



SBA Loan Application Package

ALB Commercial Capital is dedicated to defining the standards for high quality service, expertise and personalized guidance. We specialize in providing loan programs tailored to our clients Goals. This package includes all forms that are required for SBA Loans. NOTE: It is always advisable to first call and request a free consultation with one of our Loan Advisors so that they can get you started in the right direction. Toll free (800) 510-2214



SBA Loan Preliminary Needs List

Thank you for choosing ALB Commercial Capital (ALB) we appreciate the opportunity to assist in your financing needs. We strive to provide you with the best service available and to close your transaction on time. Please find our checklist below with items you will need to provide. Any forms needed can be found in the **FORMS** section of our website.

Borrower Information: – all principals with 25% or greater ownership

- Applicant's Credit Authorization to Release Information – complete and sign the ALB form.
- Copy of primary form of ID (Driver's license, passport, etc)
- Personal Financial Statement (PFS) and Schedule of Real Estate Owned (SREO) form – use the Excel form available for download.
- Three months current bank and investment statements (all pages) to verify liquidity/reserves.
- Three years Personal Federal Tax Returns including W-2's, if applicable.
- Current paystubs to cover a 30 day period
- Recent mortgage statements for all property owned
- Borrower/Management Resume

Business Information:

- Three years Business Federal Tax Returns – include all schedules, statements, and K-1 's.
- Current YTD Interim Financial Statement (Income Statement & Balance Sheet) - dated within 60 days.
- Business Debt Schedule, including business loans, equipment financing, and lines of credit associated with the operation of the business.
- Company By-Laws
- SS-4 EIN Letter
- Fictitious Name Filing
- Current Business License
- Business Plan - required in all startups and most change of ownership situations.
- Name and phone number for your insurance agent and copy of Declaration page.

Purchase Transaction:

- Copy of buyer and seller executed Purchase Contract, along with all offers and counter offers.
- Escrow and Title Contact Information

To process your loan efficiently and to obtain loan approval, we advise you to continue making your mortgage payments and pay bills on time. In addition, refrain from any major purchases that could affect your credit, such as a new vehicle etc., until the loan is completed.

2476 Lake Avenue, Altadena, CA 91001

Office (626) 296-7777 Toll free (800) 510-2214 | www.albcommercialcapital.com | Cal BRE #01379610

APPLICANT'S AUTHORIZATION TO RELEASE INFORMATION

Please be advised that I/We have applied for a mortgage loan through ALB Commercial Capital (ALB). As part of the application and loan process, ALB may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize ALB Commercial Capital to request and obtain any information and documentation required by ALB, and/or its prospective affiliates, investors, participants, buyers, agencies, and other representatives to complete the processing of the loan request. Necessary credit information may include but is not limited to, employment history and income; bank, money market and similar account balances; credit balances, payments and history; copies of income tax returns; and subordination agreements/requirements.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned will be deemed as acceptable authorization for release of any of the above information or documentation requested by ALB.

This form must be signed and returned in order to continue the processing of your loan.

Requested By: ALB Commercial Capital
2476 Lake Ave
Altadena, CA. 91001

PLEASE COMPLETE THE FOLLOWING: **(PLEASE PRINT CLEARLY)**

Opt Out Notice: When your credit is pulled the current laws allow the credit bureaus to send a notification to the telemarketers of various financial institutions. To avoid receiving unwanted solicitations simply check "Yes" and our team will help to remove your name from the list. ___ Yes, Opt Me Out ___ No, thank you

Applicant Name Print Here:

Co-Applicant Name Print Here:

Date of Birth: (format mm/dd/yyyy)

Date of Birth: (format mm/dd/yyyy)

Social Security Number:

Social Security Number:

Present residence address- (Include Zip Code)

Present residence address- (Include Zip Code)

Do you have a credit security freeze with any of the consumer credit reporting agencies? ___ Yes ___ No
If yes, contact the appropriate credit bureau(s) to lift the credit security freeze so your credit report can be obtained. Once the credit report is obtained, we will notify you so that you may reinstate the freeze.

Applicant Sign Here:

Applicant Sign Here:

Date: _____

Date: _____

Important information when applying for a loan: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask 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.

