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# SBA One Demo
# March 22, 2016

For audio portion, please call 1-877-369-5243 or 1-617-668-3633 and enter the access code of 0854542#

For Technical Assistance, call AT&T's Help Desk at 1-888-796-6118 or 1-847-562-7015

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# SBA One Demo
# March 22, 2016

Presenters: Coralie Myers, Lisa Lerner, and Pat Johnson

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# Acknowledgement

We would like to thank Lisa Lerner, Pat Johnson and Coralie Myers for their time and providing information regarding their experience in lending and working on SBA loans from their perspective.

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# Points to Remember About SBA One

- A Work in Progress
- Give Feedback @ ***SBA.One@bnymellon.com***
- Populates SBA forms
- Replaces Authorization Wizard
- Lenders ultimately responsible

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# About This Demo

- General overview of one sample loan.
- Input in advance to provide handouts & screenshots
- Different loans have different screens, depending on variables.

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# Demo Loan Details

## Skinny Jeans, Inc. (Sub-S) dba Curvy Girls

- **Project:** Start up Fitness Studio at 1350 Sherman Ave., Coeur d'Alene, ID, targeted to, but not exclusive to women.
- **Owner/Guarantor:** Tammy S. Jeans, a single woman
- **Loan terms:** $150,000, 7yr. Term, Initial Rate 6%, adjusted monthly @ 2.50% over WSJ Prime. Guaranty Fee: 0%.
- **Use of Proceeds:** $100,000 to purchase machinery & equipment, $10,000 to purchase furniture, & $40,000 working capital
- **Equity injection:** $50,000 for leasehold improvements
- **Collateral:** 1st Security Interest in chattels, (no fixtures or auto). Landlord lien waiver & Lease for term of loan required
- **Conditions**: Life Insurance $150,000, Hazard Insurance

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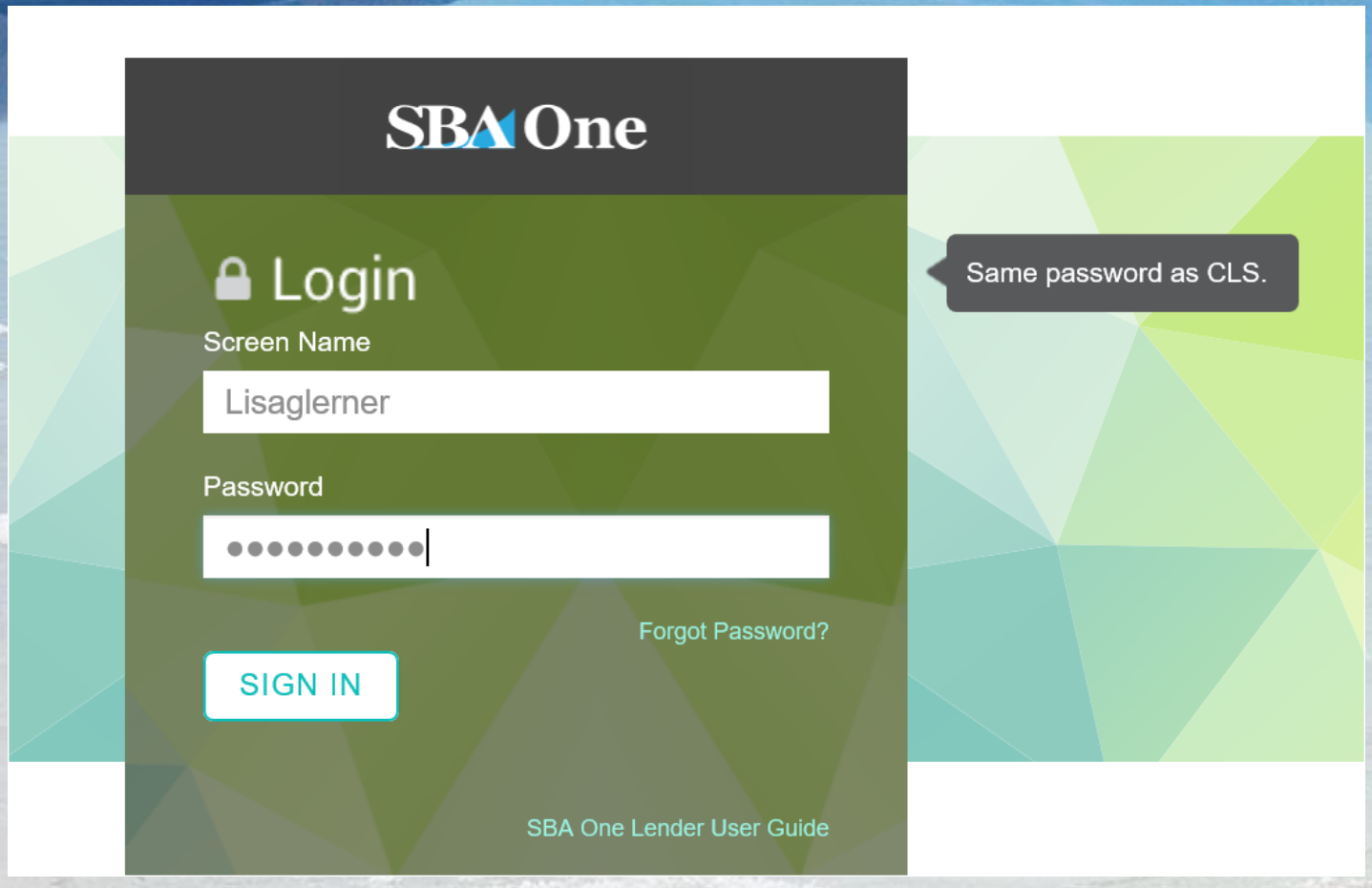
# Log in to SBA One



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# Create a New Loan

SBA One

Document Search | Help | Contact Us | PARRiS Score 43 | Utilities | Welcome Lisa

My Workspace | Loan Origination | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

## Welcome Lenders!

Lenders play a vital role in helping SBA achieve its mission in helping small businesses start and grow across the United States. Our For Lenders home page provides lenders with the resources they need to issue SBA loans today!

Click here..

Our Loan Pipeline (Location Id: 9551)

| 20 LOANS | 1 PRIMARY ELIGIBILITY | 10 ELIGIBILITY | 0 TERMS & CONDITIONS | 9 UNDERWRITING | 0 CLOSING | 0 DISBURSEMENT |
|---|---|---|---|---|---|---|

| Business Legal Name | Loan Number | ETran Application # | Created By | Status | Created Date | Action |
|---|---|---|---|---|---|---|
| Feb 29 test expert path | | | Lisa Lerner | Application In-Process | 29 Feb, 2016 | |

My Alerts

THIS WEEK

| 0 | 0 |
|---|---|
| Applications returned from E-Tran with Errors<br>TODAY | Applications awaiting Signatures<br>TODAY |
| 2 | 0 |
| Applications missing Documents | Loans Approved |

Create New Loan

**GUIDED PATH**
*Use this path if you know it has to go to the LGPC, the deal is complicated, or if you have only done this a few times.*

**EXPERT PATH**
*Use this path if you don't need help / can do this in your sleep, and you know that it will go PLP or Express.*

Ok | Cancel

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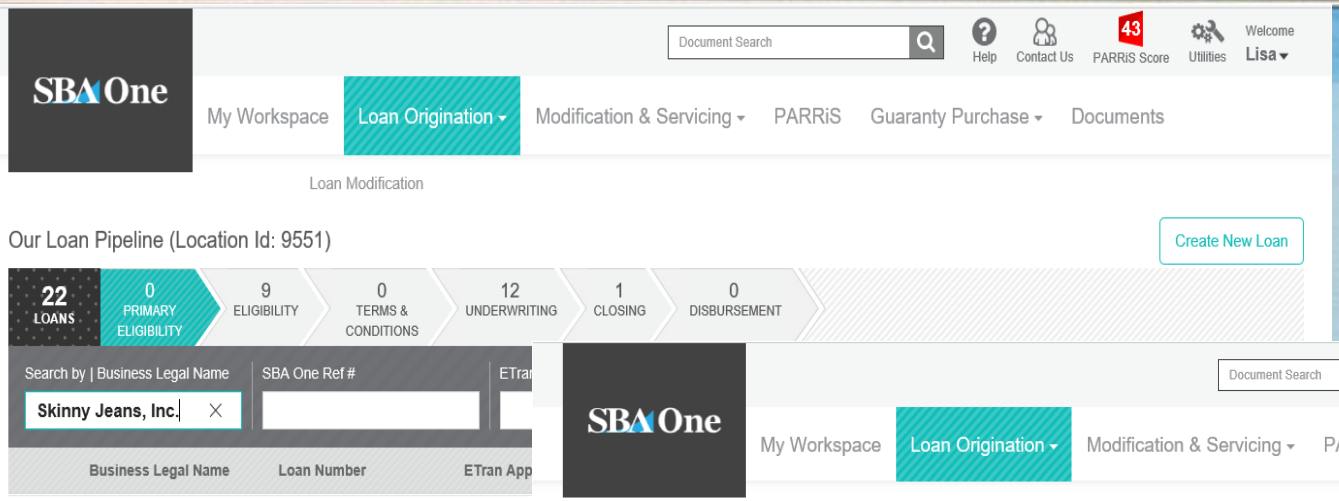
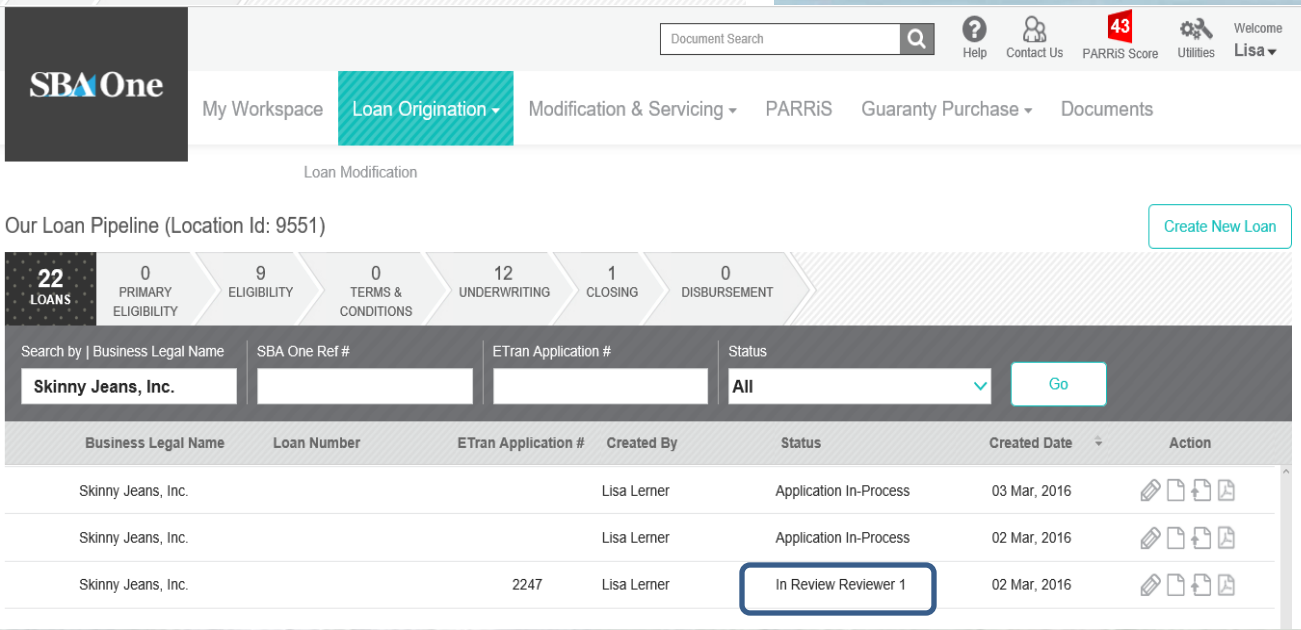
# Resume Working on a Loan



