



Wells Fargo SBA Lending Loan Application

Applicant Information

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If Applicant is a business entity, please complete this section.			If Applicant is an individual, please complete this section.		
Full legal name of the business entity (Name as it appears on formation documents registered with state or general partnership agreement)			Full legal name of the individual (Legal name exactly as it appears on an unexpired driver's license or identification card issued by the state of your principal residence)		
DBA Names (If applicable)			DBA Names (Required if Sole Proprietor)		
Federal Tax ID/SSN/EIN	Number of Business Locations	Date Business Established	Current Owner(s) Since	Number of Employees	
Primary Business Location (P.O. Box not allowed)					
Street		City	State	Zip Code	Primary Phone
Mailing Address, if different (Street Address or P.O. Box)					
Street		City	State	Zip Code	Fax Number ¹

¹The undersigned authorizes Wells Fargo Bank, N.A. to fax printed materials to the fax number indicated above.

Applicant's Type/Form of Entity:

- ☐ Individual ☐ Corporation ☐ Limited Liability Company ☐ Limited Liability Partnership ☐ Trust
☐ Sole Proprietor ☐ Limited Partnership ☐ General Partnership ☐ Statutory/Business Trust
☐ Other: _____

Is Applicant a limited liability company (LLC) which is authorized by its organizational documents to function as a series LLC? ☐ Yes ☐ No

Nature of Business

- ☐ Manufacturing ☐ Retail ☐ Agricultural Production ☐ Services ☐ Wholesale
☐ Other: _____

Please describe your product/service: _____

If this application is by two or more persons or businesses for joint credit, insert the names of the Co-Applicant(s) here:
(Each Co-Applicant must complete, sign, and initial the Co-Applicant WFSBA Lending Loan Application form.)

1.	2.	3.	4.
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Applicant Owner Information. List all owners with 20% or greater ownership and any persons having authority or control of Applicant (regardless of their ownership percentage).

Legal Name of Individual or Legal Entity Owner	% of ownership	Title
Legal Name of Individual or Legal Entity Owner	% of ownership	Title
Legal Name of Individual or Legal Entity Owner	% of ownership	Title
Legal Name of Individual or Legal Entity Owner	% of ownership	Title
Legal Name of Individual or Legal Entity Owner	% of ownership	Title
Legal Name of Individual or Legal Entity Owner	% of ownership	Title

Request Information

1.	Loan <input type="checkbox"/>	Line <input type="checkbox"/>	Amount	Purpose
2.	Loan <input type="checkbox"/>	Line <input type="checkbox"/>	Amount	Purpose
3.	Loan <input type="checkbox"/>	Line <input type="checkbox"/>	Amount	Purpose
4.	Loan <input type="checkbox"/>	Line <input type="checkbox"/>	Amount	Purpose

☐ Physical location(s) where loan proceeds to be used, if different from Primary Business location (P.O. Box not allowed)

1.	Street	City	State	Zip Code
2.	Street	City	State	Zip Code
3.	Street	City	State	Zip Code
4.	Street	City	State	Zip Code

Application Information (if your answer to any of the questions below is "Yes", please attach a description providing further information)

1. Is the Applicant, or any officer, Principal or Partner of the Applicant currently on the Board of Directors or an executive officer of Wells Fargo Bank, N. A., or any other bank, correspondent bank, thrift or S & L? If "Yes" note the institution name:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Has any Applicant ever been convicted of a felony ⁵ ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Is the Applicant or any Officer, Principal, or Partner of the Applicant currently employed with the Bank's external auditor, KPMG?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Has the Applicant used or done business under any other names?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Does the Applicant use hazardous substances in the normal course of business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Does the Applicant hold any assets in trust? (CT, HI, KY, LA, MA, ME, NH, NY, OK, RI, VT and WV trusts must provide a copy of the full Trust Agreement. For trusts formed in all other states, customers should only provide a copy of the title page, the page upon which the name of the trust appears (if different), the page on which the trustee name(s) are listed, and the signature page.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Does the Applicant, own 20% or more of another company? If "Yes" note Company Name.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. Is the Applicant, or any officer, Principal or Partner of the Applicant, or a member of their respective household, currently a GS-13 or higher government employee, Major or Lieutenant Commander or higher in the military?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Has any Applicant ever filed bankruptcy? If so, please provide details.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

⁵WFSBA Credit Policy generally restricts credit extensions where a borrower, guarantor, or any key parties such as owners, chairman, CEO, CFO, COO, president, treasurer, manager or general partner of Borrower or any Guarantor, has been or is convicted of a felony.

