

<b>PERSONAL INFORMATION</b>			
Borrower		Co-Borrower	
Borrower's Name		Co-Borrower's Name	
Social Security Number	Home Phone (incl. Area code)	Social Security Number	Home Phone (incl. Area code)
E-Mail Address		E-Mail Address	
Date of Birth (mm/dd/yy)	Married Unmarried Separated	Date of Birth (mm/dd/yy)	Married Unmarried Separated
Street Address (street, city, state, zip code)		Street Address (street, city, state, zip code) <span style="float: right;">Same as Borrower Address</span>	
Own      Rent      \$ _____ Per Mo.      _____ No. Yrs. Check if <b>Mailing</b> Address is DIFFERENT from <b>Street</b> address If different, show Mailing address on page 5.		Own      Rent      \$ _____ Per Mo.      _____ No. Yrs. Check if <b>Mailing</b> Address is DIFFERENT from <b>Street</b> address If different, show Mailing address on page 5.	
<b><i>If residing at present address for less than two (2) years, complete the following:</i></b>			
Former Address (street, city, state, zip code)		Former Address (street, city, state, zip code)	
Owned      Rented      \$ _____ Per Mo.      _____ No. Yrs.		Owned      Rented      _____ Per Mo.      _____ No. Yrs.	

<b>RESUME</b>					
Borrower			Co-Borrower		
Last College/Tech School Attended		Dates (from-to)	Last College/Tech School Attended		Dates (from-to)
		-			-
		Degree/Certificate			Degree/Certificate
Name and Address of Employer			Name and Address of Employer		
Title/Position	Type of Business		Title/Position	Type of Business	
Business Phone (incl. area code)	Years on this job	Years in Profession	Business Phone (incl. area code)	Years on this job	Years in Profession
<b><i>If employed in current position for less than two (2) years, complete the following:</i></b>					
Name and Address of Employer			Name and Address of Employer		
Title/Position	Type of Business		Title/Position	Type of Business	
Business Phone (incl. area code)	Dates (from-to)		Business Phone (incl. area code)	Dates (from-to)	
		-			-

<b>DECLARATIONS</b>			
Borrower		Co-Borrower	
Yes	No	Yes	No
If you answer "yes" to any questions 1 through 6, use Continuation Sheet for explanations.			
1. Are there any outstanding judgments against you?			
2. Have you ever declared bankruptcy?			
3. Have you had property foreclosed upon or given title or deed in lieu?			
4. Are you a party to a lawsuit?			
5. Are you obligated to pay alimony, child support, or separate maintenance?			
6. Are any of your assets held in a trust?			
7. Are you a U.S. citizen?			
8. Are you a permanent resident alien? If yes, please provide a copy of resident alien ID card			
9. If purchase, do you or any member of your family share any property or business ownership with the seller in any way?			
10. Are you a member of the Armed Forces?			
11. Are you a member of the Armed Forces Reserves?			

**ACKNOWLEDGEMENT AND AGREEMENT**

I/We authorize Harvest SBF, LLC and/or Harvest CC, LLC to make inquiries and designate third parties as necessary, on behalf of Harvest (et al.) and the Small Business Administration to verify the accuracy of the statements made in this application and to determine my/our creditworthiness. I/We authorize and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. I/We certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan. I/We understand FALSE statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). I/We authorize the release of this information whether the signature below is an original or a copy.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

**PERSONAL ASSETS AND LIABILITIES**

As of: \_\_\_\_\_ (Date)

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

This Statement and any supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and schedules are required.

Completed  Jointly  Not Jointly  To provide additional information, please use Continuation Sheet.

