

Notice to Sole Proprietors: You may apply for credit in your name alone, regardless of marital status. By signing here, Applicant and Co-Applicant agree that this is an application for joint credit (sign below):

Applicant

Co-Applicant

☐ Individual ☐ Joint

Information about your spouse and/or domestic partner does not need to be provided unless this is a joint statement with your spouse and/or domestic partner, or if you are relying on their income or assets to obtain credit. All parties whose income or assets are relied upon will be requested to sign notes or any other documents required in connection with the credit extended.

## OWNER/GUARANTORS PERSONAL INFORMATION:

Name:		Name:	
SSN:	DOB:	SSN:	DOB:
DL/ID:	Issuing State:	DL/ID:	Issuing State:
Address:	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ Years	Address:	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ Years
Home Phone:	Cell Phone:	Home Phone:	Cell Phone:
E-Mail:		E-Mail:	
Employer Name:		Employer Name:	
Employer Address:		Employer Address:	
Title:	Business Phone:	Title:	Business Phone:
<input type="checkbox"/> Self Employed _____ Years on this job _____ Years in Profession		<input type="checkbox"/> Self Employed _____ Years on this job _____ Years in Profession	
Accountant Name:	Telephone:	Accountant Name:	Telephone:

## BUSINESS APPLICANT INFORMATION:

Entity Type: ☐ C-Corporation ☐ S-Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Individuals  
☐ Trust ☐ LLC ☐ LLP ☐ Non-Profit ☐ Other: \_\_\_\_\_

Industry Type: ☐ Manufacturer ☐ Retailer ☐ Service ☐ Wholesaler/Distributor  
☐ Builder/Developer ☐ Other (Specify) \_\_\_\_\_

Entity Name: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Year Established \_\_\_\_\_ Fiscal Year End \_\_\_\_\_

Tax ID Number \_\_\_\_\_ Annual Revenue \_\_\_\_\_ # of Employees \_\_\_\_\_

Total Assets \_\_\_\_\_

Total Liabilities \_\_\_\_\_

Net Worth \_\_\_\_\_

## CREDIT REQUEST:

Please check all applicable: ☐ Commercial Real Estate Loan ☐ Business Loan ☐ SBA Loan ☐ Construction Loan  
☐ Mortgage Warehouse Loan ☐ Other: \_\_\_\_\_

Amount Requested: \_\_\_\_\_

Term Requested: \_\_\_\_\_

Loan Purpose: \_\_\_\_\_

Collaterals (Check all applicable):

R/E ☐ Business Assets ☐ Other ☐ \_\_\_\_\_

Collateral Location (If applicable) \_\_\_\_\_

\_\_\_\_\_

If Refinance:

Current Lender #1 \_\_\_\_\_ Contact Information \_\_\_\_\_

Current Lender #2 \_\_\_\_\_ Contact Information \_\_\_\_\_

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## GENERAL LOAN CONDITIONS:

The submission of this loan application does not constitute an agreement by PCB Bank ("the Bank") to issue a commitment or grant a loan. If the Bank decides to grant a loan to the applicant, the Bank will issue a commitment incorporating, as applicable, the terms and conditions. Applicant agrees that the Bank may itself become a Lender for the project specified in the application or may participate with other Lenders. The applicant understands that this application is not a loan commitment nor does the Bank promise or guarantee that loan(s) or investment(s) for the project described herein will be obtained on any terms. By signing below, the applicant authorizes the Bank to make or have made any credit, employment or investigation inquiry that the Bank determines appropriate for the extension of credit, periodic evaluation of applicant's account or the collection of amounts owed to the Bank. The Bank may furnish information concerning applicant's account to consumer reporting agencies and others who may properly receive that information. Upon request, applicant will be informed whether a consumer report was obtained; and if a report was obtained, applicant will be informed of the name and address of the consumer reporting agency that furnished the report. This application is submitted with the understanding that none of the Bank's officers, directors or agents shall be personally liable hereunder for any action taken with respect hereto. The applicant hereby agrees that in the event of a dispute with respect to this application or any commitment issued hereto, it shall look solely to the Bank for performance of any obligations hereunder or under a commitment issued pursuant hereto or for any other claim.

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Applicant \_\_\_\_\_ Print Name \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_ Print Name \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_



### **Adverse Action Notice**

If your application for business credit is denied, you have the right to a statement of specific reasons within 30 days, if the statement is requested within 60 days of our notification. The statement of reasons may be obtained from:

PCB Bank  
**Credit Administration**  
3701 Wilshire Blvd., Suite 900  
Los Angeles, CA 90010

Telephone : 213-210-2000

### **Equal Credit Opportunity Act Notice**

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, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Division of Depositor and Consumer Protection, National Center for Consumer and Depositor Assistance, Federal Deposit Insurance Corporation, 1100 Walnut Street, Box #11, Kansas City, MO 64106.



### **Right to Receive Copy of Appraisal Report**

If your application for credit is to be secured by a first lien on a 1-4 unit residential structure dwelling, you have the right to promptly receive a copy of the written appraisal developed in connection with the application.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

### **California Notice of Right to Receive Copy of Appraisal of Nonresidential Real Estate:**

You have the right under Section 11423 of the California Business and Professions Code to receive a copy of the appraisal that we obtain in evaluation of your application, provided that you have paid for the appraisal.

The request must be received by us no later than 90 days after (1) we have provided notice of the action taken on the application, including a notice of incompleteness, or (2) the application has been withdrawn.

In order to obtain a copy of your appraisal, please write to us at :

PCB Bank  
**Appraisal Department**  
3701 Wilshire Blvd., Suite 900  
Los Angeles, CA 90010



# SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 11/30/2026

Applicant Business Legal Name (OC EPC ):			
Operating Business Legal Name (OC):			
DBA or Tradename (if applicable)			
Business TIN (EIN, SSN)			
Primary Industry / NAICS Code (6 digit):		Business Phone:	
Unique Entity ID used in SAM.gov, if any		Year began operations:	
Entity Type Check One:	Sole proprietor Partnership C-Corp S-Corp LLC Other	Special Ownership Type (Select all that apply):	Employee Stock Ownership Plan (ESOP) 401(k) or ROBS 401(k) Trust Cooperative Native-American Tribal-Owned Business Other
Business Address (Street, City, State, Zip Code) Do not use P.O. Box address		Project Address, if different than Business Address (Street, City, State, Zip Code) Do not use P.O. Box address	
Primary Contact Name			
Primary Contact Email Address			
# of existing employees (including owners, all part-time, full-time and all employees of domestic and foreign Affiliates – do not convert to FTE)			
# of FTE jobs saved/retained because of the loan (including owners)			
# of new FTE jobs created because of the loan (including owners)			
Purpose of the loan (i.e., Purchase Real Estate; Construction; Equipment; Inventory; Eligible Debt Refinancing; Working Capital; etc.)			
<input type="checkbox"/> Acquisition/installation of equipment	\$_____.	<input type="checkbox"/> Purchase/Construction of Commercial Real Estate	\$_____.
<input type="checkbox"/> Working Capital	\$_____.	<input type="checkbox"/> Acquisition of inventory	\$_____.
<input type="checkbox"/> Business acquisition (Change of Ownership)	\$_____.	<input type="checkbox"/> Debt refinancing	\$_____.
<input type="checkbox"/> Other:	\$_____.	<input type="checkbox"/> Other:	\$_____.

