBA representative.**

1a. Name and Address of Applicant (Firm Name)(Street, City, State, ZIP Code and E-mail)		SBA District/Disaster Area Office	
		Amount Applied for (when applicable)	File No. (if known)
1b. 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.		2. Give the percentage of ownership in the small business	Social Security No.
First	Middle	Last	
		3. Date of Birth (Month, day, and year)	
		4. Place of Birth: (City & State or Foreign Country)	
If applicable, Name and Address of participating lender or surety co.		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 Alien Registration number _____ If no, country of citizenship: _____	
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, YOU MUST FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, 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, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.

7. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No INITIALS: _____
8. Have you <u>been</u> arrested in the past six months for any criminal offense? <input type="checkbox"/> Yes <input type="checkbox"/> No INITIALS: _____
9. For any <u>criminal</u> offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion or 5) been placed on any form of parole or probation (including probation before judgment). <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
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Agency Use Only		12. <input type="checkbox"/> Cleared for Processing Date _____ Approving Authority _____
11. <input type="checkbox"/> Fingerprints Waived Date _____ Approving Authority _____	<input type="checkbox"/> Fingerprints Required Date _____ Approving Authority _____	13. <input type="checkbox"/> Request a Character Evaluation Date _____ Approving Authority _____
Date Sent to OIG _____	(Required whenever 7, 8 or 9 are answered "yes" even if cleared for processing.)	