Business Assessment Checklist

BUSINESS NAME: __________________________ Date: ____________

Please submit the following items. Indicate NA where not applicable to your particular business.

- 1. Preliminary Application*
- 2. Signed Disclosure Statement and Fee Agreement*
- 3. Business Survey*
- 4. Business History & Market summary (or equivalent Business Plan). *
- 5. Owner(s) and Key Management Information. * Owners of at least 20% must also include a photo copy of their driver’s license (for Customer ID purposed – see disclosure notice).
- 6. Owner(s) and Key Management – Resumes*
- 7. Personal financial statements and personal tax returns for the most recent year end of all individuals with at least 20% ownership (2 years of tax returns if there is Schedule C or E income).
- 9. Current balance sheet and income statement for the business (less than 60 days old).
- 10. Aging of accounts receivable and accounts payable, including explanation of any accounts aged over 90 days. This should be consistent with the balance sheet requested in #9.
- 11. Two years of income and expense projections with detailed assumptions. * (Additionally New businesses must include a monthly cash flow projection for the first 12 months of operation.)
- 12. Schedule of Indebtedness. This should be consistent with the balance sheet requested in #9 *
- 13. Affiliates – Federal tax returns for the previous 2 years. If an applicant with at 20% ownership has at least 20% ownership in another entity, that entity is an affiliate. Include a debt schedule #12.
- 14. Detailed listing of machinery and equipment, with costs supported by vendor bids or estimates.
- 15. Franchise documents, or dealer, supply or license agreements. An executed copy of the entire agreement is required even if it is on the SBA franchise registry, (if applicable please call to discuss).
- 16. Life Insurance Information
- 17. Articles of Incorporation/Organization (operating and real estate entities, if applicable)
- 18. Other ____________________________________________________

* Form or sample form enclosed.
## Loan Program Preliminary Application

### Amount Requested

- **$**

### Purpose:

- □ Equipment
- □ Building
- □ Inventory
- □ Expansion
- □ Startup
- □ Acquisition
- □ Working Capital
- □ R&D
- □ Other

### Describe Use(s):

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

### ABOUT YOUR BUSINESS

**Business Contact Person (for any questions related to this application or the communications)**

- Phone: ___________________________
- Email: ___________________________

**Business Exact Legal Name**

**DBA (If applicable)**

**Business Street Address (Cannot be a PO Box)**

- City
- County
- State
- ZIP Code

**Mailing Address (If different than above)**

- City
- County
- State
- ZIP Code

**Business Email**

**Business Phone**

**Business Cell Phone (optional)**

**Type of Organization**

- □ Sole Proprietorship
- □ Corporation
- □ General Partnership
- □ Limited Partnership
- □ Limited Liability Partnership
- □ Limited Liability Company
- □ Not for Profit
- □ Trust

**Date Started**

**Years of Experience in Field/Industry**

**Gross Annual Sales as Reported on Last Tax Return**

**Net Income as Reported on Last Tax Return**

**Date current ownership began (MM/ YYYY)**

**Years under current ownership**

**Description of Business or Service**

**Description of Project**

### OWNER(S) INFORMATION

**List all Owners/Guarantors. If there are more than five Owners, complete an additional application.**

<table>
<thead>
<tr>
<th>Authorized Owner (First, MI, Last)</th>
<th>Social Security Number</th>
<th>% Ownership</th>
<th>Business Phone</th>
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<tr>
<th>Residential Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Business Email</th>
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</table>

<table>
<thead>
<tr>
<th>Authorized Owner (First, MI, Last)</th>
<th>Social Security Number</th>
<th>% Ownership</th>
<th>Business Phone</th>
</tr>
</thead>
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</table>
By Signing this Application, each of the undersigned Business Owners, individually and on behalf of the Business ("Signer"), request the indicated credit products from the Hmong Wisconsin Chamber of Commerce (HWCC). Each Signer who is authorized to sign on behalf of the Business will provide business resolutions to HWCC upon request. By signing below, each Signer authorizes HWCC to (1) obtain credit records and other credit information about the Signers personally and the Business (now and in the future), including from state and federal tax authorities, for deciding whether to approve the requested credit and for later periodic account review and collection purposes, and (2) furnish information about the Business and the Guarantors to credit bureaus. The Business and each Signer guaranty that all information above is correct to the best of their knowledge and agree to notify HWCC if any information changes. All loans shall be used for business purposes only.