**Applicant Ownership (Mandatory) and Demographic Information** – Identify all entities that own at least 20% of the Applicant, including the natural persons who own those entities, and at least 51% of the Beneficial Owners (as defined in SOP 50 10) of the Applicant. Attach a separate sheet if necessary.

Owner's Legal Name (First name Last name)	Title	Ownership %	TIN (SSN/EIN)	Home Address (Street, City, State, Zip Code - No P.O. Box)



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**Applicant Owner's Demographic Information (Optional)** - Veteran/gender/race/ethnicity data is collected for program reporting purposes only. Disclosure is voluntary and will have no bearing on the loan application decision. A separate demographic information section should be completed for each individual who holds or controls 20 percent or more of the beneficial ownership in the Applicant small business.

Owner's Legal Name (First name Last name)		
Owner's Position		
Veteran Status	Non-Veteran;    Veteran;    Service-Disabled Veteran;    Spouse of Veteran;    Not Disclosed	
Gender	Male;    Female;    Not Disclosed	
Race (more than 1 may be selected)	American Indian or Alaska Native;    Asian;    Black or African American; Native Hawaiian or Pacific Islander;    White;    Not Disclosed	
Ethnicity	Hispanic or Latino;    Not Hispanic or Latino;    Not Disclosed	

*If any questions are answered "Yes" please provide details to the Lender in a separate attachment*

Question	Yes	No
1. Is the Applicant or if the Applicant is structured as an Eligible Passive Company (EPC) and Operating Company (OC), both the EPC and OC, or any Associate of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in a transaction by any Federal department or agency, or presently involved in any bankruptcy?		
2. Is the Applicant, any Associate of the Applicant, or any business owned by them or any Affiliates (per 13 CFR 121.301(f)), currently delinquent or have ever defaulted on a direct or guaranteed loan from SBA, or another Federal agency loan program (including, but not limited to USDA, B&I, FSA, FHA, EDA), or been a guarantor on such a loan?		
3. Is the Applicant or any owner of the Applicant an owner of any other business? <i>If yes, list all such businesses (including their TINs), percentage of ownership, and describe the relationship on a separate sheet identified as addendum A.</i>		
4. Is the Applicant or any Associate of the Applicant presently incarcerated, on probation, on parole, or presently subject to an indictment for a felony or any crime involving or relating to financial misconduct or a false statement? <i>(if "Yes" the Applicant is not eligible for SBA financial assistance.)</i>		
<b>Initial here to confirm your response to question 4 (originally initialed, or an acceptable electronic signature, and not typed.)</b>		
5. Are any of the Applicant's products and/or services exported (directly or indirectly), or is there a plan to begin exporting (directly or indirectly) as a result of this loan, or is this an Export Working Capital Program (EWCP)* loan? <i>If "Yes," answer questions 5.a) and b) below, if "No" move to question 6</i>		
5.a) Provide the estimated total export sales this loan will support.	\$	
<b>* (For EWCP loans, in a separate attachment, provide details of the underlying transaction(s) for which the loan is needed, countries where the buyers are located and a description of products and/or services to be exported.)</b>		
5.b) List of principal countries of Export (list at least 1):		
6. Has the Applicant paid or committed to pay a fee to the Lender or a third party to assist in the preparation of the loan application or application materials, or has the Applicant paid or committed to pay a referral agent or broker a fee? <i>If "Yes" provide details to your Lender (the name of the third party and the amount of the fee). The Applicant is not required to obtain or pay for unwanted services.</i>		
7. Are any of the Applicant's revenues derived from gambling, loan packaging, lending activities, lobbying activities, or from the sale of products or services, or the presentation of any depiction, displays or live performances, of a prurient sexual nature? <i>If "Yes," provide details under a separate attachment.</i>		
8. Is any sole proprietor, partner, officer, director, stockholder with a 10 percent or more interest in the Applicant an SBA employee or a Household Member of an SBA employee? ( <a href="#">13 CFR 105.204</a> ). "Household Member" means spouse and minor children of an employee, all blood relations of the employee and any spouse who resides in the same place of abode with the employee ( <a href="#">13 CFR §105.201(d)</a> )		
9. Is any employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant a former SBA employee who has been separated from SBA for less than one year prior to the request for financial assistance? ( <a href="#">13 CFR 105.203</a> )		
10. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government? ( <a href="#">13 CFR 105.301(c)</a> )		
11. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a Federal Government employee or Member of the Military having a grade of at least GS-13 or higher (or Military equivalent)? ( <a href="#">13 CFR 105.301(a)</a> )		



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Question	Yes	No
12. Is any sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest in the Applicant, or a household member of such individual, a member or employee of a Small Business Advisory Council or a SCORE volunteer? ( <a href="#">13 CFR 105.302(a)</a> )		
13. Is the Applicant, any owner of the Applicant, or any business owned by them (Affiliates), presently involved in any legal action (including divorce)? <i>If yes, provide details.</i>		

### **By Signing Below, You Make the Following Representations, Authorizations, and Certifications:**

#### **APPLICANT CERTIFICATION**

By signing this application, the Applicant certifies that it complies with all Loan Program Requirements as defined in 13 CFR § [120.10](#), including but not limited to requirements in 13 CFR §§ [120.100](#), [120.110](#), [121.301](#), and 31 CFR § [285.13](#). The Applicant further certifies that the Applicant business is at least 51 percent owned and controlled by persons who are citizens of the U.S. or are Lawful Permanent Residents and that all SBA loan proceeds will be used in accordance with Loan Program Requirements. SBA or the Lender may request additional information to determine that an Applicant fulfills any eligibility requirement. **By signing the application, the Applicant has certified that it fulfills all eligibility requirements.**

The authorized representative of the Applicant and the Operating Company certifies to the following:

- I have read the statements included in this form, including the Statements Required by Law and Executive Order, and I understand them.
- I certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. The Applicant understands that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- I will comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations set forth in SBA Loan Program Requirements.
- No holder of 50 percent or more of the ownership of the Applicant or OC is delinquent more than 60 days under the terms of any administrative order; court order; or repayment agreement requiring payment of child support.
- Applicant and OC are current on all Federal, state, and local taxes, including but not limited to income taxes, payroll taxes, real estate taxes and sales taxes of the business, and will pay all Federal, state, and local taxes when they come due.
- All 7(a) loan proceeds will be used only for the Applicant business as approved by the Lender and/or SBA.
- I understand, acknowledge, agree, and consent that the Lender can share any tax information that I have provided and/or that the Lender has obtained from the Internal Revenue Service with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted.
- The Applicant, together with all affiliates, is small under the applicable small business size standard (13 CFR 121.201 and Section 3(a)(5) of the Small Business Act [15 U.S.C. 631 et seq]). SBA or the Lender may request additional information concerning the Applicant's size based on information supplied in the application or any other source.
- The Build America, Buy America Act (BABAA) requires that no federal financial assistance for "infrastructure" projects is provided "unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States." Section 70914 of Public Law No. 117-58, §§ 70901-52. The undersigned certifies that if any SBA loan proceeds are used directly or indirectly for an infrastructure project, the iron, steel, manufactured products, and construction materials used in the construction of the infrastructure project are in full compliance with the BABAA requirements including: 1. All iron and steel used in the project are produced in the United States; 2. All manufactured products purchased with SBA financial assistance must be produced in the United States; and 3. All construction materials used in the construction are manufactured in the United States. And the Borrower will obtain from the Contractors, or Subcontractors, certifications, or affirmations as to their compliance with BABAA requirements in the project. SBA encourages the purchase, to the extent feasible, of American-made equipment and supplies.
- The Applicant is not engaged and will not engage in any activity that is illegal under federal, state, or local law or that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.
- During the life of the loan, the real estate pledged as collateral for the loan or where the Borrower or OC conducts its business operations will not be leased to or occupied by any business that Borrower or OC knows is engaged in any activity that is illegal under Federal, state or local law or any activity that can reasonably be determined to support, promote, or facilitate any activity that is illegal under Federal, state or local law.
- If applicable, the Applicant(s), the ESOP (or equivalent trust), and/or the 401(k) plan are in compliance with all applicable IRS, Treasury, and Department of Labor requirements and will comply with all relevant operating and reporting requirements.
- If the 7(a) loan request is for a Standard 7(a) loan (loan greater than \$500,000), and if the loan will finance a change of ownership between existing owners (complete partner buyout), and if the 7(a) loan proceeds will finance more than 90% of the purchase price of the partner buyout, the remaining owner(s) must certify that they have been actively participating in the business operation and held the same or an increasing ownership interest in the business for at least the past 24 months. For any real estate to be purchased by loan proceeds and pledged as collateral for the loan or where the Applicant or OC is conducting business operations, the Applicant or OC are currently and will remain in compliance with all local, state, and Federal environmental laws and regulations and will continue to comply with these laws and regulations. Furthermore, they are unaware of any other actual or potential environmental hazards related to the collateral or business premises. They agree to fully indemnify Lender and SBA against all liabilities or losses arising from the contamination of the property before or during the term of the loan.
- The Applicant and/or OC will reimburse Lender for out-of-pocket expenses incurred in the making and administration of the loan.



