

SBA Loan: Quick Start Assessment



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Personal Information

Full Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Work Phone: _____ Home Fax: _____

Email: _____

Are you a citizen of the USA? Yes No

If no, do you have an alien registration card (green card)? Yes No

Confidential Personal Information

What is your credit score? _____

(If you don't have your credit score, you can get it at myfreecreditreport.com or creditkarma.com)

Have you ever been convicted of any misdemeanor or felony? (Other than a minor traffic violation) Yes No

If yes, please explain:

Have you or a corporation owned or controlled by you ever been involved by a bankruptcy?

Yes No

If yes, please explain:

Are you currently involved in any lawsuits or legal actions, either as a plaintiff or defendant?

Yes No

If yes, please explain:

Education Level

Years of schooling: 1 - 12 13 - 16 Over 16

Degrees: High School College Grad/Post Grad

Last Degree Earned: _____

Employment Information

Current Employer: _____

Employed Since: _____ Will you remain employed? Yes No

Address: _____

City: _____ State: _____ Zip: _____

Work Phone: _____ Work Fax: _____

Position: _____ Annual Income: _____

Spouse's Employer: _____

Employed Since: _____

Position: _____ Annual Income: _____

Business Information

Will there be a co-borrower (spouse) or anyone owning more than 20% of the business?

Yes No

Have you identified a business you're interested in? Yes No

If yes, what is the name of the business? _____

Is this a new or existing business? New Existing

What is your total project cost (if known)? _____

Assets and Liabilities

| ASSETS | | (Omit Cents) | LIABILITIES | | (Omit Cents) |
|--|----|--------------|--|-------|--------------|
| Cash on hand & in Banks..... | \$ | _____ | Accounts Payable..... | \$ | _____ |
| Savings Accounts | \$ | _____ | Notes Payable to Banks and Others..... | \$ | _____ |
| IRA or Other Retirement Account | \$ | _____ | <i>(Describe in Section 2)</i> | | |
| Accounts & Notes Receivable | \$ | _____ | Installment Account (Auto)..... | \$ | _____ |
| Life Insurance - Cash Surrender Value Only | \$ | _____ | Mo. Payments \$ | _____ | |
| Stocks and Bonds | \$ | _____ | Installment Account (Other)..... | \$ | _____ |
| Real Estate | \$ | _____ | Mo. Payments \$ | _____ | |
| <i>(Describe in Section 3)</i> | | | Loan on Life Insurance..... | \$ | _____ |
| Automobiles - Total Present Value | \$ | _____ | Mortgages on Real Estate..... | \$ | _____ |
| Other Personal Property | \$ | _____ | <i>(Describe in Section 3)</i> | | |
| Other Assets | \$ | _____ | Unpaid Taxes | \$ | _____ |
| | | | Other Liabilities | \$ | _____ |
| | | | Total Liabilities | \$ | _____ |
| | | | Net Worth | \$ | _____ |
| | | | Total | \$ | _____ |
| | | | Total | \$ | _____ |

Notes Payable

| 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.) | | | | | |
|--|------------------|-----------------|----------------|---------------------------|--|
| Name and Address of Noteholder(s) | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | How Secured or Endorsed Type of Collateral |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Real Estate

| | | | |
|--|--|-------------------|-------------------|
| Section 3. Real Estate Owned | (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.) | | |
| | Property A | Property B | Property C |
| Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.) | | | |
| Address | | | |
| Date Purchased | | | |
| Original Cost | | | |
| Present Market Value | | | |
| Name of Mortgage Holder | | | |
| Mortgage Balance | | | |
| Amount of Payment per Month/Year | | | |

Annual Income and Expenses

| Annual Income | Applicant | Joint Applicant (spouse or co-borrower) | Annual Expenditures | Applicant | Joint Applicant (spouse or co-borrower) |
|--------------------------|-----------|--|---------------------------|-----------|--|
| Salary | | | Rent/Mortgage Payment | | |
| Dividend/Interest Income | | | Property Taxes | | |
| Rental Income | | | Utilities | | |
| Alimony/Child Support | | | Insurance (home/auto) | | |
| Other (detail): | | | Alimony/Child Support | | |
| | | | Personal Expenses | | |
| | | | Income Taxes | | |
| | | | Other | | |
| TOTAL INCOME | | | TOTAL EXPENDITURES | | |

Anticipated Annual Income from New Business (if known): _____

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