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# Primary Eligibility

SBA One

Document Search | Help | Contact Us | PARRiS

My Workspace | Loan Origination ▾ | Modification & Servicing ▾ | PARRiS | Guaranty Purchase ▾

Loan Pipeline > (Location Id:9551)

**Primary Eligibility**

0%

**0 of 4**
Pages Completed

PRIMARY ELIGIBILITY
## Borrower Information

* Small Business Borrower Legal Name (Applicant):

**Skinny Jeans, Inc.**

* Is the Applicant the Operating Concern/Beneficiary of the Loan (except for loans to Eligible Passive Companies)?

(●) Yes ( ) No

* Is the business organized for profit?

(●) Yes ( ) No

* Is the business located in the United States?

(●) Yes ( ) No

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# Primary Eligibility

SBA One

Document Search | Help | Contact Us | 43 PARRiS Score | Utilities | Welcome Lisa

My Workspace | Loan Origination ▾ | Modification & Servicing ▾ | PARRiS | Guaranty Purchase ▾ | Documents

Loan Pipeline > Skinny Jeans, Inc. (10792) (Location Id:9551)

Loan Modification

Primary Eligibility

25%

1 of 4
Pages Completed

PRIMARY ELIGIBILITY
Borrower Information

* Has the business demonstrated a need for the desired credit?
Yes No

* Is the desired credit not otherwise available on reasonable terms from non-Federal sources?
Yes No

* Are the products and/or services of the Applicant's business available to the general public?
Yes No

Back | Continue

Need more info? Click on the box with the arrow

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# Primary Eligibility

- If you click on

* Is the desired credit not otherwise available on reasonable terms from non-Federal sources?

Yes No

- You will see this screen:

Acceptable factors are those that demonstrate an identifiable weakness in the credit or exceed policy limits of the lender include, among others :a) The business needs a longer maturity than the lenders policy permits (for example, the business needs a loan that is not on a demand basis); b) The requested loan exceeds either the lenders legal lending limit or policy limit regarding the amount that it can lend to one customer; c) The lenders liquidity depends upon selling the guaranteed portion of the loan on the secondary market; d) The collateral does not meet the lenders policy requirements; e) The lenders policy normally does not allow loans to new businesses or businesses in the applicants industry; and/or f) Any other factors relating to the credit that, in the lenders opinion, cannot be overcome except for the guaranty. These other factors must be specifically documented in the loan file.

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# Primary Eligibility Section

PRIMARY ELIGIBILITY

## Borrower Information

* No Principal is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

(●) Yes ( ) No

* No Principal has been arrested in the past six months for any criminal offense.

(●) Yes ( ) No

* No principal, for any criminal offense - other than a minor vehicle violation - is on any form of parole or probation (including probation before judgment).

(●) Yes ( ) No

* No principal, for any criminal offense - other than a minor vehicle violation - has ever:

1. Been convicted;
2. Plead guilty;
3. Plead nolo contendere;or
4. Been placed on pretrial diversion

(●) Yes ( ) No

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# Primary Eligibility Section

PRIMARY ELIGIBILITY

## Borrower Information

* Purpose of loan is not to provide or to refinance funds used for payments, distributions, or loans to Associates of the Applicant, or to a Small Business Investment Company

(●) Yes ( ) No

* Loan is for a purpose that will benefit the small business.

(●) Yes ( ) No

* No loan funds will be used to pay delinquent IRS withholding taxes, sales taxes or other funds payable for the benefit of others.

(●) Yes ( ) No

Back

Continue

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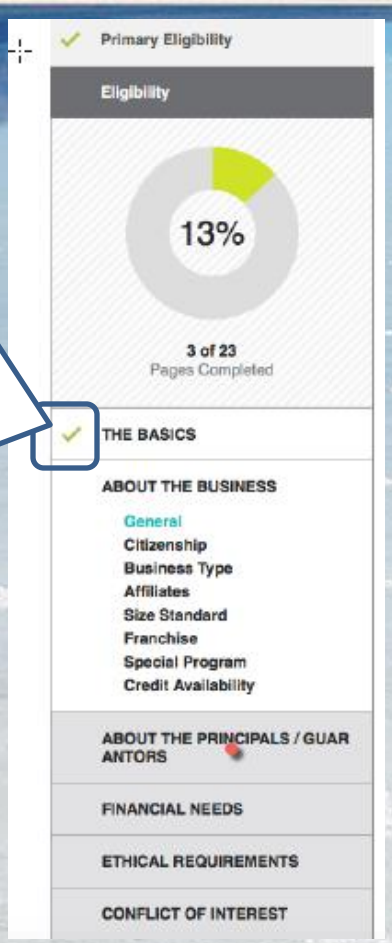
# Navigating in SBA One

Remember – If it isn't checked, the Section is not Complete!




Sections:

- Primary Eligibility
- Eligibility, About the Business
- Eligibility – Principals/Guarantors
- Terms & Conditions
- Lender Contact
- Underwriting
- Credit Analysis
- Collateral
- Insurance
- More when applicable

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# Eligibility-The Basics

Loan Pipeline > Skinny Jeans, Inc. (10792) (Location Id:9551)

Loan Modification

- Primary Eligibility
- Eligibility

0%

0 of 22
Pages Completed

- THE BASICS
- ABOUT THE BUSINESS
- ABOUT THE PRINCIPALS / GUARANTORS

ELIGIBILITY
## Borrower Information

If EPC/OC scenario: although an EPC is the primary borrower, the questions on the following pages About the Business relate to the operating company benefitting from loan proceeds.

Borrowers

| Small Business Borrower Legal Name * Applicant | Legal Entity Type | Borrower Type * |
|---|---|---|
| Skinny Jeans, Inc. | Subchapter S Corporation | Operating Concern / Loan Be… |

EPC

+ Add Borrower

Back

Continue

If the Loan is to an EPC, you MUST input the EPC name as the Borrower HERE.

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# Eligibility-The Basics

ELIGIBILITY

## Borrower Information

Small Business Borrower Legal Name (Applicant):

**Skinny Jeans, Inc.**

Trade Name (dba)

**Curvy Girls**

* Is this the Primary Borrower?

Yes No

Legal Entity Type

**Subchapter S Corporation**

Form 1919 is required from: a) all owners of 20% or more of the corporation and each officer and director; b) Any person hired by the business to manage day-to-day operations, c) Any other person who is guaranteeing the loan, if required by SBA.

Does Lender have in file entity documents for the Borrower or Guarantor:

Yes No

Has the Borrower obtained all the necessary Business Licenses/Permits?

Yes No

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# Eligibility-The Basics

Borrower Type

Operating Concern / Loan Beneficiary

* Borrower Tax ID Type

Business

* Borrower Tax ID - EIN

24-2493993

DUNS Number (Optional)

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# Eligibility-The Basics

Borrower Contact

Salutation

Ms.

* First Name

Tammy

MI

S

* Last Name

Jeans

Title

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# Eligibility-The Basics

Borrower Address

* Address Line 1:

1350 Sherman Avenue

Address Line 2:

* Zip-Code

83814

* City

Coeur D Alene

* County

Kootenai

State

Idaho

* Phone Number

(208) 555-5555

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# Eligibility-The Basics

Email:

tammy@curvygirls.com

Confirm Email:

tammy@curvygirls.com

* Is business location same as borrower's address?

Yes No

* Is mailing address same as borrower's address?

Yes No

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# Eligibility-The Basics

ELIGIBILITY

## Let's Gather Some Information About The Business

* What is the age of business?

**Startup, Loan Funds will Open Business**

* In which sector is the business located?

○ Rural ● Urban

* What is the existing number of employees currently employed by the business?

0

* What is the number of jobs to be created as a result of the loan?

6

* What is the number of jobs that will be retained as a result of the loan that would have been lost otherwise?

0

* Are any of the applicants' products or services exported or does the applicant plan to begin exporting as a result of this loan?

○ Yes ● No

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# Eligibility-The Basics

*Has this business now or previously been a debtor in a bankruptcy proceeding?

Yes No

*Is this business involved in a pending lawsuit, in any trade dispute, or have any liens or judgments by creditors or IRS been filed?

Yes No

*Has the Applicant, any of its Affiliates, or any Associate ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes student loans and disaster loans.)

Yes No

**Note:** If you do not answer this question yes, an SBA loan (active, closed or paid off) cannot be added later. Do not include applications in process here.

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# Eligibility-The Basics

* Is this business involved in a pending lawsuit, in any trade dispute, or have any liens or judgments by creditors or IRS been filed?

○ Yes ● No

* Has the Applicant, any of its Affiliates, or any Associate ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes student loans and disaster loans.)

● Yes ○ No

* Is any of the financing currently delinquent?

○ Yes ● No

* Did any of this financing ever default and cause a loss to the Government? Prior Loss To The Government

○ Yes ● No

*Even if you intend to complete the loan as a PLP, the answers to questions such as delinquent federal debt or lawsuits may result in the system requiring submission to the LGPC.

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* All Outstanding & Approved SBA Loans

$ 0

* Is the loan request for a Community Advantage Pilot Program loan?

○ Yes ● No

* Is the business owned 51% or more by a Veteran and/or spouse of a Veteran? Veterans Advantage

○ Yes ● No

* Is the loan collateralized?