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- The Applicant and/or OC will maintain proper books and records, allow Lender and SBA access to these records, and furnish financial statements or reports annually or whenever requested by Lender.
- The Applicant and/or OC will post SBA Form 722, Equal Opportunity Poster, where it is clearly visible to employees, applicants for employment and the general public.
- For debt refinance, the debt being refinanced with the loan proceeds was used exclusively for the Applicant's business, including any credit card, HELOC, and/or debt on the Applicant's balance sheet; and
- The Applicant and OC will not, without Lender's prior written consent:
  - Make any distribution of company assets that will adversely affect the financial condition of the Borrower and/or OC.
  - Change the ownership structure or interests in the business during the term of the loan; and
  - Sell, lease, pledge, encumber (except by purchase money liens on property acquired after the date of the Note), or otherwise dispose of any of the Borrower's property or assets, except in the ordinary course of business.

\_\_\_\_\_  
Signature of Authorized Representative of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title





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### **Purpose of this form:**

The purpose of this form is to collect information about the Small Business Applicant (“Applicant”) and its owners, the loan request, existing indebtedness, information about current or previous government financing, and certain other topics. The information also facilitates background checks as authorized by section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). Submission of the requested information is required for SBA or the Lender to determine eligibility for financial assistance. Failure to submit the information would affect that determination.

### **Instructions for completing this form:**

A separate SBA Form 1919 for each co-Applicant (e.g., EPC and OC) must be completed and signed by the authorized representative of the Applicant and **submitted to your SBA Participating Lender**. The amounts of the “Purpose of the loan” sections across all SBA Forms 1919 should equal the total amount of the loan request. Submission of the requested information is required to make a determination regarding eligibility for financial assistance.

For purposes of reporting NAICS Code, Applicants must match the business activity code provided on their IRS income tax filings, if applicable.

All parties listed below are considered Owners of the Applicant:

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation;
- For limited liability companies, all members owning 20% or more of the company; and
- Any Trustor (if the Applicant is owned by a trust).

### **For purposes of reporting (optional) demographic information:**

**Purpose.** Veteran/gender/race/ethnicity data is collected for program reporting purposes only.

**Description.** This form requests information about each of the Applicant’s owners. Add additional sheets if necessary.

1. **Owner’s Legal Name.** Insert the full name of the owner.
2. **Owner’s Position.** Identify the owner’s position; for example, sole proprietor; general partner; owner; officer; director; or member.

### **Statements Required by Law and Executive Order**

**This application and any assistance provided pursuant to this application is subject to the following laws, regulations, and Executive Orders:**

**Paperwork Reduction Act** – You are not required to respond to this collection of information unless it displays a currently valid OMB Control Number. The estimated time for completing this application, including gathering data needed, is 31 minutes. Comments about this time or the information requested should be sent to: Small Business Administration, Director, Records Management Division, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**

**Federal Funding Accountability and Transparency Act of 2006, as amended (31 U.S.C. 6101 Note)** - SBA routinely publishes information related to this loan application (e.g., name and address of Borrower, amount of loan) on [USAspending.gov](https://www.usaspending.gov), as required by the Federal Funding Accountability and Transparency Act of 2006, as amended.

**Privacy Act (5 U.S.C. 552a); Collection of Social Security Number (31 U.S.C. 7701)**

**Authorities and Purpose for Collecting Information:** SBA is collecting the information on this form, including social security numbers (SSNs) and other personal information, to make a character and credit eligibility decision in connection with you or your company’s application for SBA assistance. SBA may also use SSNs and other taxpayer identification numbers (TINs) for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA. Under the provisions of 31 U.S.C. 7701, the Administrator shall require a person applying for a loan under the program to provide that person’s TIN; therefore, the Applicant business and any guarantor of the loan must provide their SSNs or other TINs in order to do business with SBA and not providing your SSN or TIN will impact the loan decision.

SBA also determines eligibility of the Applicant business in accordance with regulations under 13 CFR 120.110(n). SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), of the Small Business Act, 15 USC Section 636(a)(1)(B). In addition, 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 Small Business Act, 15 U.S.C. 634(b)(11). SBA also uses the SSN to distinguish the Applicant and its owners of the Applicant from other individuals with the same or similar name or other personal identifiers. This use is permitted under Executive Order 9397.

**Routine Uses:** Some of the information collected may be checked against criminal history indices of the Federal Bureau of Investigation. When the information collected 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. See SBA’s Privacy Act System of Records, at 74 Fed. Reg. 14890 (2009) and 82 Fed. Reg. 23026 (2021) (as amended from time to time) for other published routine uses for the collected information.



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**Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.)** – As required by the Right of Financial Privacy Act of 1978, SBA provides this notice of SBA's right to access financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guarantee. 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 guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

**Disclosure of Information** – 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. The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks but only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses.

**Debt Collection Act of 1982 and Debt Collection Improvement Act of 1996 (5 U.S.C. § 5514 note and 31 U.S.C. § 3701 et seq.)** – These laws require SBA to aggressively collect any loan or other 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) or other debt owed to SBA to credit bureaus
- Hire a collection agency to collect your loan or other delinquent debt
- 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 or other delinquent debt to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments
- If you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

**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 is generally 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, the amount of the loan, and the type of loan. Proprietary data on a Borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the SBA's Freedom of Information/Privacy Acts Office and be identified as a Freedom of Information request.

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

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

**Executive Order 11738 -- Environmental Protection (38 F.R. 25161)** – The Executive Order charges the 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, all Applicant small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

- That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
- 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 of the respective Acts, and all regulations and guidelines issued thereunder.
- 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.



## SBA 7(a) Borrower Information Form

For use with all SBA 7(a) Loan Programs

OMB Control No.: 3245-0348

Expiration Date: 11/30/2026

**Occupational Safety and Health Act (15 U.S.C. 651 et seq.)** – The Occupational Safety and Health Administration (OSHA) can require businesses to modify facilities and procedures to protect employees. Businesses that do not comply may be fined and required to abate the hazards in their workplaces. They may also be ordered to cease operations posing an imminent danger of death or serious injury until employees can be protected. Signing this form is certification that the Applicant, to the best of its knowledge, is in compliance with the applicable OSHA requirements, and will remain in compliance during the life of the loan.