Assets		Liabilities	
Deposit toward purchase held by	Amount \$	List all outstanding debt; Installment, Auto, Alimony, Child Support, Stock Pledges, etc. Use Continuation Sheet if necessary. Combine all credit card debt. <b>Mark liabilities that will be satisfied upon sale or refinancing of real estate owned.</b>	
Bank Account	Amount \$	<b>Loans and Leases, Not Real Estate</b>	
Account #		Creditor Name	Mo. Pymt. \$
Bank Account	Amount \$	Account #   Check if variable rate	Unpaid Balance \$
Account #		Creditor Name	Mo. Pymt. \$
Publicly Traded Stocks & Bonds (Exclude privately owned co.'s)	Amount \$	Account #   Check if variable rate	Unpaid Balance \$
Life Insurance net cash value	Cash Value	Creditor Name	Mo. Pymt. \$
Face amount \$		Account #   Check if variable rate	Unpaid Balance \$
<b>Subtotal Liquid Assets</b>	\$	Creditor Name	Mo. Pymt. \$
Vested interest in retirement fund	\$	Account #   Check if variable rate	Unpaid Balance \$
Motor Vehicles (make and year)	Market Value \$	Creditor Name	Mo. Pymt. \$
		Account #   Check if variable rate	Unpaid Balance \$
		<b>Credit Card Debt</b>	
Other Assets (itemize)	Market Value \$	Combined Credit Card Debt	Mo. Pymt. \$
		<b>Alimony/Child Support/Separate Maintenance</b>	
		Owed to:	Mo. Pymt. \$
<b>Real Estate Owned</b> *use additional sheets if necessary		<b>Real Estate Mortgage Debt</b>	
Property A	Type of property	1st Lender Name (personal residence)	Mo. Pymt. \$
	Address	Account #   Check if variable rate	Unpaid Balance \$
	Date purchased	2nd Lender Name (personal residence)	Mo. Pymt. \$
	Original cost \$	Account #   Check if variable rate	Unpaid Balance \$
	Present market value \$	Monthly rental income \$	
Property B	Type of property	1st Lender Name	Mo. Pymt. \$
	Address	Account #   Check if variable rate	Unpaid Balance \$
	Date purchased	2nd Lender Name	Mo. Pymt. \$
	Original cost \$	Account #   Check if variable rate	Unpaid Balance \$
	Present market value \$	Monthly rental income \$	
Property C	Type of property	1st Lender Name	Mo. Pymt. \$
	Address	Account #   Check if variable rate	Unpaid Balance \$
	Date purchased	2nd Lender Name	Mo. Pymt. \$
	Original cost \$	Account #   Check if variable rate	Unpaid Balance \$
	Present market value \$	Monthly rental income \$	
		Total Monthly Payments	\$
<b>Total Assets</b>	\$	<b>Net Worth \$</b>	<b>Total Liabilities \$</b>

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

**BUSINESS INFORMATION**

Business Name	Executive / Mailing Address if other		Sq.Ft.	Mo. Rent \$	Lease expires
dba:					
Primary Business Address	List Additional Business Locations		Sq.Ft.	Mo. Rent \$	Lease expires
Primary Contact Name					
Phone #					
Fax #					
Mo. Rent paid at this location \$	Sq.Ft?				
Lease expires	Mo/Mo?				
Business Tax ID #					
E-mail Address					
Number of Employees					
Date Business Established					
Website					

Type of Entity (select one)    Corporation    Partnership    Proprietorship    Other \_\_\_\_\_

Business Type (select one)    Retail    Service    Wholesale    Manufacturing    Construction

**OWNERSHIP/OFFICERS/DIRECTORS**

Ownership must equal 100%

Name:	Title:	% Owned:
Name:	Title:	% Owned:
Name:	Title:	% Owned:
Name:	Title:	% Owned:
Name:	Title:	% Owned:
Name:	Title:	% Owned:

**HISTORY**

Nature of Business: \_\_\_\_\_

Types of Products / Services as percentages of total revenue: \_\_\_\_\_

Business revenue (Sales) trends in the last 3 years are    Increasing    Decreasing    Stable

Explain what factors have affected your trends: \_\_\_\_\_

Business profitability (Net Income) trends for last 3 years are    Increasing    Decreasing    Stable

Explain what factors have affected your trends: \_\_\_\_\_

Explain how your company generates business (i.e. advertising, word of mouth, trade shows, etc.). Please be specific. \_\_\_\_\_

Who are your key customers and why? \_\_\_\_\_

Who are your closest competitors and why? What is your competitive advantage? \_\_\_\_\_

**BUSINESS DECLARATIONS**

If you answer "yes" to any questions, use Continuation Sheet for explanations. Yes    No

- Is the business a party to a lawsuit?
- Has the business ever been involved in bankruptcy proceedings?
- Does the business have delinquent federal, state, payroll, sales or other tax liability?
- Has the business had property foreclosed upon or given title or deed in lieu?
- If renting, have you failed to pay rent on time for each of the last 12 months?
- Does the business, its owners or majority stockholders hold other loans with Harvest CC, LLC and/or Harvest SBF, LLC?
- Does the business, its owners or majority stockholders own or have a controlling interest in another business?  
If "Yes", please complete a separate BUSINESS INFORMATION form for each affiliate business.

**Borrower**    \_\_\_\_\_

**Co-Borrower**    \_\_\_\_\_

**A/R AND A/P AGING SUMMARY**

A/R and A/P totals listed below must correspond to current business financial statement dated \_\_\_\_\_

Aging	A/R Amount	% of total	A/P Amount	% of total
Current - 30 days	\$ _____	_____	\$ _____	_____
31-60 days	\$ _____	_____	\$ _____	_____
61-90 days	\$ _____	_____	\$ _____	_____
Over 90 days	\$ _____	_____	\$ _____	_____
<b>Total</b>	\$ _____	_____	\$ _____	_____
Number of Accounts	# _____		# _____	

**Accounts Receivable representing more than 20%**

Account Name	Explanation	Outstanding Balance
Account Name	Explanation	\$ _____
Account Name	Explanation	\$ _____