● Yes ○ No

* Is any real property collateral potentially eligible for/on the National Register of Historic Places?

○ Yes ● No

* Is the applicant purchasing an existing business (stock or asset purchase)?

○ Yes ● No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Are all the Associates of the business either U.S. citizens or non-U.S. citizens whose status has been verified with USCIS or SBA within the last 6 months, or:

1. If the individual reported an offense on SBA Form 912, then verification was obtained even though 6 months had not elapsed, as the offense may put their status at risk; and
2. For non-LPRs, verification was obtained for each loan application, even if 6 months had not elapsed, as their status can be revoked at any time.?

(●) Yes ( ) No

Select the one that applies:

* Is the business at least 51 percent owned by individuals who are U.S. citizens and/or who have Lawful Permanent Resident (LPR) status, whose status lender has verified with the USCIS or SBA, AND will control the management and daily operations of the business? OR

(●) Yes ( ) No

* Is the business at least 51 percent owned by aliens with an alien status other than LPR, which lender has verified with the USCIS or SBA; the lender has determined that continual and consistent management of the business has been provided by a U.S. citizen or by an LPR, whose status lender has verified with the USCIS or SBA, for at least one year and will continue indefinitely; AND collateral within the jurisdiction of the U.S. is pledged that meets the requirements of SOP 50 10. (Businesses less than one year old do not meet these requirements.)

( ) Yes (●) No

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# Eligibility-About the Business

* Did you obtain an external credit score for this business?

○ Yes ● No

* Have you checked the CAIVRS system to determine if the business or any of its Associates have outstanding Delinquent Federal Debt?

● Yes ○ No

* Has the applicant been identified on CAIVRS as a delinquent debtor?

○ Yes ● No

* Has the ownership of the company changed in the last 6 months?

○ Yes ● No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Applicant is or does one of the following?

1. Primarily engaged in the business of lending
2. A passive business owned by developers or landlords that do not actively use or occupy the assets acquired or improved with the loan proceeds that is not an Eligible Passive Company
3. Bail bond company
4. Life insurance company
5. Located in a foreign country or owned by undocumented (illegal) aliens
6. Pyramid sale distribution plan
7. Any illegal activity
8. Principally engaged in teaching, instructing, counseling or indoctrinating religion or religious beliefs, whether in a religious or secular setting. (An Applicant is not ineligible merely because it offers religious books, music, ceremonial items and other religious articles for sale. The lender must consider the overall activities and business environment of the Applicant.)
9. Consumer or marketing cooperative
10. Earns 1/3 or more of its gross annual revenue from packaging SBA loans
11. Derives directly or indirectly more than 5% of its gross revenue through the sale of products or services, or the presentation of any depiction or displays, of a prurient sexual nature or that presents any live performances of a prurient nature (The lender must consider whether the nature and extent of the sexual component causes it to be prurient.)
12. Primarily engaged in political or lobbying activities
13. A speculative business (such as oil wildcatting, mining and research & development)

Examples of Ineligible Types of Businesses → Links to detailed page on types of ineligible businesses.

○ Yes ● No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Is the applicant a pawn shop?

○ Yes ● No

* Is the applicant a mortgage service company?

○ Yes ● No

* Is the applicant a business that is primarily engaged in subdividing real property into lots and developing it for resale on its own account or in owning or purchasing real estate and leasing it for any purpose?

○ Yes ● No

* Is the applicant a motel, recreational vehicle park, campground, marina or similar type of business?

○ Yes ● No

* Is any of gross annual revenue of the applicant business derived from gambling?

○ Yes ● No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Is the applicant a private club or business?

(●) Yes ( ) No

* Does the business limit the number of memberships for reasons other than capacity?

( ) Yes (●) No

* Is the applicant a government-owned entity?

( ) Yes (●) No

* Does the applicant appear to be connected, associated or affiliated with a religious organization or to have a religious component?

( ) Yes (●) No

* Does the applicant appear to have a business aspect of a prurient sexual nature?

( ) Yes (●) No

**Required by SOP 50-10-5H:**

*"Fitness centers that target one gender are not ineligible IF they permit both men and women to join and/or use the facility. Lenders MUST document the file with the following:*

1. *Affidavit signed by the Small Business Applicant that both men and women are allowed to join and use the facility;* ***AND***
2. *Evidence that the facility is open to both men and women, such as 2 single-sex bathrooms or locker rooms, brochures/flyers stating that both men and women are welcome, or actual membership demographics.*

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# Eligibility-About the Business

ELIGIBILITY

Let's Gather Some Information About The Business

* Does the applicant have any affiliates?

Yes No

If **Affiliates** are checked YES, the program will ask questions regarding which business is the primary business (otherwise grayed out), and will ask for information to determine if the affiliates meet the size standard as well.

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Please select the Size Standard to be used:

SBA Size Standard  Alternative Size Standard

Please enter the size details for all the Applicants, co-borrowers, affiliates and the entities being acquired (as applicable):

Standard Size Details

| Indicate Primary Business * | Borrower / Affiliate / Being Acquired Name * | NAICS Code * | Primary Industry Name * | SBA Size Standard value * | Avg annual receipts over last 3 completed fiscal years ($ Thousands) * | Number of employees * |
|---|---|---|---|---|---|---|
| | Skinny Jeans, Inc. | 713940 | Fitness and Recreational Sports Centers | $7.5 MM | $ 0 | 0 |

Once you enter the NAICS Code, the program looks up the applicable size standard. If you don't know the code, there is a direct link to the NAICS website.

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# Eligibility-About the Business

ELIGIBILITY

Let's Gather Some Information About The Business

Does the combined size calculation of applicant, its affiliates and acquired business(es) meet the size standard for the primary industry AND the size standard for the applicant, whichever is higher?

Yes No

Note that the answer is already filled in, as the program has determined from the previous page that it meets the size standards.

ELIGIBILITY

Let's Gather Some Information About The Business

A finding that the agreement is acceptable under this section means that the agreement does not impose unacceptable control provisions on the Small Business Applicant which would result in affiliation. The fact that the agreement is acceptable does not mean that the Small Business Applicant is eligible; therefore, lender must consider all other size, eligibility and underwriting requirements specific to a respective loan applicant/application in accordance with this SOP 50 10.

* Does the applicant business have a franchise/license/dealer/jobber or similar agreement?

Yes No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

* Is the lender aware if the application was previously submitted to SBA under any SBA program, including SBA Express, Export Express, PLP, CLP, 7(a) Small Loan, Community Advantage or standard 7(a)?

○ Yes ● No

* Will the loan be collateralized by commercial property that will not meet SBA's environmental requirements or that will require use of a non-standard indemnification agreement?

○ Yes ● No

ELIGIBILITY

## Let's Gather Some Information About The Business

* Has the applicant paid or committed to pay a fee to a third party to assist in the preparation of the loan application or application materials; or has the applicant or lender paid or committed to pay a referral agent or broker a fee?

○ Yes ● No

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# Eligibility-About the Business

ELIGIBILITY

## Let's Gather Some Information About The Business

The lender has assessed the borrower's access to credit outside of this SBA-guaranteed loan and determined that such credit is not available elsewhere on reasonable terms from non-Federal sources; and the lender's loan file contains documentation that specifically identifies the factors in the present financing that meet the Credit Unavailable Elsewhere Test.

Note: There should be at least another reason besides a) the liquidity of the lender depends upon the guaranteed portion of the loan being sold on the secondary market; or b) the guaranty is to allow the lender to exceed its legal lending limit, in order for the loan to be eligible for SBA's loan guaranty.

* Does the lender's liquidity depend upon selling the guaranteed portion of the loan on the secondary market ?

○ Yes ● No

* Does the requested loan exceed either the lender's legal lending limit or lender's policy regarding the maximum amount that it can lend to one customer?

○ Yes ● No

* Does the business need a longer maturity than the lender's policy permits (for example, the business needs a loan that is not on a demand basis) ?

● Yes ○ No

* Does the collateral not meet the lender's policy requirements?

○ Yes ● No

* Does the lender's policy normally not allow loans to new businesses or businesses in the applicant's industry?

● Yes ○ No

* Are there any other factors relating to the credit that, in the lender's opinion, cannot be overcome except for the guaranty. These other factors must be specifically documented in the loan file.

○ Yes ● No

Be sure to **COMPLETELY DETAIL** the reasons credit is not available elsewhere for <u>this loan</u> in the credit memo.

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# Eligibility-About the Principals

ELIGIBILITY

Let's Gather Some Information About The Principals / Guarantors

Principal

| Type * | First Name / Entity Name * | MI | Last Name * | % Owned * | % Owned by Spouse |
|---|---|---|---|---|---|
| Individual | Tammy | S | Jeans | 100 | 0 |

+ Add Principal / Guarantor

Total % Owned 100

Mandatory information is either missing or incorrect in the Principal Grid details, please review.

Ok

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# Eligibility-About the Principals

## Detail (tammy s jeans)

| | |
|---|---|
| * Capacity (Subchapter S Corporation) | ☑ Officer<br>☐ Director<br>☐ Shareholder<br>☐ Manager<br>☑ Guarantor |
| * Form 1919 Required? | ◉ Yes ○ No |
| * Include in E-Tran XML? | ◉ Yes ○ No |
| * SSN | XXX-XX-XXXX |
| * Is this an Affiliate? | ◉ Yes ○ No |

Ok

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# Eligibility-About the Principals

ELIGIBILITY

Let's Gather Some Information About The Principals / Guarantors

Salutation

Ms.

First Name: Tammy

MI: S

Last Name: Jeans

Title

President

Capacity

Subchapter S Corporation

- [x] Officer
- [ ] Director
- [ ] Shareholder
- [ ] Manager
- [x] Guarantor

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# Eligibility-About the Principals

* Select Address

**Add a New Address**

* Address Line 1

**1340 4th Avenue**

Address Line 2

* Zip Code:

**83814**

* City:

**Coeur D Alene**

* County:

**Kootenai**

* State:

**Idaho**

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# Eligibility-About the Principals

E-Mail

tammy@curvygirls.com

Confirm E-Mail

tammy@curvygirls.com

* Individual: SSN

XXX-XX-XXXX

* Guaranty Type

Full

* Is Guaranty Secured ?

Yes No

* Did you (the lender) obtain an external credit score for this principal?

Yes No

* Is the Principal a US Citizen?