**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 Federal 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.

**Civil Rights (13 C.F.R. 112, 113, 117)** – 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 Borrowers must display the "Equal Employment Opportunity Poster" prescribed by SBA.

**Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.)** – 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 this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

**Executive Order 12549 as amended by E.O. 12689, Debarment and Suspension (2 C.F.R. 180, adopted by reference in 2 C.F.R. Part 2700 (SBA Debarment Regulations))** – By submission of this loan application, you certify and acknowledge that neither you nor any Associates: (a) are presently debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) are formally proposed for debarment, with a final determination still pending; (c) are presently indicted or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses listed in the SBA Debarment Regulations; (d) have been convicted, or had a civil judgment rendered against you within the preceding three years for any of the offenses listed in the SBA Debarment Regulations, including 2 C.F.R. § 180.800(a); or (e) have had one or more public transactions (Federal, State, or local) terminated within the preceding three years for cause or default; or (f) are delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

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

**The Build America, Buy America Act (BABAA) (41 U.S.C. §8301)** –The Build America, Buy America Act (BABAA) requires that no federal financial assistance for "infrastructure" projects is provided "unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States." Section 70914 of Public Law No. 117-58, §§ 70901-52. By submission of this loan application, you certify and acknowledge that if any SBA loan proceeds are used directly or indirectly for an infrastructure project, the iron, steel, manufactured products, and construction materials used in the construction of the infrastructure project are in full compliance with the BABAA requirements including: 1. All iron and steel used in the project are produced in the United States; 2. All manufactured products purchased with SBA financial assistance must be produced in the United States; and 3. All construction materials used in the construction are manufactured in the United States. Additionally, the Borrower will obtain from all Contractors, or Subcontractors, certifications or affirmations of their compliance with BABAA requirements for the project.



## PERSONAL FINANCIAL STATEMENT

### U.S. SMALL BUSINESS ADMINISTRATION

The purpose of this form is to collect information about the Business Applicant and its owners' financial condition. SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an applicant for an SBA loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. SBA also uses the information to assess whether an individual meets the economic disadvantage threshold for the Women-Owned Small Business (WOSB) Program and the 8(a) Business Development (BD) Program. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

To complete this form

- 1) Check all that apply.
- 2) Complete the form in its entirety (attached a separate sheet, if necessary)
- 3) Review the applicable certifications and sign (spousal signature, if required)

<input type="checkbox"/> 7(a) loan / 504 loan / Surety Bonds
Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant; and (5) any person providing a guaranty on the loan (including the assets and liabilities of the owner's spouse and any minor children).
<b>Return completed form to:</b> <b>For 7(a) loans:</b> the Lender processing the application for SBA guaranty <b>For 504 loans:</b> the Certified Development Company (CDC) processing the application for SBA guaranty <b>For Surety Bonds:</b> the Surety Company or Agent processing the application for surety bond guarantee

<input type="checkbox"/> Disaster Business Loan Application (Excluding Sole Proprietorships)
Complete this form for: (1) each applicant; (2) each general partner; (3) each managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant business; and (5) any person providing an unlimited guaranty on the loan.
<b>Return completed form to:</b> Disaster Processing and Disbursement Center at 14925 Kingsport Road, Fort Worth, TX 76155-2243 or FAX to 1-202-481-1505 or <a href="mailto:disasterloans@sba.gov">disasterloans@sba.gov</a>

<input type="checkbox"/> Women Owned Small Business (WOSB) Federal Contracting Program
This form must be completed by each individual claiming economic disadvantage in connection with the SBA's Women-Owned Small Business (WOSB) Federal Contracting Program. A separate form must be completed by the individual's spouse, unless the individual and the spouse are legally separated. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed. In addition, each individual claiming economic disadvantage must update the form as changes arise, but at least annually, to ensure the information is current, accurate and complete.
SBA's regulations state that to be considered economically disadvantaged for purposes of the WOSB Program, a woman must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all her assets (to include her primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in her personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §127.203. The information contained in this form must be submitted and certified through <a href="http://beta.certify.sba.gov">beta.certify.sba.gov</a>

<input type="checkbox"/> 8(a) Business Development Program
8(a) applicants must show that 51% of the firm is owned by one or more individuals determined by the SBA to be socially and economically disadvantaged. The information contained in this form must be submitted by each socially and economically disadvantaged individual using their one time 8(a) eligibility to qualify this firm for 8(a) certification. If married, the spouse must complete a separate SBA Form 413, except when the individual and the spouse are legally separated. If separated, provide copy of separation document.
SBA's regulations state that to be considered economically disadvantaged for purposes of the 8(a) Business Development Program, an individual must have an adjusted gross income averaged over the three prior fiscal years of \$350,000 or less; less than \$6 million in the fair market value of all assets (to include primary residence and value of the business concern); and less than \$750,000 in personal net worth (excluding equity interest in the personal residence and ownership interest in the business, and funds invested in a retirement account that are unavailable until retirement age). 13 C.F.R. §124.104.
<b>Note:</b> Please complete this form with Personal Information not Business Information and divide all jointly owned assets and liabilities, as appropriate with spouse or others. The information contained in this form must be submitted and certified through <a href="http://certify.sba.gov">certify.sba.gov</a> . For additional information go to: <a href="http://www.sba.gov/8abd">http://www.sba.gov/8abd</a>

<b>Name</b>	<b>Business Phone</b> (xxx-xxx-xxxx)
<b>Home Address</b>	<b>Home Phone</b> (xxx-xxx-xxxx)
<b>City, State, &amp; Zip Code</b>	
<b>Business Name of Applicant/Borrower</b>	
<b>Business Address</b> (if different than home address)	
<b>Business Type:</b> <input type="checkbox"/> Corporation <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor (does not apply to ODA applicant)	
<b>This information is current as of [month/day/year]</b> (within 90 days of submission for 7(a)/504/SBG/ODA/WOSB or within 30 days of submission for 8(a) BD)	
<b>WOSB applicant only, Married</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	

ASSETS (Omit Cents)	LIABILITIES (Omit Cents)
Cash on Hand & in banks.....	Accounts Payable.....
Savings Accounts.....	Notes Payable to Banks and Others..... (Describe in Section 2)
IRA or Other Retirement Account..... (Describe in Section 5)	Installment Account (Auto)..... Mo. Payments
Accounts & Notes Receivable..... (Describe in Section 5)	Installment Account (Other)..... Mo. Payments
Life Insurance – Cash Surrender Value Only..... (Describe in Section 8)	Loan(s) Against Life Insurance.....
Stocks and Bonds..... (Describe in Section 3)	Mortgages on Real Estate..... (Describe in Section 4)
Real Estate..... (Describe in Section 4)	Unpaid Taxes..... (Describe in Section 6)
Automobiles..... (Describe in Section 5, and include Year/Make/Model)	Other Liabilities..... (Describe in Section 7)
Other Personal Property..... (Describe in Section 5)	Total Liabilities.....
Other Assets..... (Describe in Section 5)	Net Worth.....
<b>Total</b>	<b>Total</b> Must equal total in assets column.