<table>
<thead>
<tr>
<th>Signature of Business Owner &amp; Guarantor</th>
<th>Printed Name</th>
<th>Title</th>
<th>Date</th>
</tr>
</thead>
<tbody>
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</table>

I acknowledge being informed that HWCC will disclose the names of firms receiving HWCC loans, the amount of the HWCC loans, federal programs used, if any, and the development impact of HWCC loans (jobs created, tax base impact, and total project investment). I have been assured by HWCC, and I understand, that other financial information provided in connection with this application or with a loan from HWCC, if one is made (including, but not necessarily limited to, business and personal financial statements, business operating statements, data on historical and projected future sales or other aspects of business performance, and business plans), will, to the extent permissible by law, be treated as confidential. This will confirm that I have relied upon such assurance by providing financial information to HWCC, and that, but for such assurances, such information would not be provided.

I certify that the information contained in this application is, to the best of my knowledge, true, complete, and correct.

Signature __________________________________________ Date __________________________

Name (printed) __________________________ Title __________________________
This HWCC Disclosure Statement and Fee Agreement is dated as of the _____ day of ____________ 20__. The undersigned borrower ("Borrower") has applied or will be applying for a loan through the Hmong Wisconsin Chamber of Commerce.

By signing below, effective as of the date above, Borrower and HWCC acknowledge and agree with the following terms and conditions:

1. **Loan Amount** By delivering a fully-executed copy of this Application, Borrower is making application for a HWCC Loan in the approximate principal amount of $__________________________.

2. **HWCC Processing Fee**. The HWCC loan processing fee ("HWCC Processing Fee") is $250 to be paid at time of application.
   
   a. **Receipt of Signed Application**: Upon receipt of the Application, HWCC will begin to prepare a credit analysis. Borrower agrees to promptly provide HWCC with all items necessary to complete the HWCC application package, including but not limited to financial reports and tax-related documentation, as requested by HWCC, and acknowledges that HWCC’s credit review process may include personal and business, credit and tax inquiries with credit reporting organizations and the Internal Revenue Service.
   
   b. **Withdrawal of Application by Borrower**: Borrower may withdraw this Application from HWCC at any time it chooses to terminate its request for the Loan. Such requests to terminate the application process must be submitted in writing to HWCC (the “Notice”). Loan application fee is non-refundable.
   
   c. **HWCC Withdrawal from Loan**: HWCC retains the right to, at any time and for any reason, withdraw from processing the Loan. If the reason for HWCC’s withdrawal is due to the Borrower’s failure to provide full and accurate application information, or Borrower’s failure to disclose a material adverse fact, then the withdrawal by HWCC shall be treated as if the Borrower has withdrawn the Loan request pursuant to Section 2.b above. Unless otherwise indicated by HWCC, the date on which HWCC sends written notice to Borrower of HWCC’s intent to withdraw from processing the Loan shall serve as the Notice date for purposes of applying the procedures in Section 2.b.

3. **HWCC Legal Fees**.
   
   a. **HWCC Legal Fees**: All legal fees incurred by HWCC, whether attributable to HWCC in-house or outside counsel, in regard to the Loan (the “HWCC Legal Fees”) or incurred by Borrower are the responsibility of the Borrower, whether or not the Loan funds.

4. **Borrower’s Representations and Consents**.
   
   a. **HWCC shall have a right of access to financial records held by the financial institutions that provide interim and/or permanent first mortgage financing for the project (The Project) being financed with the loan or Project assets, and such financial records will be available to HWCC without further notice or authorization. (This paragraph is intended to effect HWCC’s compliance with applicable provisions of the Financial Privacy Act of 1978.) No further acknowledgement shall be required for subsequent access by HWCC or the SBA in order to obtain financial records of Borrower during the processing of this Application or during the subsequent term of SBA’s guaranty of any Loan issued in connection with this Application.**
   
   b. **HWCC may release any information obtained by HWCC to any financial institution as HWCC deems necessary for the purpose of processing or servicing the loan.**
6. **Final Authority of the participating lender in the loan package.** Final authorization may be dependent on other lenders that are part of the loan package.