Yes No

* Gender

Female

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# Eligibility-About the Principals

* Veteran

**Non-Veteran**

Race

- [ ] American Indian or Alaska Native
- [ ] Asian
- [ ] Black or African American
- [ ] Native Hawaiian or Other Pacific Islander
- [x] White

* Ethnicity

**Not Hispanic or Latino**

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# Eligibility-About the Principals

ELIGIBILITY

## Let's Gather Some Information About The Principals / Guarantors

* Place of Birth

US

* State

Colorado

* City

Pueblo

* Date of Birth

XX/XX/XXXX

* Has the principal now or previously been a debtor in a bankruptcy proceeding?

Yes No

* Is this principal involved in a pending lawsuit, in any trade dispute, or have any liens or judgments by creditors or IRS been filed?

Yes No

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# Eligibility-About the Principals

* Is the principal presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

○ Yes ● No

* Has the principal been arrested in the past six months for any criminal offense?

○ Yes ● No

* For any criminal offense - other than a minor vehicle violation - has the principal ever:

1. Been convicted;
2. Plead guilty;
3. Plead nolo contendere;
4. Been placed on pretrial diversion; or
5. Been placed on any form of parole or probation (including probation before judgment)?

○ Yes ● No

* Is the Principal OR Guarantor presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency?

○ Yes ● No

* Is the Principal more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services?

○ Yes ● No

* Has the principal, or any business owned or controlled by the principal or any Associate ever obtained a direct or guaranteed loan from SBA or any other Federal agency or been a guarantor on such a loan? (This includes student loans and disaster loans.)

○ Yes ● No

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Your SBA Specialists

# Eligibility-About the Principals

* Have you checked the CAIVRS system to determine if this principal has outstanding Delinquent Federal Debt?

(●) Yes ( ) No

* Has the principal been identified on CAIVRS as a delinquent debtor?

( ) Yes (●) No

**Rapid Pro: Applicant answers eligibility questions directly, so you have in writing from them.**
**Rapid Con: If you select, you can go no further on the application until completed by principals.**

ELIGIBILITY
RAPID

RAPID is a process that allows you to request Principals to submit answers to certain loan application questions to you electronically, via a separate website (not SBA One). If you choose to use this feature, you will not be able to edit this loan until the Principals have responded, or until their time to respond has expired.

RAPID is a good choice for people who are comfortable working with computers and submitting information online. It can speed up the data collection process when dealing with responsive, tech-savvy individuals. All questions will be optional to the Principals, so further follow-ups may be required to collect all Principal-level information. Ultimately, you as the lender are still responsible for confirming the answers they provide.

Do you wish to begin the RAPID process for this loan application?

( ) Yes (●) No

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Your SBA Specialists

# Financial Needs- Use of Proceeds

ELIGIBILITY

## Financial Needs

* What is the requested loan amount?

$ 150,000

E-TRAN Credit Score

239

The applicant's credit score is acceptable.

Yes No

| Purchase Of Land And Building Including Construction And Renovations | |
|---|---|
| Purchase Land only | Amount ($) |
| Location Description | Amount ($) |
| + Add Row | 0 |

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Your SBA Specialists

# Financial Needs- Use of Proceeds

| Purchase Land and Improvements | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

| Purchase Improvements only | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

| Construct a Building | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

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# Financial Needs- Use of Proceeds

| Add an Addition to an Existing Building | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

| Make Renovations to an Existing Building | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

| Pay Off Interim Construction Loan | Amount ($) |
|---|---|
| Description | Amount ($) |
| + Add Row | 0 |

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# Financial Needs- Use of Proceeds

| Pay Off Lender's Interim Loan | Amount ($) |
|---|---|
| Description | Amount ($) |
| + Add Row | 0 |

| Leasehold Improvements | Amount ($) |
|---|---|
| Location Description | Amount ($) |
| + Add Row | 0 |

| Machinery & Equipment | |
|---|---|
| Purchase Equipment | Amount ($) |
| Exercise Equipment | 100,000 |
| + Add Row | 100,000 |

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Your SBA Specialists

# Financial Needs- Use of Proceeds

| Furniture & Fixtures | |
|---|---|
| Purchase Furniture, Fixtures or Equipment (FFE) | Amount ($) |
| Furniture & Fixtures | 10,000 |
| + Add Row | 10,000 |

| Working Capital | |
|---|---|
| Purchase Inventory | Amount ($) |
| Description | Amount ($) |
| | 0 |

| | |
|---|---|
| Pay Trade or Accounts Payable | Amount ($) |
| Description | Amount ($) |
| | 0 |

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Section Title – Only put Inventory here; input W/C later in section

Working Capital

| Purchase Inventory | Amount ($) |
|---|---|
| Description | Amount ($) |
| | 0 |

| Pay Trade or Accounts Payable | Amount ($) |
|---|---|
| Description | Amount ($) |
| | 0 |

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Your SBA Specialists

# Financial Needs- Use of Proceeds

| Working Capital | Amount ($) |
|---|---|
| 40,000 | 40,000 |
| | 40,000 |

| Refinancing Of Existing Debt | |
|---|---|
| Pay Notes Payable - not Same Institution Debt | Amount ($) |
| Payee Description | Amount ($) |
| + Add Row | 0 |

| | |
|---|---|
| Pay Notes Payable - Same Institution Debt | Amount ($) |
| Payee Description | Amount ($) |
| + Add Row | 0 |

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Your SBA Specialists

# Financial Needs- Use of Proceeds

| Refinance SBA Loan - not Same Institution Debt | Amount ($) |
|---|---|
| SBA Loan Description (include loan number) | Amount ($) |
| + Add Row | 0 |

| Refinance SBA Loan - Same Institution Debt | Amount ($) |
|---|---|
| SBA Loan Description (include loan number) | Amount ($) |
| + Add Row | 0 |

| Guaranty | |
|---|---|
| SBA Guaranty Fee | Amount ($) |
| Description | Amount ($) |
| | 0 |

SBA Simplified
Your SBA Specialists

# Financial Needs- Use of Proceeds

| Miscellaneous | |
|---|---|
| Others | Amount ($) |
| Please explain: | Amount ($) |
| + Add Row | 0 |
| Total | $ 150,000 |

Total Use of Proceeds automatically calculated. Must match loan amount entered or will not advance.

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Your SBA Specialists

# Financial Needs - Eligibility

ELIGIBILITY
Working Capital

* Is the loan to provide funds for short-term working capital (or the refinancing of a short-term asset-based working capital loan.)

○ Yes ● No

Only select YES if loan is short-term (less than 1 year, revolving SBA Express, or CAPLine.

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Your SBA Specialists

# Eligibility – Ethical Requirements

- Primary Eligibility
- Eligibility

84%

21 of 25
Pages Completed

- THE BASICS
- ABOUT THE BUSINESS
- ABOUT THE PRINCIPALS / GUARANTORS
- FINANCIAL NEEDS
- ETHICAL REQUIREMENTS
- CONFLICT OF INTEREST
- Terms And Conditions
- Lender Contact Information

ELIGIBILITY

## Ethical Requirements

SBA lenders must act ethically and exhibit good character. (13 CFR §§120.140) Conduct of a lender's Associates and staff will be attributed directly to the lender. Lenders are required to notify SBA immediately upon becoming aware of any unethical behavior by its staff or its Associates. Examples of unethical behavior are found at 13 CFR §120.140.

An Associate of a Lender is i) an officer, director, key employee, or holder of 20 percent or more of the value of the Lender's stock or debt instruments; ii)an agent involved in the loan process; or iii) any entity in which one or more individuals or a Close Relative of any such individual owns or controls at least 20 percent. For purposes of this definition, the time during which an Associate relationship exists commences six months before the date of application for a loan guarantee on behalf of an applicant and continues as long as the loan is outstanding.

* No Lender, Associate or close relative of Lender has a real or apparent conflict of interest with Applicant, any of Applicant's Associates, or any of the close relatives of Applicant's Associates, or had such interest at any time during the 6 month period prior to the date of the application for guaranty. The prohibition on conflicts of interest shall continue so long as the loan is outstanding.

(●) Yes ( ) No

SBA reserves the right to deny liability on its guaranty in the event that the borrower defaults if the lender, its Associates, partner or a close relative acquires such an interest at any time during the term of the loan.

* No Lender or Associate or close relative of an Associate of the lender has a significant direct or indirect financial or other interest in the applicant, or has had such an interest within 6 months prior to the date of the application.

(●) Yes ( ) No

SBA reserves the right to deny liability on its guaranty in the event that the borrower defaults if the lender, its Associates, partner or a close relative acquires such an interest at any time during the term of the loan.

* No Associate of a Lender is incarcerated, on parole, or on probation or is a convicted felon or has an adverse final civil judgment (in a case involving fraud, breach of trust, or other conduct) that would cause the public to question the Lender's business integrity.

(●) Yes ( ) No

SBA Simplified
Your SBA Specialists

# Eligibility – Ethical Requirements

ELIGIBILITY

## Ethical Requirements

* No Lender or any Associate of Lender has accepted funding from a source that restricts, prioritizes, or conditions the types of small businesses that Lender may assist under an SBA program or that imposes any conditions or requirements upon recipients of SBA assistance inconsistent with SBA's loan programs or regulations.

● Yes ○ No

* Neither the Applicant, an Associate of Applicant, close relative nor household member of an Associate of Applicant is required to invest in Lender.

● Yes ○ No

* None of the loan proceeds will be used to acquire space in a project for which lender has issued a real estate forward commitment.

● Yes ○ No

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# Eligibility-Conflict of Interest

ELIGIBILITY

## Conflict Of Interest

* No SBA employee, or the household member of an SBA employee, is a sole proprietor, partner, officer, director, or stockholder with a 10 percent or more interest, of the Applicant.

(●) Yes ( ) No

* No former SBA employee, who has been separated from SBA for less than one year prior to the request for financial assistance, is an employee, owner, partner, attorney, agent, owner of stock, officer, director, creditor or debtor of the Applicant.

(●) Yes ( ) No

* No member of Congress, or an appointed official or employee of the legislative or judicial branch of the Federal Government, is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or household member of such individual, of the Applicant.

(●) Yes ( ) No

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Your SBA Specialists

# Eligibility-Conflict of Interest

ELIGIBILITY

## Conflict Of Interest

* No Government employee having a grade of at least GS-13 or higher is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant.

(●) Yes ( ) No

* No member or employee of a Small Business Advisory Council or a SCORE volunteer is a sole proprietor, general partner, officer, director, or stockholder with a 10 percent or more interest, or a household member of such individual, of the Applicant.