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

**Description of Other Income in Section 1** (Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income)

**Section 2. Notes Payable to Banks and Others.** (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

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

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

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

**Section 4. Real Estate Owned.** (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

**Section 5. Other Personal Property and Other Assets.** (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

**Section 6. Unpaid Taxes.** (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

**Section 7. Other Liabilities.** (Describe in detail.)

**Section 8. Life Insurance Held.** (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

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

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan, surety bond, or participation in the WOSB or 8(a) BD program. I further certify that I have read the attached statements required by law and executive order.-

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Social Security No. \_\_\_\_\_

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**NOTICE TO 7(a) LOAN, 504 LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

**NOTICE TO DISASTER BUSINESS LOAN APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. § 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. § 645, 18 U.S.C. § 1001, 18 U.S.C. § 1014, 18 U.S.C. § 1040, 18 U.S.C. § 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. § 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE WOSB FEDERAL CONTRACTING PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as a WOSB or EDWOSB, or makes any other false statement in order to influence the WOSB Program eligibility determination or other review process in any way (e.g., protest), shall be: (1) subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) subject to civil and administrative remedies, including suspension and debarment; and (4) ineligible for participation in programs conducted under the authority of the Small Business Act.

**NOTICE TO APPLICANTS OR PARTICIPANTS IN THE 8(a) BUSINESS DEVELOPMENT PROGRAM: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:**

Any person who misrepresents a business concern's status as an 8(a) BD Program participant or SDB concern, or makes any other false statement in order to influence the 8(a) certification or other review process in any way (e.g., annual review, eligibility review), shall be: (1) subject to fines and imprisonment of up to 5 years, or both, as stated in Title 18 U.S.C. § 1001; (2) subject to fines of up to \$500,000 or imprisonment of up to 10 years, or both, as stated in Title 15 U.S.C. § 645; (3) subject to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729; (4) subject to administrative remedies, including suspension and debarment; and (5) ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hour per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.



## PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS

### **Privacy Act (5 U.S.C. 552a) and Debt Collection Improvement Act (31 U.S.C. 7701)**

*Authorities and Purpose for Collecting Information:* SBA is collecting the information on this form, including social security numbers and other personal information, to make a character and credit or other eligibility decision in connection with you or your company's application for SBA assistance. SBA may also use social security numbers for the purpose of collecting and reporting on any delinquent fees or other amounts owed SBA, where applicable.

For purposes of SBA's financial assistance programs, 31 U.S.C. 7701 requires loan applicants and guarantors, or any indemnitor of a surety bond to provide their social security numbers, or other taxpayer identification numbers. Failure to provide this information would affect your ability to obtain an SBA loan or bond. For other individuals signing this form, the submission of the social security number is voluntary and failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. However, your social security number or other taxpayer identification number helps SBA to distinguish you from other individuals with the same or similar name or other personal identifier. This use is permitted under Executive Order 9397. Personal information collected is protected to the extent permitted by law, including the Freedom Information Act, 5 U.S.C. 552, and the Privacy Act 5 U.S.C. 552. Such information is maintained pursuant to SBA's Privacy Act System of Records at

<https://www.sba.gov/sites/default/files/2020-01/sba-sorns.pdf>.

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

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

This law provides, with some exceptions, that SBA must supply information contained 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. With respect to SBA's bond guarantee program, SBA will release, among other things, statistics on the Surety Bond Guarantee (SBG) programs and other information such as the names of small businesses (and their officers, directors, stockholders or partners) and the amount of the bond guarantees. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

# TAXPAYER CONSENT FORM

Lender: PCB Bank

Borrower, Guarantor or Seller:

Taxpayer Address:

Tax Year:

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

I further understand, acknowledge and agree that the Lender and Other Loan Participants may use my tax return transcript(s) for the purpose of compliance with SBA Loan Program Requirements, including verification of financial information, verification of tax return filing, and verification of tax return information. Moreover, the Lender and Other Loan Participants may share the tax return transcript(s) with SBA and its agents for the purpose of compliance with SBA Loan Program Requirements, including discrepancy resolution, lender oversight activities, purchase reviews, complete file reviews, and other SBA reviews.

Signed by: \_\_\_\_\_

Name : \_\_\_\_\_ Title: \_\_\_\_\_

Date: \_\_\_\_\_

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-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number</b> (see instructions)			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)			<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)			<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b>			<b>ii. IVES participant ID number</b>	<b>iii. SOR mailbox ID</b>	
<b>iv. Street address</b> (including apt., room, or suite no.)			<b>v. City</b>	<b>vi. State</b>	<b>vii. ZIP code</b>
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
<b>i. Client name</b>					<b>ii. Telephone number</b>
<b>iii. Street address</b> (including apt., room, or suite no.)			<b>iv. City</b>	<b>v. State</b>	<b>vi. ZIP code</b>
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
<b>a. Return Transcript</b> <input type="checkbox"/> <b>b. Account Transcript</b> <input type="checkbox"/> <b>c. Record of Account</b> <input type="checkbox"/>					
<b>7. Wage and Income transcript</b> (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
<b>a.</b> Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
<b>b.</b> Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>					
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
/ /      / /      / /      / /					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)			<b>Date</b>	<b>Phone number of taxpayer on line 1a or 2a</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b>				
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)				
	<b>Spouse's signature</b> (required if listed on Line 2a)				<b>Date</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a** (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript 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 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account 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.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.  
**Preparing the form** . . . . . 12 min.  
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



3701 Wilshire Boulevard, Suite 600, Los Angeles, CA 90010  
Tel: (213) 210-2070 Fax: (213) 210-2079

## MANAGEMENT RESUME

### PERSONAL INFORMATION

Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_  
Are you employed by the U.S. Government? ☐ Yes / ☐ No Agency/Position \_\_\_\_\_

### MILITARY SERVICE BACKGROUND

Branch of Service \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
Honorable Discharge ☐ Yes / ☐ No Rank/Assignment(s)/Accomplishment(s) \_\_\_\_\_

### EDUCATION

High School/College/Technical-Name/Location	Dates Attended	Major	Degree/Certificate
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

### WORK EXPERIENCE

List chronologically beginning with present employment

Company Name/Location	From	Purchase Price/Set Up Cost	Monthly Sales at Purchase
_____	_____	_____	_____
Position/Title/Ownership%	To	Price Sold	Monthly Sales at Sale
_____	_____	_____	_____
Duties _____			

Company Name/Location	From	Purchase Price/Set Up Cost	Monthly Sales at Purchase
_____	_____	_____	_____
Position/Title/Ownership%	To	Price Sold	Monthly Sales at Sale
_____	_____	_____	_____
Duties _____			

Company Name/Location	From	Purchase Price/Set Up Cost	Monthly Sales at Purchase
_____	_____	_____	_____
Position/Title/Ownership%	To	Price Sold	Monthly Sales at Sale
_____	_____	_____	_____
Duties _____			

Company Name/Location	From	Purchase Price/Set Up Cost	Monthly Sales at Purchase
_____	_____	_____	_____
Position/Title/Ownership%	To	Price Sold	Monthly Sales at Sale
_____	_____	_____	_____
Duties _____			

Signature \_\_\_\_\_ Date \_\_\_\_\_



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## BUSINESS INFORMATION

**Business Name** \_\_\_\_\_

**Business Number** \_\_\_\_\_

**Address** \_\_\_\_\_

**Mobile Number** \_\_\_\_\_

Business Established

Ownership (Sole-Prop, Corp, LLC, etc.)