SECTION I - INDIVIDUAL INFORMATION							
Applicant Name:				Spouse's Name:			
Date of Birth:		Social Security #:		Date of Birth:		Social Security #:	
Home Phone:		Email:		Home Phone:		Email:	
Address:				Address:			
City, State, Zip:			Country:	City, State, Zip:			Country:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated				Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Employer Name:				Employer Name:			
Job Position: <input type="checkbox"/> Self Employed				Job Position: <input type="checkbox"/> Self Employed			
Annual Income:		Years In This Job:		Annual Income:		Years In This Job:	
Business Phone:		Years In Profession:		Business Phone:		Years In Profession:	

SECTION II - FINANCIAL CONDITION AS OF SIGNED DATE			
Assets	Amount	Liabilities	Amounts
Cash on hand & in Financial Institutions:		Accounts Payable:	
Savings Accounts:		Notes Payable to Banks and Others:	
IRA or Other Retirement Accounts:		Installment Accounts (Auto):	
1031 Exchange:		Monthly Payment:	
Earnest Money Deposit (Property Purchase):		Installment Accounts (Other):	
Stocks and Bonds:		Monthly Payment:	
Real Estate Owned (See SREO):		Mortgages on Real Estate (See SREO):	
Automobile(s)-Present Value:		Other Liabilities:	
Other Personal Property:		Total Liabilities:	
Other Assets:		Net Worth:	
Total Assets:		Total:	

SECTION III - DECLARATIONS					
		Applicant		Spouse	
		Yes	No	Yes	No
1	Have you ever filed bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Have you ever had property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Are you presently involved in any legal action?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Have you ever been convicted of a crime, other than a minor vehicle moving violation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Are you a co-signer or guarantor of any other debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Are you currently an Executive Officer or on the Board of Directors of any Bank, Thrift or S&L?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	For purchases, do you or your immediate family share ownership or related with the seller?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Are you a member or veteran of the Armed Forces or Armed Forces Reserves?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Do you have any delinquent federal, state, property or other outstanding tax liability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Have you ever been delinquent on government financing (SBA, FHA, Student Loans, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Are you currently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURES	
The signer(s) certifies that the above statement and attached schedules, including all federal tax returns, prepared by or for the undersigned are a complete and true statement of the financial condition of the undersigned on the date indicated.	
Signature (Applicant): _____	Date: _____
Signature (Spouse): _____	Date: _____

SCHEDULE OF REAL ESTATE OWNED

Name Here

* Proposed status changes in the near future (sale, exchange, rental composition, etc.) should be described in remarks section.							ANNUAL			
Legal Owner Property Address	Prop Type*	# Units / SF	% Owned	Full Market Value	Mortgage Liens	Mortgage Lender	Rental Revenue	Expenses	Mortgage Pmts.	Net Rental Income
	Primary Residence	1			1st 2nd					
Ownership % Total										
					1st 2nd					
Ownership % Total										
					1st 2nd					
Ownership % Total										
					1st 2nd					
Ownership % Total										
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Ownership % Total										
					1st 2nd					
Ownership % Total										
					1st 2nd					
Ownership % Total										
					1st 2nd					
Ownership % Total										

* Property Type
Apts-Mixed Use-Com'l-SFR-Hospitality-Land

THIS SCHEDULE IS TO BE ATTACHED TO AND MADE A PART OF MY LOAN APPLICATION.

Signature _____	Date _____	Signature _____	Date _____
Comments / Remarks			

BUSINESS DEBT SCHEDULE

COMPANY NAME: _____

DATE: _____

(Same as Interim Balance Sheet)

This schedule should include loans/notes payable and financing contracts (not accounts payable) included on the Interim Balance Sheet.

CREDITOR Name/Address	ORIGINAL DATE	ORIGINAL AMOUNT	MATURITY DATE	PRESENT BALANCE	INTEREST RATE	MONTHLY PAYMENT	COLLATERAL OR SECURITY	PURPOSE OF LOAN
Totals								

* Present Balance figures must agree with those shown on the Interim Balance Sheet.

Signature: _____

Date: _____

MANAGEMENT RESUME

Please fill in all spaces, use full first, middle and maiden names-no initials. If an item is not applicable, please indicate so. You may include additional relevant information on a separate exhibit. Sign and date as indicated.

Name _____ SS# _____

ID#/Lic# _____ ID Issue Date/State _____ ID Expiration _____

Date of Birth _____ Place of Birth _____ Res. Phone () _____ Bus. Phone () _____

Residence Address _____

Street City State Zip

Previous Address _____

Street City State Zip

Lived there from _____ to _____

Month and Year Month and year

Spouse's Name _____ SS# _____

First Middle Maiden Last

Are you employed by the U.S. Government? Yes No If yes, give agency/position _____

Are you a U.S. Citizen? Yes No

If no, give Alien Registration number _____ and attach copy of Resident Alien Card

Have you ever been charged with or convicted of any criminal offense other than a misdemeanor involving a motor vehicle violation?

Yes No If yes, furnish details in a separate exhibit.

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

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation; including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? Yes No

Are any assets held in a Family Trust? Yes No

Have you received SBA financing in the past? Yes No

EDUCATION

College or Technical Training, Name and Location Dates Attended From/To Major Degree

MILITARY SERVICE BACKGROUND

Branch _____ From _____ To _____ Honorable Discharge? _____

Rank at Discharge _____ Major assignment/accomplishment _____

WORK EXPERIENCE (List chronologically, beginning with present employment)

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

Company Name/Location _____

From _____ to _____ Title _____

Duties _____

SIGNATURE _____ **DATE** _____