(●) Yes ( ) No

SBA Simplified
Your SBA Specialists

# Terms & Conditions

- ✓ Primary Eligibility
- ✓ Eligibility
- Terms And Conditions

0%

0 of 5
Pages Completed

- LOAN TERMS
- INTEREST RATE
- DISBURSEMENT
- REPAYMENT
- Lender Contact Information

TERMS AND CONDITIONS
## TERMS AND CONDITIONS

* Loan Amount Requested. Edit

$ 150,000

* Type of Loan

(●) Term ( ) Revolving

Maturity Period EXCLUDING Interest-Only Period (if any)

Maturity Period

| * Years | * Months | * From |
|---|---|---|
| 7 | 0 | date of Note |

* Interest Only Period (months) (exclude Maturity Period)

0

* Maximum maturity period cannot exceed (months)

300

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Your SBA Specialists

# Terms & Conditions & Program Selection

* Select a Loan Program Type:

**7a Small Loan - Delegated**

* Underwriting By

Lender SBA

* Program Max Loan Amount

**$ 350,000**

* Guaranty %

**85**

Credit Score

**239**

* Guaranty Amount ($)

**$ 127,500**

* Guaranty Fee ($)

**$ 2,550**

For Guaranty Fee Estimator, go to:
*sbasimplified.com/resources/forms/*

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# Terms & Conditions

TERMS AND CONDITIONS

## TERMS AND CONDITIONS

* Interest Rate

**Variable Rate**

* Base Rate Index

**Wall Street Journal Prime Rate**

Base Rate Source

* Name of Publisher

**Wall Street Journal**

* Select Source

**Colson**

Base Rate (%)

**3.5**

* Initial (Variable) Interest Rate (%)

**6.00**

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# Terms & Conditions

* Initial (Variable) Interest Rate (%)

6.00

Once you input the initial rate, the program computes the spread.

Maximum allowed variable interest rate % :

6.25

* Spread (%)

2.50

Maximum Allowable Spread (%)

2.75

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# Terms & Conditions

* Rate Adjustment Frequency

**Monthly**

* Accrual Method

**Actual 365**

* Interest Rate Swap Interest Rate Swap Contracts

Yes No

* Ceiling and Floor Rate options

**None**

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# Terms & Conditions

TERMS AND CONDITIONS

## TERMS AND CONDITIONS

Prefilled, but can be modified to your terms.

Loan Disbursement

* First disbursement (no later than)

12 months from the date of Authorization

* Final disbursement (no later than)

48 months from the date of Authorization

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# Terms & Conditions

TERMS AND CONDITIONS

## TERMS AND CONDITIONS

**Principal & Interest Repayments Schedule**

* Select a payment term

**Principal And Interest**

* Payment Frequency

**Monthly**

* Payment Due Date

**Ninth Calendar Day**

* Principal and Interest Payment Amount ($)

**$ 2,191.28**

* Regular Payment Begins

**1** Month(s)

* From

- (●) Date of Note
- ( ) Date of First Disbursement
- ( ) Date of Final Disbursement

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# Terms & Conditions

Loan Pipeline > Skinny Jeans, Inc. (10792) (Location Id:9550)

Loan Modification

- Primary Eligibility
- Eligibility
- Terms And Conditions

100%

5 of 5
Pages Completed

- LOAN TERMS
- INTEREST RATE
- DISBURSEMENT
- REPAYMENT
- Lender Contact Information

TERMS AND CONDITIONS

## TERMS AND CONDITIONS

Additional Repayment Terms

Ongoing Guarantee Fee (%)

0

Extraordinary Servicing Fee (%)

0

Other Loan Options

☑ Late Charge (applicable for a delay of 10 days or more)

* Late fee charge (% of the unpaid portion of the regularly scheduled payment)

5

* Late fee applicable on a delay of a period of (days)

10

☐ Net Earnings Recapture Clause

☐ State Interest Rate Reduction

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# Lender Contact Information

- ✓ Primary Eligibility
- ✓ Eligibility
- Terms And Conditions
- ✓ Lender Contact Information

100%

1 of 1
Pages Completed

- Underwriting

LENDER CONTACT INFORMATION

## LenderContact Information

Lender Name

Bank of America, National Association

Lender Location ID

9551

* Contact for any clarifications?

(●) Lender ( ) LSP

### Lender Contact

* Lender Contact

Lisa Lerner <lisa@ecs4sbalenders.com>

-

Salutation

Ms.

SBA Simplified
Your SBA Specialists

# More on lender contact page

* First Name
Lisa

MI
G

* Last Name
Lerner

* Title
Loan Officer

* Phone Number
(602) 555-5656

Phone Ext

* Fax
(602) 555-5657

* Email
lisa@ecs4sbalenders.com

Confirm Email
lisa@ecs4sbalenders.com

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# Lender Contact Information

* Address Line 1
100 N Tryon St, Ste 170

Address Line 2

* Zip
28202

* City
Charlotte

County
Mecklenburg

* State
North Carolina

LSP Contact

LSP Contact
---- Please select ----

LSP's must have a signed agreement with the Lender, that has been accepted by SBA, or the LGPC will not communicate with them.

SBA Simplified
Your SBA Specialists

# Underwriting-Credit Analysis

UNDERWRITING

## Credit Analysis

* Loan Amount

$ 150,000

* Program Type

7a Small Loan - Delegated

* Usage of proceeds:

Purchase Equipment, Purchase Furniture, Fixtures or Equipment (FFE), Working Capital

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Your SBA Specialists

# Underwriting-Credit Analysis

* Please provide a brief description of the proposed project.

**Make leasehold improvements at 1350 Sherman Ave. Coeur d'Alene, ID to open a new fitness club for women in Coeur d'Alene, ID.**

* Please provide a brief description and summary of the business.

**Tammy decided to open a club targeted for women because many of her female clients requested it, and has researched feasibility of opening a new facility with the local SBDC. She is aware that the facility must be open to men and is signing an affidavit to that effect, and that evidence that the facility is open to both men and women must be provided**

* Please discuss the Length of time the business has been under its current management and the depth of management experience in the industry and/or a related industry.

**Tammy has 7 years experience working in fitness clubs as a personal trainer, and previously owned a successful gift shop with 3 employees for 5 years. Management is considered adequate.**

* Please provide the brief description of management team:

**Tammy's sister Jennifer Jones is a CPA, and will be handling the financial portion of the business.**

* Please comment on Lender's analysis of Owners/Guarantors, including personal financial statements, consistent with lender's similarly-sized non-SBA guaranteed commercial loans.

**Tammy is single, and owns her home, but does not have much equity in it. She is putting $50,000 from her savings into the business, but other than personal property and a car, does not have any other assets that can be pledged.**

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# Underwriting-Credit Analysis

* Please comment on reconciliation of applicant's financial data (or seller's if business acquisition) against income tax data (received in response to IRS Form 4506-T, Request for Transcript of Tax Return) and explain any significant differences. IRS Tax Verification

**IRS 4506T was submitted on the principal and transcripts were received on 2/10/2016. No discrepancies were noted.**

## Total Project Sources Of Funds

| Sources * Total per Source | Amount * |
|---|---|
| Equity Injection | $ 50,000 |
| SBA Loan | $ 150,000 |
| + Add Source | $ 200,000 |

## Total Project Uses Of Funds

| Uses * Total per Category | Amount * |
|---|---|
| Tenant/Leasehol… | $ 50,000 |
| Acquisition of Ma… | $ 100,000 |
| Purchase Furnitu… | $ 10,000 |
| Working Capital | $ 40,000 |
| + Add Use | $ 200,000 |

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# Underwriting-Credit Analysis

* Is the Lender requiring an equity injection on this loan?

Yes No

Injection Details:

Injections

| Type of Injection * | Owner Type * | Owner Name * | Injection Amount * | Source of Injection / Description * | Description of How Funds will be Used |
|---|---|---|---|---|---|
| Cash-Personal | Principals/... | | $ 50,000 | | Pay for leasehold improvements |
| + Add Injection | | | $ 50,000 | | |

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Your SBA Specialists

# Underwriting-Credit Analysis

UNDERWRITING
## Credit Analysis

* Are there any other loans on Standby?

○ Yes ● No

* Are the Borrower's equity and Pro Forma Debt/Worth acceptable based on its policies and procedures for its similarly-sized, non-SBA guaranteed commercial loans?

● Yes ○ No

* Have you created a Debt Schedule showing the company's debts on what secures them?Debt Schedule

● Yes ○ No

* Please comment on the Debt Schedule, particularly as it applies to any debt refinancing.

**Company will have no other debt other than the SBA loan.**

* Has the lender confirmed that none of the Lender's employees or agents have been debarred by accessing the SAM website?

● Yes ○ No

Please indicate your financial statement reporting requirements and loan covenants for this loan:

* Borrower (or Operating Company, if EPC) must furnish

**Compiled**

year-end statements to Lender within [number of days, default is 120] days of fiscal end.

* Number of days

**120**

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# Underwriting-Credit Analysis

Please select all desired covenants:

- [ ] Fixed Asset Limitation
- [ ] Location Limitation
- [ ] Limitation on Compensation
- [ ] Write your own

Please comment on any issues you feel pertinent to approval of this loan

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Your SBA Specialists

# Underwriting-Collateral

UNDERWRITING
## Collateral

* Loan Amount

$ 150,000

* Program Type

7a Small Loan - Delegated

* Usage of proceeds:

Purchase Equipment, Purchase Furniture, Fixtures or Equipment (FFE), Working Capital

* Is lender securing a First Security Interest in all assets being purchased with loan proceeds?

(●) Yes ( ) No

* Is the lender securing best available lien on all other business fixed assets?

(●) Yes ( ) No

* Is lender requiring the same assets as security as it would if the loan was not guaranteed by SBA?

(●) Yes ( ) No

Additional Comments on Collateral, including Adequacy:

**Collateral is not adequate, but all that is available.**

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# Collateral Details

Collateral Details :

If collateral is to be included in security agreement and financing statement, include the collateral in this matrix even if its value is zero (e.g. accounts receivable, not yet generated for a start up medical practice) and enter the number ONE in the collateral value column.

Collateral Summary

| Collateral Type * | Lien Position * | Collateral Value * | Existing Lien Balance * | Value % * | Value * |
|---|---|---|---|---|---|
| Machinery & E… | 1st | $ 100,000 | $ 0 | 75 | $ 75,000 |
| Furniture, Fixtu… | 1st | $ 60,000 | $ 0 | 10 | $ 6,000 |
| Accounts Rece… | 1st | $ 1 | $ 0 | 10 | $ 0 |
| + Add Collateral | | $ 160,001 | | | $ 81,000 |

Describe any additional collateral conditions that should be added to the Loan Authorization

**Landlord's lien waiver.**

Detail must be completed to save this section.

* Is any of the collateral located in a Flood area?