\_\_\_\_\_

\_\_\_\_\_

Nature of Business

Main Products

\_\_\_\_\_

\_\_\_\_\_

Current Owner Operated Since

Purchase Price/Set Up Cost

\_\_\_\_\_

\_\_\_\_\_

Monthly Sales/Net Profit

Current Level of Inventory

\_\_\_\_\_

\_\_\_\_\_

Monthly Rent

Current Lease Term

\_\_\_\_\_

\_\_\_\_\_

Sq. Ft.

Business Hours

\_\_\_\_\_

\_\_\_\_\_

Existing Competition

Reason for Sale

\_\_\_\_\_

\_\_\_\_\_

A/R Credit Term (COD %/Credit %)

A/P Credit Term (COD %/Credit %)

\_\_\_\_\_

\_\_\_\_\_

Average Daily Rate

Occupancy Rate

\_\_\_\_\_

\_\_\_\_\_

Monthly Gallonage

Price per Gallon/Profit Margin

\_\_\_\_\_

\_\_\_\_\_

Future Plans, # of Employees, & Specifications

\_\_\_\_\_

Signature

Date



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## AFFILIATE BUSINESS INFORMATION

### Borrower

#### Name of Business

Entity \_\_\_\_\_  
Ownership (%) \_\_\_\_\_  
Business Type \_\_\_\_\_  
History Since \_\_\_\_\_  
Owned Since \_\_\_\_\_  
Purchase Price \_\_\_\_\_  
Original Loan \_\_\_\_\_  
Current Balance \_\_\_\_\_  
Lender \_\_\_\_\_  
Monthly Payment \_\_\_\_\_  
# of Employees \_\_\_\_\_  
Lease Term \_\_\_\_\_  
Rent Payment \_\_\_\_\_  
Monthly Sales \_\_\_\_\_  
Other Income \_\_\_\_\_  
Net Income \_\_\_\_\_

#### Name of Business

Entity \_\_\_\_\_  
Ownership (%) \_\_\_\_\_  
Business Type \_\_\_\_\_  
History Since \_\_\_\_\_  
Owned Since \_\_\_\_\_  
Purchase Price \_\_\_\_\_  
Original Loan \_\_\_\_\_  
Current Balance \_\_\_\_\_  
Lender \_\_\_\_\_  
Monthly Payment \_\_\_\_\_  
# of Employees \_\_\_\_\_  
Lease Term \_\_\_\_\_  
Rent Payment \_\_\_\_\_  
Monthly Sales \_\_\_\_\_  
Other Income \_\_\_\_\_  
Net Income \_\_\_\_\_

#### Name of Business

Entity \_\_\_\_\_  
Ownership (%) \_\_\_\_\_  
Business Type \_\_\_\_\_  
History Since \_\_\_\_\_  
Owned Since \_\_\_\_\_  
Purchase Price \_\_\_\_\_  
Original Loan \_\_\_\_\_  
Current Balance \_\_\_\_\_  
Lender \_\_\_\_\_  
Monthly Payment \_\_\_\_\_  
# of Employees \_\_\_\_\_  
Lease Term \_\_\_\_\_  
Rent Payment \_\_\_\_\_  
Monthly Sales \_\_\_\_\_  
Other Income \_\_\_\_\_  
Net Income \_\_\_\_\_

#### Name of Business

Entity \_\_\_\_\_  
Ownership (%) \_\_\_\_\_  
Business Type \_\_\_\_\_  
History Since \_\_\_\_\_  
Owned Since \_\_\_\_\_  
Purchase Price \_\_\_\_\_  
Original Loan \_\_\_\_\_  
Current Balance \_\_\_\_\_  
Lender \_\_\_\_\_  
Monthly Payment \_\_\_\_\_  
# of Employees \_\_\_\_\_  
Lease Term \_\_\_\_\_  
Rent Payment \_\_\_\_\_  
Monthly Sales \_\_\_\_\_  
Other Income \_\_\_\_\_  
Net Income \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_



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## BUSINESS DEBT SCHEDULE

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

This Schedule should contain loans for contracts and notes payable, not accounts payable or accrued liabilities.

Creditor	Account Number	Original Amount	Current Balance	Interest Rate	Mo. Payment	Maturity Date	Collateral Security

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date





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## Equipment List

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

Name of Machine	Serial Number	Purpose	Purchase Date	Purchase Price	Original Lien	Current Balance	Mo. Payment

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Certification Regarding Beneficial Owners of Legal Entity Customers

## General Instructions

### What is this form?

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e. the beneficial owners) helps law enforcement investigate and prosecute these crimes.

### Who has to complete this form?

- i) This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.
- ii) For the purposes of this form, a **legal entity** includes a corporation, limited liability company, general partnership, and any other similar business entity formed in the United States or a foreign country.
- iii) **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

### What information do I have to provide?

This form requires you to provide the name, address, date of birth and social security number (or passport number or other similar information, in the case of foreign persons) for the following individuals (i.e. the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interest of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer).

The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

## Certification of Beneficial Owner(s)

Account Name:

**Persons opening an account on behalf of a legal entity must provide the following information:**

### **Account open Information**

A. Name and Title of Natural person opening account:

Name: \_\_\_\_\_ Title: \_\_\_\_\_

B. Name and Address of Legal Entity for which the account being opened:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

C. The following information for each individual, if any, who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the legal entity listed above.

- If no individual meets this definition, please check “Beneficial Owner Not Applicable” below and explain below:

☐ **Beneficial Owner Not Applicable**

## **Beneficial Owner Information and Verification**

- For a person with a TIN (SSN/ITIN), provide the TIN (SSN/ITIN) and leave Primary ID Type, Primary ID Number, and Issuance of Primary ID blank.
- For a foreign person without a TIN (SSN/ITIN), provide a Passport Number and Country of Issuance. In lieu of a passport, foreign persons may also provide a U.S. government-issued document (Alien ID) or other foreign government-issued documents evidencing nationality or residence and bearing a photograph or similar safeguard.

### **Beneficial Owner #1 Information: \_\_\_\_\_% ownership**

Name:	Date of Birth:
Street Address:	
TIN Type: <input type="checkbox"/> SSN <input type="checkbox"/> ITIN    Number:	
Driver's License Number/Other Identifying Document:	
State of ID Issuance:	
Primary ID Type (for foreign person):	Primary ID Number (for foreign person):
Country of Primary ID Issuance (for foreign person):	
<input type="checkbox"/> OFAC CHECK	

### **Beneficial Owner #2 Information: \_\_\_\_\_% ownership**

Name:	Date of Birth:
Street Address:	
TIN Type: <input type="checkbox"/> SSN <input type="checkbox"/> ITIN    Number:	
Driver's License Number/Other Identifying Document:	
State of ID Issuance:	
Primary ID Type (for foreign person):	Primary ID Number (for foreign person):
Country of Primary ID Issuance (for foreign person):	
<input type="checkbox"/> OFAC CHECK	

**Beneficial Owner #3 Information:\_\_\_\_\_ % ownership**

Name:	Date of Birth:
Street Address:	
TIN Type: <input type="checkbox"/> SSN <input type="checkbox"/> ITIN      Number:	
Driver's License Number/Other Identifying Document:	
State of ID Issuance:	
Primary ID Type (for foreign person):	Primary ID Number (for foreign person):
Country of Primary ID Issuance (for foreign person):	
<input type="checkbox"/> OFAC CHECK	

**Beneficial Owner #4 Information:\_\_\_\_\_ % ownership**

Name:	Date of Birth:
Street Address:	
TIN Type: <input type="checkbox"/> SSN <input type="checkbox"/> ITIN      Number:	
Driver's License Number/Other Identifying Document:	
State of ID Issuance:	
Primary ID Type (for foreign person):	Primary ID Number (for foreign person):
Country of Primary ID Issuance (for foreign person):	
<input type="checkbox"/> OFAC CHECK	

D. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

☐ An executive officer of senior manager (e.g., Chief Executive Officer, Chief Financial Officer, chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or,

☐ Any other individual who regularly performs similar functions. (if appropriate, an individual listed under section (C) above may also be listed in this section (D).