7. **Governing Law.** The terms of this Application shall be governed by the internal laws of the State of Wisconsin.

8. **Counterparts; Facsimile Signatures.** This Application may be executed in counterpart, with all counterparts constituting but one agreement. Signature by a party and transmission of the same by facsimile shall be binding upon the party whose signature is so transmitted.

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Hmong Wisconsin Chamber of Commerce</th>
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<tbody>
<tr>
<td>By:</td>
<td>By:</td>
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<tr>
<td>Print Name:</td>
<td>Print Name:</td>
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<tr>
<td>Print Title:</td>
<td>Print Title:</td>
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</table>

10/18/2016

Agreement
BUSINESS SURVEY FORM

CONTACT INFORMATION:
Name of Borrower: ______________________________________________________
Name of Business (if different): ___________________________________________
Address of Project: ______________________________________________________
Contact Person: ___________________________ Phone #: ____________________ Fax #: _________________
Address of Contact (if different): _________________________________________
E-mail Address of Contact: _____________________________________________

PROJECT COST INFORMATION:
Purchase vacant land $_________________
Purchase existing land & building(s) $_________________
Construction/expansion of a building $_________________
Acquisition of furniture, fixtures, equipment $_________________
Soft costs, other * $_________________
Total - Eligible 504 costs $_________________
Less: Owners contribution ** $_________________
Total Loan Request $_________________

* Appraisal, architect, environmental, interim interest, const. contingency, etc.
** Please provide the specific sources and amounts: __________________________

Other financing needs (inventory, working capital, refinancing, etc.). Please list and quantify: __________________________

OWNER & OFFICER INFORMATION (include all officers, regardless of ownership):

<table>
<thead>
<tr>
<th>Name *</th>
<th>Title</th>
<th>Ownership %</th>
<th>Projected Salary: Year 1 / Year 2</th>
<th>Military? Dates of Service</th>
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* Indicate if: Female (F), Minority (M), or Handicapped (H)

ADDITIONAL INFORMATION:
1. Approximate date the business originated: ____________________________
2. # of employees currently: _________________ # of jobs to be created in 2 years _________________
3. If real estate is involved, will you be leasing any space to a 3rd party? __________________________
4. Have you, other owners, the applicant business or an affiliate business ever requested federal government financing? __________________________
OWNERS AND KEY MANAGEMENT INFORMATION

This following information is needed for each stockholder owning 20% or more stock as well as all officers even if they are not owners.

Legal Name:

First Middle (Maiden) Last Social Security #

OWNERSHIP PERCENTAGE: ____________ CORPORATE TITLE: ____________________________

Date of Birth City and State of Birth Alien # if not US Citizen Race

Marital Status Spouse’s Full Legal Name Social Security # Race

Current Home Address

From: (mo/yr) ____________ to Present Home Phone: ( ) ______ ______

Immediate Past Address

From: (mo/yr) _____ to _____

1. Are you presently under indictment, parole or probation?

   NO [ ] YES [ ]

2. Have you ever been charged with or arrested for or convicted of any criminal offense other than a minor vehicle violation? (Include offenses which have been dismissed and discharged)

   NO [ ] YES [ ]

3. Are you, any of your children, your parents or your spouse employed by, directors of, officers of or stockholders of the participating bank or the SBA or SCORE or any Federal Agency?

   NO [ ] YES [ ]

4. Have you ever filed for corporate or personal bankruptcy or been involved in insolvency proceedings?

   NO [ ] YES [ ]

5. Are you or your business involved in any pending lawsuits?

   NO [ ] YES [ ]

6. Do you ownhip in any other businesses? Provide Name of business, % of ownership & copy of most recent financial statement

   NO [ ] YES [ ]

7. Do you or any of your affiliated businesses have any existing debt with SBA guarantees?

   NO [ ] YES [ ]

8. Have you or any of your affiliate businesses ever caused a loss to the Government from prior federal assistance?

   NO [ ] YES [ ]

If you answered yes to any of above these questions, please supply details on separate sheet.