Yes No

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# Collateral Detail

## Detail

| | |
|---|---|
| * Description of Collateral | **Exercise equipment** |
| * Collateral Owner Type | ☑ Borrower/Co-Borrower<br>☐ Principal/Guarantor<br>☐ Other Owner(s) |
| * Collateral Owner Name | Skinny Jeans, Inc. |
| * Collateral Address | 1350 Sherman Avenue, Coeur D Alene, ID, 83814 |
| * Street Address | **1350 Sherman Avenue** |
| * Zip Code | **83814** |
| * City | **Coeur D Alene** |
| * County | Kootenai |
| * State | Idaho |

| | |
|---|---|
| * Basis for Valuation | Purchase price |
| * After-Acquired Clause | Acquired with loan or project proceeds, including all re… |
| Comments | |

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# Underwriting-Collateral

UNDERWRITING
Collateral General

* Is the business/collateral located on leased premises?

(●) Yes ( ) No

* How many of the business locations are leased?

1

UNDERWRITING
COLLATERAL GENERAL

* Leased Premises Address

1350 Sherman Avenue, Coeur d'Alene, ID 83814

* Please select one of the lease terms below to include in the loan authorization. Reference guidance to ensure term matches SOP 50-10 requirements:

Lease for the term of the loan

* Are there fixtures (attached to the property) or equipment installed to the building?

( ) Yes (●) No

* By selecting one of the choices below, show how you are protecting the collateral on leased premises from a landlord's lien

( ) Lender is obtaining a Collateral Assignment of Lease

(●) Lender is obtaining a written agreement from all Lessors (including sublessors) agreeing to: (1) Subordinate to Lender the Lessor's interest, if any, in this property; (2) Provide Lender written notice of default and reasonable opportunity to cure the default; and (3) Allow Lender the right to take possession and dispose of or remove the collateral.

( ) Lender has not obtained a Landlord's Lien Waiver or Assignment

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# Insurance

Insurance
Insurance

* Program Type

7a Small Loan - Delegated

* Has Lender followed its internal policy for similarly sized non-SBA guaranteed loans concerning securing life insurance?

(●) Yes ( ) No

Collateral Type Selected:

- PERSONAL PROPERTY
  - Machinery & Equipment (new)
  - Furniture, Fixtures & Leasehold Improvement/Tenant Improvements
  - Accounts Receivable

Hazard Insurance will be required for this loan.

Select Other Insurance Types(as applicable)

- [x] Life Insurance
- [ ] Flood Insurance
- [ ] Others

Lender must include any other insurance appropriate to the loan, including but not limited to the above list. Please provide reason(s) for non-selection of any Insurance Type that will normally be applicable.

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# Hazard Insurance

Insurance

## Hazard Insurance

* Is there any collateral (Real Estate & Personal Property) where the required Hazard insurance will not be obtained?

( ) Yes (●) No

[ ] Additional Coverage

Collateral Type :

PERSONAL PROPERTY

* Please select one:

(●) Coverage is in the amount of the full replacement cost.
( ) Coverage is for the maximum insurable value (full replacement cost insurance is not available)
( ) Coverage as defined in lender's policies, if different.

* Insurance coverage contains a LENDER LOSS PAYABLE CLAUSE (or substantial equivalent) in favor of the lender.

(●) Yes ( ) No

Additional Details

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# Life Insurance

Insurance

## Life Insurance

Please provide the details of the insurance in the table below

| Life Insurance | |
|---|---|
| Insured Individual Name * | Insured Amount ($) * |
| Tammy S. Jeans | $ 200,000 |

+ Add Insurance

Back

Continue

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# When Input is Complete

You have reached the end of the loan details. Please review the left pane now - If any loan section from Primary Eligibility to Insurance does not have a green check mark, please review and complete that section now.

If all of the sections are complete, go to the Documents tab at the upper right of the screen. Once there, you must select the loan where you may generate, review and send the documents for signature. You may also add any documents that may be missing (using the Edit & Upload icon).

Finally, you may also review the Draft Loan Authorization (tab 3) to make sure that the terms of the loan are what you had anticipated.

Once you have the documents signed, please select "Validate E-Tran and view E-TRAN response". Once validated (there are no E-TRAN errors), you may select "Submit to E-Tran". E-Tran's response will be almost immediate and you can view the approval via E-TRAN response. You will be able to proceed to Closing once the loan is approved and an E-Tran loan number is posted.

Review Loan | View Documents

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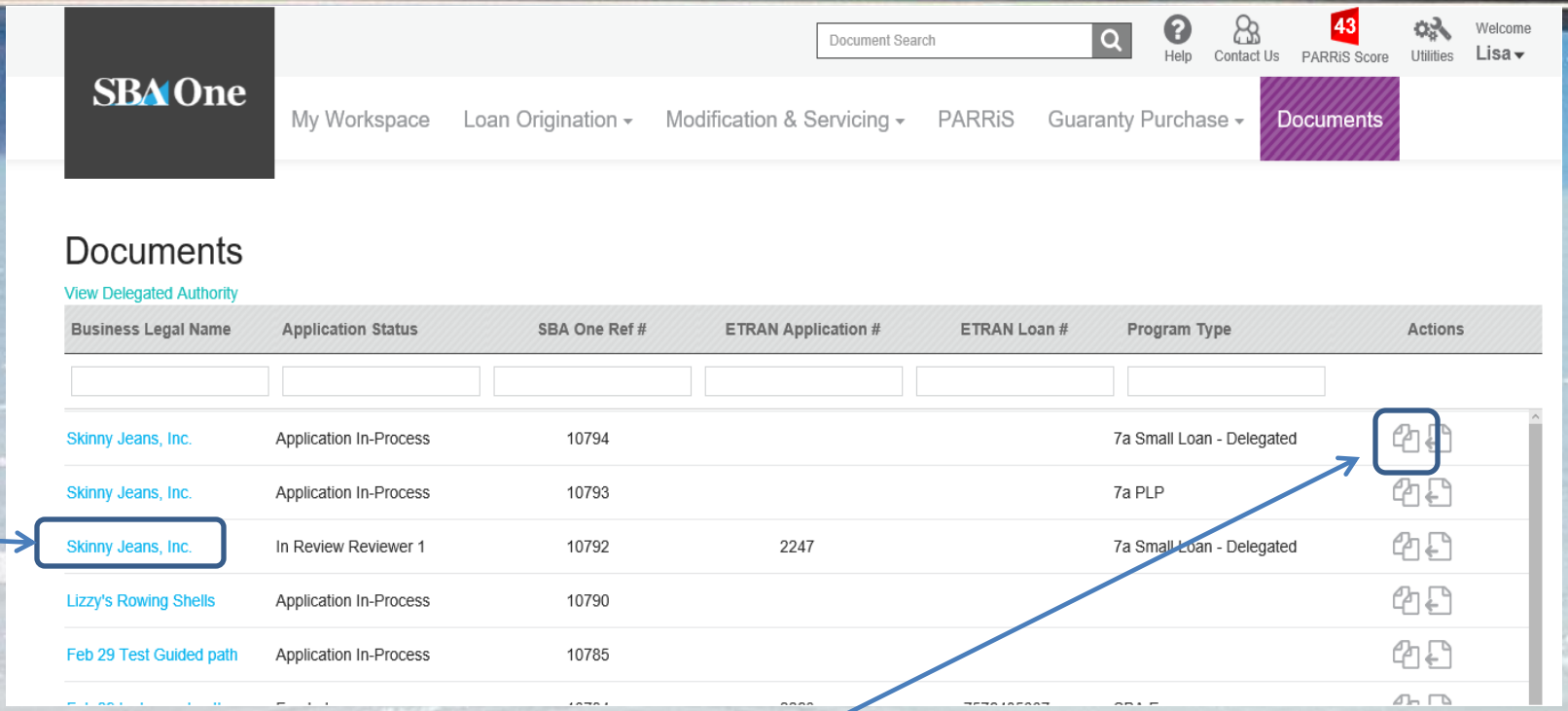
# How to get documents




- If you select the "2 pages icon", the program will make a copy of the loan.
- Icon with arrow moves a loan.

- Select the NAME in blue.

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# Getting Documents

SBA One

Document Search | Help | Contact Us | 43 PARRiS Score | Utilities | Welcome Lisa

My Workspace | Loan Origination | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

Loan Name > Skinny Jeans, Inc. (Location Id: 9551)

Loan Origination

*7a Small Loan - Delegated(10792)*

- TAB 1 Application 2
- TAB 2 Lender's Credit Memo 1
- TAB 3 Authorization 1
- TAB 4 Owner/Operator Personal Information 1
- TAB 5 BV, Refi. Transcripts M&E to be Acquired 0
- TAB 6 Business Financials 0
- TAB 7 Affiliate Financials 0
- TAB 8 Franchise Docs & Purchase Agreements 0
- TAB 9 Appraisals, Environmentals, Lease Agreements 0
- TAB 10 Supporting Docs (Other) 1

Documents | View Application

Validate E-Tran | Submit To E-Tran | E-Tran Response | Update Loan Status

| Form Name | Docusign Status | Created By | System/Manual | Actions |
|---|---|---|---|---|
| Form 1919_Skinny Jeans, Inc._Tammy_5555.pdf | Sent | Lisa Lerner | System Generated | |
| Form 1920 - Lender Application For Guaranty.pdf | Completed | Lisa Lerner | System Generated | |

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**Please hit the refresh icon to see the most current document status

# in blue shows documents available

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# Getting Documents

▷ Documents ▷ View Application

Validate E-Tran | Submit To E-Tran | E-Tran Response | Update Loan Status

| Form Name | Docusign Status |
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| Form 1919_Skinny Jeans, Inc._Tammy_5555.pdf | Sent |
| Form 1920 - Lender Application For Guaranty.pdf | |

Document Versions List

| Name | Tab Name | Version | Creation Date | Created By | Action |
|---|---|---|---|---|---|
| Tax Transcripts_4506T_Tammy_5555_02-24-2016_1040.pdf | T4 - Owner or Operator Personal Information | 0.2 | 2016 Mar 10 18:11:24 | Lisaglerner | View |
| Form 1624.pdf | T10 - Other Supporting Docs | 0.2 | 2016 Mar 08 08:16:39 | Lisaglerner | View |
| Draft Authorization.pdf | T3 - Draft Authorization | 0.2 | 2016 Mar 08 08:03:19 | Lisaglerner | View |
| Schedule of Collateral.pdf | T2 - Lender's Credit Memo | 0.2 | 2016 Mar 10 18:09:41 | Lisaglerner | View |
| Form 1919_Skinny Jeans, Inc._Tammy_5555.pdf | T1 - Application | 0.3 | 2016 Mar 10 18:07:18 | Lisaglerner | View |
| Form 1920 - Lender Application For Guaranty.pdf | T1 - Application | 0.3 | 2016 Mar 10 18:07:42 | Lisaglerner | View |

Page 1 of 1

Close

Select "Documents" to access the latest version of all documents in one place.