### Individual with Control Information

Name:	Date of Birth:
Street Address:	
TIN Type: <input type="checkbox"/> SSN <input type="checkbox"/> ITIN Number:	
Driver's License Number/Other Identifying Document:	
State of ID Issuance:	
Primary ID Type (for foreign person):	Primary ID Number (for foreign person):
Country of Primary ID Issuance (for foreign person):	
<input type="checkbox"/> OFAC CHECK	

### Certification

I, \_\_\_\_\_ (name of person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. By certifying this, I also agree to notify the Bank of any changes in the beneficial ownership information.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## Notice at Collection – California Consumer Privacy Notice California Consumer Privacy Act (“CCPA”)

### **Scope and Overview**

This Notice at Collection – California Consumer Privacy Notice (“**Consumer Privacy Notice**”) supplements the information contained in PCB Bank’s [California Privacy Notice](http://www.mypcbbank.com/privacy-policy/privacy-notice-for-california-residents) (see [www.mypcbbank.com/privacy-policy/privacy-notice-for-california-residents](http://www.mypcbbank.com/privacy-policy/privacy-notice-for-california-residents)) and applies to all consumers who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (**CCPA**) and any terms defined in the **CCPA** have the same meaning when used in this **Notice**.

PCB Bank is committed to protecting the privacy and security of your personal data. This Notice at Collection - **Consumer Privacy Notice** describes how PCB Bank and its subsidiaries, affiliates, and related entities (collectively, "PCB Bank," "PCB," "we," or "us") collect and process personal data about you prior to, during, and after the period in which you receive products and services from us. This **Consumer Privacy Notice** applies to individuals who are residents of California.

This **Consumer Privacy Notice** describes the categories of personal data that we collect, how we use your personal data, how we secure your personal data, when we may disclose your personal data to third parties, *and* when we may transfer your personal data outside of California. This **Consumer Privacy Notice** also describes your rights regarding the personal data that we hold about you including how you can access, correct, and request erasure of your personal data.

We will only process your personal data in accordance with this **Consumer Privacy Notice** unless otherwise required by applicable law. We take steps to ensure that the personal data that we collect about you is adequate, relevant, not excessive, and processed for limited purposes.

### **Collection of Personal Data**

For purposes of this **Consumer Privacy Notice**, personal data means any information about an identifiable individual. Personal data **excludes** anonymous or de-identified data that is not associated with a particular individual, publicly available information from government records, and information excluded from the CCPA’s scope, such as personal information covered by certain sector-specific laws, including the Fair Credit Reporting Act (“FCRA”), the Gramm-Leach-Bliley Act (“GLBA”) or California Financial Information Privacy Act (“CFIPA”), the Driver’s Privacy Protection Act of 1994, among other exemptions. To carry out our activities and obligations as your banking institution, we may collect, store, and process the following categories of personal data for the purpose of managing and servicing our banking relationship with you:

### **Identifiers**

- Personal contact details such as nickname or alias, DBA or company/brand name, legal name, title, present and former addresses, length of residence, telephone numbers, personal email addresses.
- Identifiers such as your account name and number, signature, debit card number, Internet Protocol address, customer login device, user identification, password, physical characteristics or description, or similar identifiers.
- Government identification numbers such as a taxpayer identification number, passport number, driver's license number or state identification number, or other identification card number.

### **Personal, Employment, and Commercial Information**

- Date of birth.

- Marital and dependent status. Spousal information may be collected in accordance with state and federal law, including the intent to apply for joint credit.
- Account signers, account beneficiaries, power-of-attorney, or other account relationships, and name of nearest relative not living with you.
- Business/corporate legal documentation, ownership and shareholders, ownership history, business licenses, officers, employees, and management succession. Customers, suppliers, or other vendors.
- Financial information regarding your assets such as financial statements, detailed bank or investment account and IRA/401K information including documentation of your transaction history, source of down payment, income, source of wealth, profit or loss, sales, accounts receivable, rental income and terms, tenants accounts payable, personal property, fixtures equipment, inventory, real estate owned including occupancy status, sales agreements, pricing, or any other information about your financial condition that may include detailed and proprietary information on products and services offered to your customers. For deposit accounts at PCB, we will also inquire about normal and expected account activity, and online gambling services.
- Financial information regarding your liabilities including: financial statements, profit or loss, credit card or loan statements, credit history, type of loan and loan purpose, payment history, purchase agreements, loan collateral, guarantors, lease payments or similar obligations and terms, other debt or loan information, co-signer or co-maker on a loan, alimony or child support payments, court records, information regarding delinquent obligations, repossession, deed-in-lieu, or foreclosure, bankruptcy; claims, lawsuits, or legal actions, or any other information about your financial condition that may include detailed and proprietary information on products and services offered to your customers.
- Records of personal property or real estate, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Service agreements with other third parties including asset or property management, mortgage brokers.
- Tax records including unpaid taxes.
- Title searches, property vesting, and transfers of ownership for real property.
- Property appraisals, flood zone determination and maps, environmental hazards.
- Subpoenas, liens, and law enforcement requests in accordance with applicable law
- Payor or payee information including the depository institution name, routing number, and branch.
- Information required by the Small Business Administration (SBA) regarding prior loan experience, any prior SBA loan losses, detailed product and service information, federal government transaction eligibility, and whether you are a government official, government employee, Small Business Advisory member, or SCORE volunteer.
- Personal references, financial institution references, background and internet searches, and referral source information.
- Insurance information including policy number and details of insurance coverage including the policy.
- Current or past employment history and corresponding information such as start date, job title and duties, employer address, telephone number, and income verification.
- Education, training, or licenses.
- Photograph for identification purposes.

#### **Biometric Information**

- Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, keystrokes, face prints, and voiceprints, video records, telephone recordings, iris or retinal scans, gait, or other physical patterns, and sleep, health, or exercise data.

#### **Internet**

- Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

#### **Geolocation Data**

- Physical location or movements.



### Protected Classifications

- Protected classification characteristics under California or Federal law including age, ethnicity, race, color, ancestry, national origin, birthplace, citizenship, immigration status, religion or creed, marital status, medical condition, physical or mental disability, sex, familial status, veteran or military status.

### Sensory

- Audio, electronic, visual, thermal, olfactory, or similar information.

### Inferences Drawn

- Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, criminal records, attitudes, intelligence, abilities, and aptitudes.
- Other personal details that you otherwise voluntarily provide to us.

We will collect the majority of the personal data that we process directly from you. In limited circumstances third parties may provide your personal data to us, such as current or former employer(s), credit reporting agencies, official bodies (such as regulators or criminal record bureaus), or other applicable sources related to your transactions or accounts with us.