**Accounts Receivable of over 90 days**

Account Name	Collectability/Explanation	Outstanding Balance
Account Name	Collectability/Explanation	\$ _____
Account Name	Collectability/Explanation	\$ _____
Account Name	Collectability/Explanation	\$ _____
Account Name	Collectability/Explanation	\$ _____

**Accounts Payable over 90 days**

Account Name	Explanation	Unpaid Balance
Account Name	Explanation	\$ _____
Account Name	Explanation	\$ _____
Account Name	Explanation	\$ _____

**BUSINESS DEBT SUMMARY**

Total business debt list should match loans and leases on current business financial statement dated \_\_\_\_\_

	Loan/Lease 1	Loan/Lease 2	Loan/Lease 3
Creditor	_____	_____	_____
Original Amount	_____	_____	_____
Original Date	_____	_____	_____
Present Balance	_____	_____	_____
Interest (%) Rate	_____	_____	_____
Maturity Date	_____	_____	_____
Monthly (\$) Payment	_____	_____	_____
Collateral/Security	_____	_____	_____
Status (current/pass due)	_____	_____	_____
Variable rate? (yes/no)	Yes No	Yes No	Yes No
	Loan/Lease 4	Loan/Lease 5	Loan/Lease 6
Creditor	_____	_____	_____
Original Amount	_____	_____	_____
Original Date	_____	_____	_____
Present Balance	_____	_____	_____
Interest (%) Rate	_____	_____	_____
Maturity Date	_____	_____	_____
Monthly (\$) Payment	_____	_____	_____
Collateral/Security Status (current/past due)	_____	_____	_____
Variable rate? (yes/no)	Yes No	Yes No	Yes No

**Borrower** \_\_\_\_\_

**Co-Borrower** \_\_\_\_\_

**LOAN REQUEST**

Business Name	<b>Loan Amount</b>	\$ _____		
dba:	Application is for	Conventional	SBA 504	7(a)

Purpose	Purchase	Tenant Improvements	Refinance
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**Purchase Money Loan**

Purchase Price	Seller Credits	Source of Down Payment
\$ _____	\$ _____	

If any part of the down payment is borrowed, complete the following.

Lender	Loan Amount	Interest Rate	Terms
	\$ _____	_____ %	

**Tenant Improvement Loan**

Improvement Cost	Describe Improvements
\$ _____	

**Construction-Permanent Loan**

Yr. Lot Acquired	Original Cost	Existing Liens	Present Value	Improvement Cost
	\$ _____	\$ _____	\$ _____	\$ _____

**Refinance Loan**

Have all payments been made on time for the last two years? **Yes** **No** Please identify the factors creating the increase in value.

Year Acquired	Original Cost	Year Improved	Improvement Cost	Present Value
	\$ _____		\$ _____	\$ _____

Existing Liens - Lender	Date Made	Original Amount	Current Balance	Term	Rate	SBA?
		\$ _____	\$ _____			
		\$ _____	\$ _____			

**Cash Out Request**

Amount Requested	Cash out use.
\$ _____	

**This is a business purpose loan request. How does this loan transaction benefit your business?**

**REAL ESTATE TO BE FINANCED**

Property Address	County	# Units	Building size	Lot size	Year built

Construction Type (CTU, frame, block, etc.)	Zoning	% Occupied Now	Property Type (industrial, retail, office, mixed use, etc.)

Describe occupancy upon funding of this loan.	Owner-Occupied %	Tenant-Occupied %	Vacancy %

**Tenant Rent Roll**

Unit	Occupant	Sq.Ft.	Mo. Rent	Started	Expires	Options
			\$ _____			
			\$ _____			
			\$ _____			
			\$ _____			

**VESTING OF REAL ESTATE TITLE**

Print Exact Names


Company Vesting

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Borrower** \_\_\_\_\_

**Co-Borrower** \_\_\_\_\_

**DOCUMENTS ADDITIONALLY NEEDED**

In order to consider issuing a Loan Commitment Letter, we require the following documents from your files.

- Copy(ies) of note(s) to be refinanced and Original Settlement Statement(s)
- Transaction documents as available; purchase contract, escrow instructions, preliminary title report.
- 3 years complete business **Federal** income tax returns (each business).
- 3 years complete personal **Federal** tax returns for each borrower.
- Current business Financial Statement to include a balance sheet and a profit and loss statement, less than 60 days old.
- Copies of leases for all locations occupied by the business.
- Copies of tenant leases for the real estate to be refinanced.
- Other items may be required as requested.

**CONTINUATION SHEET**

Use this Continuation Sheet to add information to Borrower Information, Business Information, and Loan Request forms.

Business Name	Borrower
	Co-Borrower

Text will wrap automatically. To create a new paragraph, press and hold the "ALT" key when pressing "ENTER"

**Borrower** \_\_\_\_\_

**Co-Borrower** \_\_\_\_\_

**Email Completed Application to:  
info@rocfinancialsolutions.com.**