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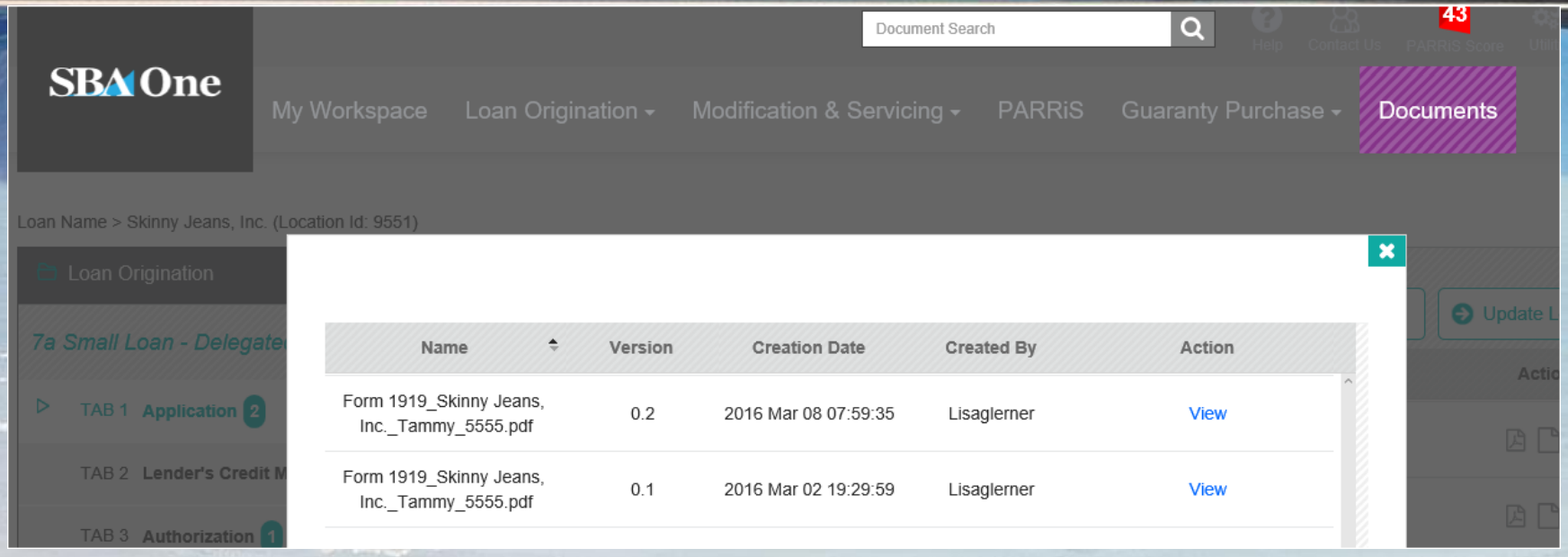
# Viewing Documents

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# SBA 1919

OMB Control No.: 3245-0348
Expiration Date: 04/17/2017

**BORROWER INFORMATION FORM**
**For use with all 7(a) Programs**

**The purpose of this form is to collect identifying information about the applicant, loan request, indebtedness, information about the principals, information about current or previous government financing, and certain other disclosures. 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). This form is to be completed by the Small Business Applicant and submitted to an SBA Participating Lender.**

To be completed by the following:
(With the exception of guarantors, all parties listed below are considered "Associates" of the small business applicant.)

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners and all limited partners owning 20% or more of the
- For a corporation, all owners of 20% or more of the corporation and each officer and director
- For limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member;
- Any person hired by the business to manage day-to-day operations; and
- Any other person who is guaranteeing the loan, if required by SBA.

For clarification regarding any of the questions, you should contact the SBA Participating Lender that will be processing the loan request.

NAME OF BUSINESS APPLYING FOR LOAN ("APPLICANT"): Skinny Jeans, Inc.

YOUR NAME: Tammy S Jeans TITLE: President

SOCIAL SECURITY NUMBER: 312-52-5555 DATE OF BIRTH: 02/17/1975

PLACE OF BIRTH (City & State or Foreign Country): Pueblo Colorado

| | |
|---|---|
| Veteran** | 1=Non-Veteran; 2=Veteran-Other; 3=Service-Disabled Veteran; 4=Not Disclosed. |
| Gender** | M=Male; F=Female; N=Not Disclosed |
| Race** | 1=American Indian or Alaska Native; 2=Asian; 3=Black or African-American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed |
| Ethnicity** | H=Hispanic or Latino; N=Not Hispanic or Latino; Y=Not Disclosed |

List proprietors, partners, officers, directors, all holders of outstanding stock. 100% of ownership must be shown. Use separate sheet if necessary. Please reference the above codes to complete this table for each owner of the applicant business. More than one race may be selected.

| Owner | % Owned | Veteran | Gender | Race | Ethnicity |
|---|---|---|---|---|---|
| Tammy S Jeans | 100 | 1 | F | 5 | N |

**** The gender/race/ethnicity/veteran data is collected for program reporting purposes only. Disclosure is voluntary and has no bearing on the credit decision.**

**ALL QUESTIONS MUST BE ANSWERED AND ARE SUBJECT TO VERIFICATION BY SBA**

(1) Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?..... Yes ☐ No ☒

(2) Have you been arrested in the past six months for any criminal offense? ..... Yes ☐ No ☒

(3) For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? ..... Yes ☐ No ☒

(4) Has an application for the loan you are applying for now ever been submitted to SBA or to a

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# SBA 1920

Check to make sure it matches what you wanted before you submit to E-Tran!

OMB Control No.: 3245-0348
Expiration Date: 04/17/2017

**LENDER'S APPLICATION FOR GUARANTY FOR ALL 7(a) PROGRAMS**

**The purpose of this form is to collect identifying information regarding the lender, loan terms, use of proceeds, and other information such as the number of jobs created or retained, as well as eligibility information regarding the applicant and use of proceeds.**

**This entire form is to be completed, signed and dated by the Lender prior to submission of the loan request to SBA. Non-delegated lenders must submit this form electronically to the LGPC either by email to 7aloanprogram@sba.gov or through the website at**

http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html. **Delegated lenders complete the form and retain it in the loan file.**

[ ] SBA Express (Revolving: Yes [ ] No [ ]) [ ] Export Express (Revolving: Yes [ ] No [ ]) [X] 7(a) Small Loan - [ ] Standard 7(a) [ ] CLP [ ] Community Advantage [ ] PLP [ ] IT [ ] EWCP

CAPLines: Yes [ ] No [ ] If yes, Seasonal [ ] Builders [ ] Contract [ ] Working Capital [ ]

Small Business Borrower Name: Skinny Jeans, Inc.

[ ] Sole Proprietorship [ ] Partnership [X] Corporation [ ] LLC [ ] Other

Trade Name (dba): Curvy Girls (if no trade name, enter "NA")

Borrower Contact: [ ] Mr. [X] Ms. First Tammy MI S Last Jeans

Borrower Street: 1350 Sherman Avenue

Borrower City: Coeur D Alene Borrower County: Kootenai

Borrower State, Zip Code: Idaho 83814 Borrower Phone #: 2085555555

Borrower Tax ID #: 242493993 (if available)

Owners SS #: 312525555

Lender Name: Bank of America, National Association Lender ID #: 9551

Lender Contact: [ ] Mr. [X] Ms. First Lisa MI G Last Lerner

Lender Contact Phone #: 6025555656 Lender Contact Email: lisa@ecs4sbalenders.com

Lender Address: 100 N Tryon St, Ste 170,Charlotte,Mecklenburg,NC,28202

Loan Amount:$ $150,000.00 SBA Guaranty % 85 Loan Term in # of Months: 84

Interest Rate: [X] Variable [ ] Fixed

[X] Prime rate* = 3.5 + Spread 2.50 = Variable Interest Rate: 6.00
[ ] LIBOR (1 month) + 3.0% * = ____ + Spread ____ = Variable Interest Rate: ____
[ ] SBA Peg Rate * = ____ + Spread ____ = Variable Interest Rate: ____
[ ] Other ** = ____ + Spread ____ = Variable Interest Rate: ____
Payment Amount: 2191.28 Rate Adjustment Frequency: Monthly
[ ] Fixed Base Rate* = ____ + Spread ____ = Fixed Interest Rate: ____
[ ] 2nd Fixed Base Rate* ____ + Spread ____ = Fixed Interest Rate: ____

*in effect on the first business day of the month as identified in a national financial newspaper or SBA publication
**Only SBA Express, Export Express, and EWCP loans may have a base rate other than the three allowable base rates.

Exporter? Yes [ ] No [X] If yes, amount in export sales applicant has projected loan will support $____

[X] New Business (2 years or less) [ ] Existing Business (more than 2 years old) [ ] Change of Ownership***

SBA Form 1920 (Revised 4/14) 1

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# Draft Authorization

SBA One

Document Search | Help | Contact Us | 43 PARRiS Score | Utilities | Welcome Lisa

My Workspace | Loan Origination | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

Loan Name > Skinny Jeans, Inc. (Location Id: 9551)

Loan Origination

*7a Small Loan - Delegated(10792)*

- TAB 1 Application 2
- TAB 2 Lender's Credit Memo 1
- TAB 3 Authorization 1
- TAB 4 Owner/Operator Personal

Documents | View Application

Validate E-Tran | Submit To E-Tran | E-Tran Response | Update Loan Status

| Form Name | Docusign Status | Created By | System/Manual | Actions |
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| Draft Authorization.pdf | NA | Lisa Lerner | System Generated | |

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| Draft Authorization.pdf | 0.1 | 2016 Mar 02 19:59:08 | Lisaglerner | View |

Note: Every time you view a document it creates a new version. Use the most recent.

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# Draft Authorization

U.S. Small Business Administration
**AUTHORIZATION**
(SBA GUARANTEED LOAN)

| | |
|---|---|
| SBA Loan # | |
| SBA Loan Name | Curvy Girls |
| Approval Date | |

Lender:
Bank of America, National Association
100 N Tryon St, Ste 170
Charlotte, NC 28202

U. S. Small Business Administration (SBA):
Small Business Administration
409 3rd St. SW
Washington DC 20416

SBA approves, under Section 7(a) of the Small Business Act as amended, Lender's application, received , for SBA to guarantee 85% of a loan ("Loan") in the amount of $150,000.00 to assist:

**Borrower:**

1 Skinny Jeans, Inc.
Curvy Girls
1350 Sherman Avenue
Coeur D Alene, ID 83814

All requirements in the Authorization which refer to Borrower also apply to any Co-Borrower.