### Use of Personal Data

We only process your personal data where applicable law permits or requires it, including where the processing is necessary for providing banking products and services to you, where the processing is necessary to comply with a legal obligation that applies to us, for our legitimate interests or the legitimate interests of third parties, to protect your vital interests, or with your consent if applicable law requires consent. We may process your personal data for the following legitimate business purposes and for any other purposes of providing banking products and services to you:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery.
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To carry out our obligations and enforce rights arising from any contracts entered into between you and us, including for billing and collections.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- Accounting and auditing, including examinations by banking regulatory agencies.
- To respond to law enforcement requests and to comply with our legal, regulatory, or other corporate governance requirements.
- As described to you when collecting your personal information or as otherwise set forth in the **CCPA**.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our consumers is among the assets transferred.

We will only process your personal data for the purposes we collected it for or for compatible purposes. If we need to process your personal data for an incompatible purpose, we will provide **notice** to you and, if required by law, seek your consent. We may process your personal data without your knowledge or consent only where required by applicable law or regulation.

We may also process your personal data for our own legitimate interests, including, but not limited to, the following purposes:

- To prevent fraud.
- To ensure network and information security, including preventing unauthorized access to our computer and electronic communications systems and preventing malicious software distribution.

The above listed items in the “Collection of Personal Data” and the “Use of Personal Data” do not represent an exhaustive list, and PCB reserves the right to amend the list at any time as we continue to develop our compliance program in response to further legal developments and new interpretations of the CCPA.

#### **Collection and Use of Special Categories of Personal Data**

Bank collects sensitive personal information. Sensitive Personal Information is defined as follows:

Personal information that reveals:

- (A) A consumer’s social security, driver’s license, state identification card, or passport number.
- (B) A consumer’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.

The following special categories of personal data, if collected, may be considered sensitive and may receive special protection:

- Racial or ethnic origin.
- Citizenship or immigration status
- Political opinions.
- Religious or philosophical beliefs.
- Trade union membership.
- Biometric data.
- Data regarding payments for health services.
- Data relating to criminal convictions and offences.

We may collect and process the following special categories of personal data when you voluntarily provide them for the following legitimate business purposes, to carry out our obligations under applicable laws and regulations, for providing banking products and services, or as applicable law otherwise permits:

- Race or ethnic origin for government reporting purposes.

Where we have a legitimate need to process special categories of personal data about you for purposes not identified above, we will only do so only after providing you with **notice** and, if required by law, obtaining your prior, express consent.

#### **Data Sharing**

We will only disclose your personal data to third parties where required by law or to our employees, contractors, designated agents, or third-party service providers who require such information to assist us with providing banking products and services to you, including third-party service providers who provide services to us or on our behalf. Third-party service providers may include, but are not limited to, data storage or hosting providers. These third-party service providers may be located outside of California.

We require all our third-party service providers, by written contract, to implement appropriate security measures to protect your personal data consistent with our policies and any data security obligations applicable to us as your banking products and services provider. We do not permit our third-party service providers to process your personal data for their own purposes. We only permit them to process your personal data to the limited extent required to provide their services to us, and only to carry out the purpose for which we disclosed your personal data to them. Third-party service providers are not

permitted to use your personal data for any other purpose or in any manner that would constitute a violation of any federal, state or local financial and/or banking laws or regulations including, but not limited to, the California Consumer Privacy Act and the Gramm-Leach-Bliley Act.

We may also disclose your personal data for the following additional purposes where permitted or required by applicable law:

- To our affiliates, including PCB Bancorp, for the purposes set out in this **Consumer Privacy Notice** and as necessary to provide banking products and services to you.
- As part of our regular reporting activities to our affiliates, including PCB Bancorp.
- To comply with legal obligations or valid legal processes such as search warrants, subpoenas, or court orders. When we disclose your personal data to comply with a legal obligation or legal process, we will take reasonable steps to ensure that we only disclose the minimum personal data necessary for the specific purpose and circumstances.
- To protect the rights and property of PCB Bank and its affiliates, including PCB Bancorp.
- During emergency situations or where necessary to protect the safety of persons.
- Where the personal data is publicly available.
- If a business transfer or change in ownership occurs and the disclosure is necessary to complete the transaction. In these circumstances, we will limit data sharing to what is necessary, and we will anonymize the data where technically and reasonably feasible.
- For additional purposes with your consent where such consent is required by law.

#### **Data Security**

We have implemented appropriate physical, technical, and organizational security measures designed to secure your personal data against accidental loss and unauthorized access, use, alteration, or disclosure. In addition, we limit access to personal data to those employees, agents, contractors, and other third parties that have a legitimate business need for such access.

#### **Data Retention**

Except as otherwise permitted or required by applicable law or regulation, we will only retain your personal data for as long as necessary to fulfill the purposes we collected it for, as required to satisfy any banking laws and regulations governed by various regulatory agencies, legal, accounting, or reporting obligations, or as necessary to resolve disputes. To determine the appropriate retention period for personal data, we consider our statutory obligations, the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes we process your personal data for, and whether we can achieve those purposes through other means. We specify the retention periods for your personal data in our data retention policy.

Under some circumstances we may anonymize your personal data so that it can no longer be associated with you. We reserve the right to use such anonymous and de-identified data for any legitimate business purpose without further **notice** to you or your consent. We will retain and securely destroy your personal data in accordance with our document retention policy and applicable laws and regulations based upon the nature of the products and services you obtained from us.

#### **Rights to Know, Right to Correct and Right to Delete**

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes. By law, you may have the right to request access to, correct, and delete the personal data that we hold about you, subject to all retention laws under the applicable banking laws and regulations governed by various banking regulatory agencies.

We may request specific information from you to confirm your identity in order to process your right to access, correct and delete your personal data. Applicable law may allow or require us to refuse to provide you with access to some or all of the personal data that we hold about you, or we may have destroyed, deleted, or made your personal data anonymous in

accordance with our record retention obligations and practices. If we cannot comply with your request, we will inform you of the reasons why, subject to any legal or regulatory restrictions.

#### ***Exercising Access, Data Portability, Correction and Deletion Rights***

To exercise the access, data portability, correction and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at (888) 979-8133.
- Emailing us at [privacy@mypcbbank.com](mailto:privacy@mypcbbank.com)
- Visiting [www.mypcbbank.com/privacy-policy](http://www.mypcbbank.com/privacy-policy)
- Completing a written form at any of our PCB Bank locations

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. To designate an authorized agent, please complete the Right to Know and Right to Delete Request form, or Right to Correct Form include the contact information in the space provided, and sign and date the form. We cannot respond to your request if we cannot verify your identity or if we do not receive proper document supporting/evidencing authorization to make request on your behalf.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. Making a verifiable consumer request does not require you to create an account with us.

#### **Right to Opt-Out**

We do not sell the personal information of consumers, and minors we actually know are less than 16 years of age. Therefore, it is not necessary to opt-out.

#### **Changes to This Consumer Privacy Notice**

We reserve the right to update this **Consumer Privacy Notice** at any time, and we will provide you with a new **Consumer Privacy Notice** when we make any updates. If we would like to use your previously collected personal data for different purposes than those we notified you about at the time of collection, we will provide you with **notice** and, where required by law, seek your consent, before using your personal data for a new or unrelated purpose.

#### **Contact Information**

If you have any questions or comments about this notice, the ways in which PCB Bank collects and uses your information described below and in the [California Privacy Policy](#), your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

**Phone:** (888) 979-8133

**Website:** [www.mypcbbank.com/privacy-policy](http://www.mypcbbank.com/privacy-policy)

**Email:** [privacy@mypcbbank.com](mailto:privacy@mypcbbank.com)

**Postal Address:**

PCB Bank  
Attn: Compliance Department  
3701 Wilshire Boulevard, Suite 900  
Los Angeles, California 90010