OWNERS ONLY: Please check all that apply. (NOTE: This information is optional. It is requested to determine eligibility for special loan & technical assistance programs.)

Female [ ] Minority [ ] Veteran [ ] Handicapped [ ] Disadvantaged [ ]

Signature __________________________ Date __________________________


Schedule of Indebtedness

Include all debts except accounts payable and accrued expenses. The current balance and total must agree with the latest balance sheet submitted.

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Loan Purpose</th>
<th>Original Amount</th>
<th>Origination Date</th>
<th>Current Balance</th>
<th>Rate of Interest</th>
<th>Maturity Date</th>
<th>Monthly Payment</th>
<th>Collateral</th>
<th>Payment Status*</th>
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</table>

Total: $__________  Total: $__________

*Please indicate if the loan is current, delinquent, or paid-in-full. Also list on this schedule, any debt incurred after the date referenced above.

Name & title of Authorized Representative: __________________________________________________________

Signature: ___________________________  Date: ___________________________
# PERSONAL FINANCIAL STATEMENT

**U.S. SMALL BUSINESS ADMINISTRATION**

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 (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan.

## ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>(Omit Cents)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand &amp; in Banks</td>
<td></td>
</tr>
<tr>
<td>Savings Accounts</td>
<td></td>
</tr>
<tr>
<td>IRA or Other Retirement Account</td>
<td></td>
</tr>
<tr>
<td>Accounts &amp; Notes Receivable</td>
<td></td>
</tr>
<tr>
<td>Life Insurance-Cash Surrender Value Only</td>
<td></td>
</tr>
<tr>
<td>Stocks and Bonds</td>
<td></td>
</tr>
<tr>
<td>Real Estate</td>
<td></td>
</tr>
<tr>
<td>Automobiles - Total Present Value</td>
<td></td>
</tr>
<tr>
<td>Other Personal Property</td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
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</tbody>
</table>

## LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>(Omit Cents)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td></td>
</tr>
<tr>
<td>Notes Payable to Banks and Others</td>
<td></td>
</tr>
<tr>
<td>Installment Account (Auto)</td>
<td></td>
</tr>
<tr>
<td>Installment Account (Other)</td>
<td></td>
</tr>
<tr>
<td>Mo. Payments</td>
<td></td>
</tr>
<tr>
<td>Loan on Life Insurance</td>
<td></td>
</tr>
<tr>
<td>Mortgages on Real Estate</td>
<td></td>
</tr>
<tr>
<td>Unpaid Taxes</td>
<td></td>
</tr>
<tr>
<td>Other Liabilities</td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
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</table>

## Section 1. Source of Income

<table>
<thead>
<tr>
<th>Description</th>
<th>(Omit Cents)</th>
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<tbody>
<tr>
<td>Salary</td>
<td></td>
</tr>
<tr>
<td>Net Investment Income</td>
<td></td>
</tr>
<tr>
<td>Real Estate Income</td>
<td></td>
</tr>
<tr>
<td>Other Income (Describe below)*</td>
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</tbody>
</table>

Description of Other Income in Section 1.

*Allimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

SBA Form 413 (05-12) Previous Editions Obsolete
Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

<table>
<thead>
<tr>
<th>Name and Address of Noteholder(s)</th>
<th>Original Balance</th>
<th>Current Balance</th>
<th>Payment Amount</th>
<th>Frequency (monthly, etc.)</th>
<th>How Secured or Endorsed</th>
<th>Type of Collateral</th>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Number of Shares</th>
<th>Name of Securities</th>
<th>Cost</th>
<th>Market Value Quotation/Exchange</th>
<th>Date of Quotation/Exchange</th>
<th>Total Value</th>
</tr>
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<tbody>
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</table>

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.)

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

Section 5. Other Personal Property and Other Assets. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

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 SBA/Lender 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)

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 will rely on this information when making decisions regarding an application for a loan from SBA or an SBA Participating Lender, or for participation in the SBA 8(a) Business Development (BD) program.

Signature ______________________________________ Date ________________
Print Name ___________________________________ Social Security No. __________

Signature ______________________________________ Date ________________
Print Name ___________________________________ Social Security No. __________

NOTICE TO LOAN 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. 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 30 years and/or a fine of not more than $1,000,000.