**A. THE GUARANTEE FEE IS**

Lender must pay the guarantee fee within 90 days of the approval date of this Authorization. Failure to timely pay the guarantee fee will result in cancellation of the SBA guarantee. The 90-day deadline may not be extended. Lenders are required to make their payments electronically. Payment can be made at www.pay.gov or by ACH if they enrolled with the SBA. No part of the guarantee fee is refundable if Lender has made any disbursement. Lender may collect this fee from Borrower after initial disbursement of Loan, except when an escrow closing is used, Lender may not collect the fee until all Loan funds have been disbursed to the Borrower from the escrow account. Borrower may use Loan proceeds to reimburse Lender for the guarantee fee.
For loans of $150,000 or less, Lender may retain 25% of any required guarantee fee but must remit the remainder to SBA.

No guarantee fee on this one since only $150,000.

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# Authorization-Use of Proceeds

F. USE OF PROCEEDS

1. $ 100,000.00 to purchase equipment.
2. $ 10,000.00 to purchase fixtures
3. $ 40,000.00 for working capital.

All amounts listed above are approximate. Lender may not disburse Loan proceeds solely to pay the guarantee fee. Lender may disburse to Borrower, as working capital only, funds not spent for the listed purposes as long as those funds do not exceed 10% of the specific purpose authorized or $50,000.00, whichever is less. An Eligible Passive Company may not receive working capital funds or funds to be used for the purchase of other assets, including intangible assets, for the Operating Company's use.

The loan must be made for a sound business purpose and must benefit the small business, and one 7(a) loan may not be split into two 7(a) loans merely to benefit the Lender. 13 CFR 120.120 and 120.130(e).

Lender must document that Borrower used the loan proceeds for the purposes stated in this Authorization. When closing a '7a Small Loan,' Lender must use the same closing and disbursement documentation as it uses for its similarly-sized non-SBA guaranteed commercial loans.

**G. COLLATERAL CONDITIONS**

Lender must obtain a lien on 100% of the interests in the following collateral and properly perfect all lien positions.

The following language must appear in Lender's Guarantee when Lender uses its own Guarantee.

"When SBA is the holder, this Note and this Guarantee will be interpreted and enforced under federal law, including SBA regulations. Lender or SBA may use state or local procedures for filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using such procedures, SBA does not waive any federal immunity from state or local control, penalty, tax or liability. As to this Guarantee, Guarantor may not claim or assert against SBA any local or state law to deny any obligation, defeat any claim of SBA, or preempt federal law."

1. First perfected security interest, subject to no other liens in the following personal property (including any proceeds and products), Whether now owned or later acquired, wherever located owned by Skinny Jeans, Inc.
Accounts Receivable

2. First perfected security interest, subject to no other liens in the following personal property (including any proceeds and products), Acquired with loan or project proceeds, including all replacements and substitutions, wherever located owned by Skinny Jeans, Inc.
Machinery & Equipment (new), Furniture, Fixtures & Leasehold Improvement/Tenant Improvements

Note change from 2011 Wizard – Lender can now make changes up to $50,000 without further documentation.

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# SBA Authorization

- **Authority to Conduct Business** - Evidence that Borrower and Operating Company have an Employer Identification Number and all insurance, licenses, permits and other approvals necessary to lawfully operate the business.
- **Flood Hazard Determination** - A completed Standard Flood Hazard Determination (FEMA Form 81-93).
- **Lease**— Current lease(s) on all business premises where collateral is located at 1350 Sherman Avenue, Coeur d'Alene, ID 83814 with term, including options, at least as long as the term of the Loan.

- **Injection**

Lender must obtain evidence that prior to disbursement:

1 **Cash Injection**- At least $50,000.00 by way of Cash-Personal has been injected into the business as equity capital. This cash is for Leasehold improvements.

Information entered into the Program shows up in the authorization.

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# Draft Authorization in Word

U.S. Small Business Administration

**AUTHORIZATION**

(SBA GUARANTEED LOAN)

| | |
|---|---|
| SBA Loan # | |
| SBA Loan Name | Curvy Girls |
| Approval Date | |

Lender:
Bank of America, National Association
100 N Tryon St, Ste 170
Charlotte, NC 28202

U. S. Small Business Administration (SBA):
Small Business Administration
409 3rd St. SW
Washington DC 20416

SBA approves, under Section 7(a) of the Small Business Act as amended, Lender's application, received , for SBA to guarantee 85% of a loan ("Loan") in the amount of $150,000.00 to assist:

**Borrower:**

1 Skinny Jeans, Inc.
Curvy Girls
1350 Sherman Avenue
Coeur D Alene, ID 83814

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# If Going to the LGPC

- Lender must upload ALL documents and financial statements according to the normal 10-Tab Format
- Use naming convention noted on SBA website.
- Upload your internal credit memo under Tab 2.

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# Schedule of Collateral

- Tab 2 – Lender Credit Memo contains only the Schedule of Collateral at this time. Credit memo pending.
- Good idea to check to make sure it matches your internal credit memo.

**Schedule of Collateral**

| Collateral Type | Collateral Description | Collateral Owner Name | Lien Position | Collateral Values | Existing Lien Balance(s) | Existing Lien Holder Name(s) | Value % | Value |
|---|---|---|---|---|---|---|---|---|
| Machinery & Equipment (new) | Exercise equipment | Skinny Jeans, Inc. | 1st | $100,000.00 | 0 | | 75 | $75,000.00 |
| Furniture, Fixtures & Leasehold Improvement/Tenant Improvements | Leasehold Improvements, furniture, office equipment | Skinny Jeans, Inc. | 1st | $60,000.00 | 0 | | 10 | $6,000.00 |
| Accounts Receivable | Accounts Receivable | Skinny Jeans, Inc. | 1st | $1.00 | 0 | | 10 | $0.00 |

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# Completing the Tabs

Loan Origination

*7a Small Loan - Delegated(10792)*

- TAB 1 Application 2
- TAB 2 Lender's Credit Memo 1
- TAB 3 Authorization 1
- TAB 4 Owner/Operator Personal Information 1
- TAB 5 BV, Refi. Transcripts M&E to be Acquired 0
- TAB 6 Business Financials 0
- TAB 7 Affiliate Financials 0
- TAB 8 Franchise Docs & Purchase Agreements 0
- TAB 9 Appraisals, Environmentals, Lease Agreements 0
- TAB 10 Supporting Docs (Other) 1

- Tab 4 – Wants to know what returns are being requested and the dates so it can prepare an IRS 4506T if desired.

| | |
|---|---|
| Tax Form Number : | 1040 |
| Tax Period 1 : | 12/31/2015 |
| Tax Period 2 : | 12/31/2014 |
| Tax Period 3 : | 12/31/2013 |
| Tax Period 4 : | |

Submit

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# IRS 4506T – System Generated

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

**Request for Transcript of Tax Return**

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

OMB No. 1545-1872

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

| | |
|---|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first.<br>Tammy S Jeans | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)<br>312525555 |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
1340 4th Avenue,Coeur D Alene,Idaho-83814

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

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

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

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

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

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

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

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 12 / 31 / 2015 | 12 / 31 / 2014 | 12 / 31 / 2013 | / /

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

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

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

Phone number of taxpayer on line 1a or 2a

- Can be sent to DocuSign for customer electronic signature and edited before sending to IRS.
- Need to add Lender information to return information to, and previous addresses, if any.

Signer Email Details:

| Type | Name | Email | Access Code | How to communicate |
|---|---|---|---|---|
| Principal | | | 355583 | ● via Email ○ In Person |

OK

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# SBA 1624-System Generated

- Tab 10 – SBA 1624 prepared for signature

| Name | Version | Creation Date | Created By | Action |
|---|---|---|---|---|
| Form 1624.pdf | 0.2 | 2016 Mar 08 08:16:39 | Lisaglerner | View |
| Form 1624.pdf | 0.1 | 2016 Mar 08 08:16:33 | Lisaglerner | View |

Page of 1
1
View 1 - 2 of 2
Cancel

Form 1624 (1).pdf finished downloading. Open Open folder View downloads

**Certification Regarding**
**Debarment, Suspension, Ineligibility and Voluntary Exclusion**
**Lower Tier Covered Transactions**

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 13 CFR Part 145. The regulations were published as Part VII of the May 26, 1988 *Federal Register* (pages 19160-19211). Copies of the regulations may be obtained by contacting the person to which this proposal is submitted.

**(BEFORE COMPLETING CERTIFICATION, READ INSTRUCTIONS ON REVERSE)**

(1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals are presently debarred, suspended, proposed for disbarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.

(2) Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

Business Name Skinny Jeans, Inc.

Date _____ By _____
Name and Title of Authorized Representative

_____
Signature of Authorized Representative

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# Final Authorization

- SBA One sends an email with Authorization number when approved.
- Print final authorization and have signed.
- The Lender is still responsible for preparing the **Borrower's Certification** & inserting applicable paragraphs. (example: Credit Cards all used for business.)
- After approval, you have the option of printing what you put into the system before moving on to the Closing Section.

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# SBA One – Known Issues

- The Debt Schedule is required for all loans.
- Simple to copy a loan, but no way yet to delete it. The only way to tell the difference is the Control #.
- Some loans submitted as PLP are going to the LGPC for review.
- Must enter $1 or more on collateral in table:  (E-Tran will not accept a zero value.)
- Some links not working (e.g. Guaranty Fee Estimator)
- Use of Proceeds in E-Tran doesn’t always match input.
- Lease answers are not being retained.

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# Remember – SBA One is

- A Work in Progress –Contact ***sba.one@bnymellon.com*** if you find errors.
- A timesaving tool;
- Not a substitute for the SOP
- Input in SBA One populates the authorization and other documentation.
- Collateral – ALL Collateral must be input into the table to appear in the loan authorization

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# Questions?

## How to Reach Us:

**E-Mail:**
**info@sbaSimplified.com**

**Main Phone:**
**(509) 863-7246**

**SBA Simplified members direct phone #'s:**

- **Pat Johnson: (509) 413-2494**
- **Lisa Lerner: (602) 684-5521**
- **Coralie Myers: (509) 863-7246**

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# Contact Information

**SBA WV District Office**

- Rick Haney, Lender Relations Specialist
  304.623.7449 or Richard.Haney@sba.gov
- Leo Lopez, Lender Relations Specialist
  304.347.5220 or Leopoldo.Lopez@sba.gov

Or contact the Lender Relations Specialist from your local SBA District Office.

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