Money Services Business Questions

1. Does your company sell or buy foreign currency denominated instruments (e.g., drafts, bank checks) to/from customers?: (Foreign Currency Dealer)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Does your company issue or sell money orders and/or traveler's checks to customers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Does your company cash, or provide money back from checks, money orders or traveler's checks for customers? (Check Cashier)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Does your company sell, load, or reload prepaid debit cards (e.g., prepaid cards that function on a payment card network such as Visa, MasterCard) or any other type of open loop prepaid access?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Does your company sell, load, or reload any closed loop prepaid cards (e.g., restaurant cards, store cards, gas cards, telephone cards) or any other type of closed loop prepaid access?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5a. If "Yes" to 5 above, can more than \$10,000 in prepaid cards or other devices, or loads or reloads, be sold to one person in a day?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Does your company set up prepaid debit card programs for other companies, or set up other type of prepaid access?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Does your company accept funds, currency, or Virtual/Internet currency from customers and send/transmit the funds, currency, or Virtual/Internet currency to another person or location? (Money Transmission)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Demographic Information of Applicant. This section asks about your ethnicity, race, and sex.

COMPLETE THIS SECTION ONLY IF LOAN PROCEEDS WILL BE USED TO: (1) Purchase a residential dwelling and will be secured by a residential dwelling; or (2) pay off an obligation that is currently secured by a residential dwelling with a new loan that will also be secured by residential dwelling to the same applicant/borrower; or (3) make improvements to a residential dwelling and will be secured by a residential dwelling.

Provide address of dwelling securing request. (P.O. Box Not Accepted)

Street	City	State	Zip Code
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In addition, IF APPLICANT IS AN INDIVIDUAL OR SOLE PROPRIETOR:

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more designations for "Ethnicity" and one or more designations for "Race". If you do not wish to provide some or all of this information, select the applicable check box.

<p>Applicant/Ethnicity: Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino – Enter origin: _____</p> <p><i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Applicant/Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Applicant/Race: Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native – <i>Enter name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian – <i>Enter race:</i> _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – <i>Enter race:</i> _____</p> <p><i>Examples: Fijian, Tongan</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
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To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the Applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No

Was the race of the Applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No

Was the sex of the Applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No

Agreement

By signing below, each of the signer(s) certifies that he/she is authorized to execute this Application for the individual or business named above ("Applicant") and that all the information in this application and all related documents, forms, financial information, and federal income tax returns is complete and correct. Each of the signer(s) further agrees to notify Wells Fargo Bank, N.A. ("Bank") promptly of any material change in any such information. The signer(s) authorize Bank and its affiliates to obtain consumer and/or business reports, including inquiries to the Internal Revenue Service or Franchise Tax Board, on the Applicant and on signer(s) as individuals, and to contact creditors to request credit information about Applicant and about the signer(s) individually, at any time. Report information may be used to evaluate eligibility: (i) for new or existing credit requests; and (ii) for the duration of this credit request, for potential eligibility for other product offerings involving the Applicant, the signer(s), or businesses related to the signer(s). The signer(s) authorize Bank to communicate with and offer such other credit products to the Applicant, such signer(s) and businesses. Should signer(s) not wish to be informed of such product offerings for the duration of this credit request, signer(s) agrees to notify Bank verbally or in writing. The signer(s) further authorizes the Bank to obtain balance and payoff information on all accounts requiring payoff as a condition of granting credit. The signer(s) authorize any creditor contacted by Bank to release and provide Bank any credit information that Bank may request about the signer(s) as individuals, including without limitation, any business or consumer account balances and payoff information for any accounts that may be paid off. The signer(s) understands and agrees that this application is subject to final credit approval. Except in Arizona, if the business owner is married, a spouse's signature is not required if he or she is not a co-owner of the business. An electronic transmission or other facsimile of this signed document shall be deemed an original and shall be admissible as evidence of the document and the signer's execution.

If Applicant's request for credit is approved, the credit approval will expire without notice no later than 90 calendar days following approval. Closing of the approved credit facility must be completed and all conditions of approval must be satisfied within 90 calendar days of approval, or within any shorter time period that might be specified with respect to this credit request. Bank in its sole discretion and at its own initiative may reconsider any application if its credit approval might otherwise expire, and may in its discretion reapprove and extend the credit approval. Bank may in its discretion obtain additional personal credit reports as a part of the reconsideration process. Applicant agrees to pay any appraisal costs, attorney's fees and other expenses incurred in connection with Applicant's credit request under all circumstances, including without limitation, failure to close due to inadequate collateral value, title or environmental problems, or Applicant's inability or refusal to meet all closing conditions.