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

Any person who misrepresents a business concern’s status as an 8(a) 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 civil and administrative remedies, including suspension and debarment; and (4) Ineligible for participation in programs conducted under the authority of the Small Business Act.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.
SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

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

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person’s integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain “routine uses” of information protected by that Act. One such routine use is the disclosure of information maintained in SBA’s investigative files 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; 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.

**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. 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. 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 a application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

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

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to 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.

**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.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided 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.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension (13 C.F.R. 145)

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

2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participants shall attach an explanation to the loan application.
CREDIT BUREAU AUTHORIZATION FORM

I hereby request and authorize Experian to furnish a copy of my credit report to the Hmong Wisconsin Chamber of Commerce, Inc. (HWCC), and to make any necessary investigation of my credit transactions in connection therewith.

I authorize any person, business or organization to give full information to the credit-reporting agencies about my credit accounts and transactions in connection with this inquiry. I understand that, as a result, an inquiry will appear on my credit report.

I further authorize HWCC, its employees, officers, directors and other designated HWCC representatives to review and utilize the information contained in my credit report in connection with the Revolving Loan Fund application. I understand HWCC will keep a copy of my credit report for their records. All information contained in my credit report will be considered confidential by HWCC. This information will only be discussed with me and the designated HWCC representative(s), who has a permissible purpose for the information under the Fair Credit Reporting Act and in accordance with this written authorization.

<table>
<thead>
<tr>
<th>Client’s Information (complete each item)</th>
<th>Spouse’s Information (required for joint credit report)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client’s Name:</td>
<td>Spouse’s Name:</td>
</tr>
<tr>
<td>Client’s Current Address:</td>
<td>Spouse’s Current Address (if different from Client’s):</td>
</tr>
<tr>
<td>Client’s Former Address (if less than 5 years at current address):</td>
<td>Spouse’s Former Address (if less than 5 years at current address):</td>
</tr>
<tr>
<td>Client’s Social Security #:</td>
<td>Spouse’s Social Security #:</td>
</tr>
<tr>
<td>Client’s Signature: X</td>
<td>Spouse’s Signature: X</td>
</tr>
</tbody>
</table>

Date: ______________  HWCC Representative: ______________________________
www.hmongchamber.org
414-645-8828
BUSINESS HISTORY & MARKET SUMMARY

In order to best represent your business in the application process, please provide the following information. If you already have a business plan, it can be substituted for this form. Be sure that the business plan addresses all the areas requested on this form. If not, use this form to address those specific items. Feel free to provide any additional information, which you feel is important in describing and explaining your business.

BUSINESS NAME: ___________________________________________________________

THE DESCRIPTION AND HISTORY OF BUSINESS

A. What is the "essence" of the business and what makes it unique?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

B. When and why did it start?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

C. What have been its stages of growth?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

D. What are the company’s strengths and weaknesses?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

E. What business moves are important this year and future years? (Provide timetable)
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

1
THE PROJECT

A. Describe the proposed project, what will be purchased and need for financing.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
B. Project timetable.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
C. How will project help achieve the company’s goals?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

THE PRODUCTS AND / OR SERVICES OF THE BUSINESS

A. Describe current product lines and/or services.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
B. Are you planning any new product and/or service offerings? If yes, describe.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
THE MARKET

A. Describe your company’s market area.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

B. Is the market growing? shrinking? changing in emphasis?
(include statistical and trade information supporting trends)
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

C. Are your company’s sales cyclical? Yes_____ No_____ If yes, describe the cycle.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

D. Describe who your company’s customers are. (age, demographics, income, etc.)
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

E. Identify specific competitors (direct and indirect) and their strengths and weaknesses.
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________

F. How have you addressed competition?
______________________________________________________________________________________
______________________________________________________________________________________
______________________________________________________________________________________
THE MARKET STRATEGY

A. What is your company’s niche in the market? How will you set yourself apart?

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

B. Explain your company’s pricing system.

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

C. What sales methods are used and how do they help you to achieve your goals?

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

D. What methods of advertising and promotion will be used and why will they work?

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

THE OPERATION

A. Describe the current facility and any proposed changes.

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

B. Describe the current staffing pattern and anticipated changes.

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________