Submitting personal information electronically can be risky and Applicant assumes all associated risk when submitting information electronically. Upon receipt by Bank, any confidential information will be treated and protected as confidential information in accordance with Bank's privacy policies.

In accordance with California Civil Code 2955.5(b), which requires that a lender provide this disclosure to a borrower, you are hereby notified that Civil Code 2955.5(a) states that no lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property. The amount of replacement or insurable value coverage required by Wells Fargo will be determined upon completion of an appraisal and costing or other evaluation documentation or information for the subject loan.

California Residents: Applicant, if an individual and married, may apply for a separate account.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or court decree or has actual knowledge of the adverse provision.

Important Notice About Credit Reporting. Bank may report information about your Account(s) to credit bureaus and/or consumer reporting agencies in the name of your business organization and in the name of any guarantor(s). Late payments, missed payments, or other defaults on your Account(s) may be reflected in your and guarantor(s) credit report(s) and/or consumer report(s).

THIS APPLICATION MUST BE REVIEWED, SIGNED AND INITIALED BY ONE OR MORE OWNERS/OFFICERS/MEMBERS/PARTNERS/INDIVIDUALS HAVING THE AUTHORITY TO SIGN AND MAKE THE STATEMENTS CONTAINED HEREIN ON BEHALF OF THE APPLICANT.

Applicant/Signers	Title	Date
1. X		
2. X		
3. X		
4. X		

Verification of intent to seek Joint Credit

Enter each Co-Applicant's name below if Applicant is applying for joint credit with one or more Co-Applicant(s).

Applicant's initials to the right certify that Applicant intends to apply for joint credit with such Co-Applicant(s).

1.	Co-Applicant Name	Applicant's Initials
2.	Co-Applicant Name	Applicant's Initials
3.	Co-Applicant Name	Applicant's Initials
4.	Co-Applicant Name	Applicant's Initials

If seeking joint credit, each application's Applicant must initial next to the names of those seeking joint credit. Your initials verify your intent to seek joint credit.

Wells Fargo SBA Lending Loan Application

Adverse Action Notice *Applicant's Copy*

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning Wells Fargo Bank, National Association is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20552.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain this statement, please send your written request to Wells Fargo Bank, N.A. at the following address:

or call:

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Appraisal Notices

Credit requests to be secured by a first lien on a 1-4 family residential dwelling:

We may order an appraisal or valuation ("Valuation Report") to determine the property's value and charge you for this Valuation Report. Even if your credit request is not approved, the appraisal/valuation fee may not be refunded to you. We will promptly give you a copy of any Valuation Report obtained, even if your loan does not close.

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

You are entitled to receive a copy of each Valuation Report developed in connection with your request for credit to be secured by a first lien on a 1-4 family residential dwelling at least three (3) business days prior to your closing date. We will make every effort to deliver a copy of each Valuation Report to you at least three (3) business days prior to your closing date. In the unlikely event that we experience a delay in the delivery of a Valuation Report, your closing may be postponed.

Property located in California:

You have the right to receive, upon written request, a copy of any appraisal report which is prepared in connection with your request for credit if the appraised property is located in California. In the case of non-residential real property the right to receive the appraisal report is conditioned upon your paying for all appraisal fees and the actual costs of duplicating the appraisal report.

If you are entitled and wish to receive a copy of the appraisal report, please submit a written request to Wells Fargo Bank, National Association, SBA Lending, 100 W. Washington St., 21st Floor, Phoenix, AZ 85003. Your written request for a copy of the appraisal report must be received by Wells Fargo no later than 90 days after Wells Fargo provides notice of the action taken on your application, or a notice of incompleteness, or your application has been withdrawn.

South Carolina notice that waiver of appraisal rights will be required:

The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within thirty days after the sale of the mortgaged property apply to the court for an order of appraisal.

The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. Borrowers and guarantors will be required to sign a waiver of such South Carolina appraisal rights in connection with any loan secured by South Carolina real estate where such appraisal rights could be applicable. This notice does not apply with respect to any dwelling place as defined in S.C. code § 12-37-250.

Applicant: Retain for your records