

SBA 7(a) LOAN APPLICATION

Thank you for choosing Paragon Bank. We appreciate the opportunity to serve you. We are committed to offering you the personal service and quality products you need to make your business succeed.

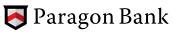
To help simplify the application process, you will find all the forms you need in this package including a convenient checklist.

Let us help guide you through each step of the application process. It's our job to make this as easy for you as possible. Feel free to reach out to your SBA Business Development Officer with any questions you have.

SBA Business Development Officer :

Phone: Fax: Email:





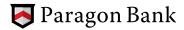
SBA 7(a) Loan Application Checklist

Applicant	Name	DBA:
		General Information
ITEMS NEEDED		ETED
		SBA Loan Request Form – Signature on Page 4 Required
		Business Information and History Form
		Project Specific Information
		Management Resume for all who own 20% or more of the company
		Personal Financial Statement - joint if married. For all who own 20% or more of the company
		Business Debt Schedule
		Credit Check Authorization
ITEMS	ITEMS	Financial Information
		Three (3) years of federal tax returns for the applicant business Three (3) years of federal tax returns for each general partner; guarantor and owner of 20% or more of the
		Applicant's business
		Current financial statements (no more than 90 days old); balance sheet and profit & loss statement for Applicant's business
		Accounts receivable and accounts payable agings as of the date of the interim financial statement (totals on the aging must match the totals on the interim financial statement)
		Form 4506-T Request for Transcript of Tax Return (from Borrower, Seller, Guarantors, and Affiliates)
		Affiliated Businesses (if principal owns a controlling interest in other businesses)
ITEMS NEEDED		ETED
		Three (3) years of federal tax returns
		Current (no more than 90 days old) financial statements; balance sheet and profit & loss statement
		Schedule of business debt with loan balances as of the date of the current financial statement
ITEMS	ITEMS	Required by USA PATRIOT Act – For U.S. citizens, a copy of one of the following
		State Driver's License or ID Card
		Numbered, Government-issued Identification
ITEMS	ITEMS	If Applicable
NEEDED		
		Executed real property or business purchase agreement and escrow instructions
		Construction cost breakdown (contractor-prepared) and construction contract (contractor-executed)

For your convenience, this form can be edited. You are able to complete all the information electronically except for the signature line. To complete the application, please place your cursor in the field you wish to complete, enter your information then tab to the next field.

When Complete: • Save a completed electronic copy for your files

• Print a hard copy



SBA 7(a) Loan Request Form

	Applicant Company		
Borrower:			
DBA:			
Legal Entity:			
Tax ID or Social Security Number:			
Current Address:			
City:	County:	State:	Zip:
Proposed Address:			
City:	County:	State:	Zip:
Telephone:	Email:		
Business Website:			
Type of Business:	Date Business Establis	shed:	
Current Number of Employees:	Total Number of Emplo	yees after loan:	
Ownership and Struct	ure of the Company Upon Closing	of the Loan	

 List all Officers, Directors, Partners, Owners, Co-Owners and all Stockholders below.
 Please show 100% of the ownership in the company.

 NAME
 <u>TITLE</u>
 <u>% OWNED</u>

If there have been any changes in the structure of the company in the past 12 months, please explain the changes and the dates of change:

	Affiliates		
	erns in which the applicant compa	ny (or any of the above ind	lividuals) has any ownership
and/or management control. COMPANY NAME	OWNER % OF OWNERSHIP	ANNUAL REVENUE	# OF EMPLOYEES

		Previous Go	overnment Financing		
	als, or affiliate have (′ plete the following:	1) ever requeste	d or (2) are delinquent on t	the repaym	ent of a SBA loan or any
NAME OF AGENCY	<u>ORIGINAĽ</u> LOAN AMT	<u>DATE OF</u> REQUEST	<u>APPROVED</u> / DECLINED DATE B	ALANCE	SBA Guarantee % Term of Loan



Estimated Project Costs

Purchase Land
Purchase Land and Building
Construction / Improvements
Purchase Business
Leasehold Improvements
Purchase Equipment
Refinance Business Debt
Working Capital
Soft Costs
Closing Costs

Other ____

TOTAL PROJECT COST

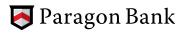
BORROWER DOWN PAYMENT

TOTAL LOAN REQUEST

	Questions		
1.	Does the applicant, the applicant's spouse, or any member of the household, or anyone who owns, manages or directs the business (or their spouses or members of their households) work for the Small Business Administration (SBA), Small Business Advisory Council, SCORE, ACE, any Federal Agency or the participating lender?	YES	NO
2.	If the answer for #1 above is YES, please provide the name and address of the person and the office where employed and if a Federal Agency, identify the Position and Grade.		
3.	Is the company current on all taxes	YES	NO
4.	If the answer for #3 above is NO, please provide details.		
5.	Are the Principals current on all personal taxes	YES	NO
6.	IF the answer for #5 above is NO, please provide details.		
7.	Do you buy from, sell to, or use the services of any entity in which someone in your company has significant financial interest?	YES	NO
8.	If the answer to #7 above is YES, please provide details.		

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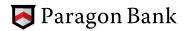




Business Information and History

Provide a brief description of what your business does.
your business does.
Describe your market. What types
of customers do you serve?
List your primary customer.
Does any one customer make up more than 30% of annual revenue?
How does the company get paid? What is the average transaction size?
Briefly list and describe your major competitors. What differentiates your
business from your competitors?
Who are your suppliers and what are
their credit terms?
How do you market your business?
Explain the company's revenue/profit
trends. Is there any seasonality in revenue generation?
What capital expenditures do you expect in the next 2 to 3 years?
Describe your management team.
Briefly describe the expected benefits your company will receive from this loan.





Project Specific Information- only complete section fbt that applies to transaction

Purchase Building	
ease describe building for this	
oject (e.g. office condominium,	
arehouse, etc).	
hat benefit will this purchase/	
finance/expansion provide to	
e business?	
hat is the total square footage of	
e building? What % of the square	
otage will be occupied by your	
isiness?	
ill any additional tenants occupy any	
the building? If yes, please state	
tended tenants and % of space that	
Il be tenant occupied.	
hat year was the property built?	
hat repair issues exist?	
as an agreement of sale been executed?	
hat is the financing contingency date?	

Pro	jects with Construction
Please describe the nature of the	
construction (e.g. expansion, new	
building, leasehold improvements).	
How much is the construction expected	
to cost?	
Have you selected a contractor?	
Have you selected an architect?	
Are plans complete? Has any of the construction/site work started?	
What is the anticipated start date and completion date of the project?	

Equipment Purchase
Please describe the equipment to
be purchased.
Describe the business need for the
equipment (e.g. to increase revenue,
to decrease expense, etc).
What is the life expectancy of the
equipment?





	Business Purchase
Please advise why you want to buy this	
specific business?	
Why does the owner wish to sell	
the business?	
Will this be an asset purchase or a stock acquisition? If an asset,	
purchase, what assets will be acquired?	
······	
Will you incur any debt of the seller?	
Will a non-compete agreement be	
executed? If yes, what will be the terms?	
What key employees will be staying with	
the business after the sale?	
Is a seller carry back note included in	
the structure to finance intangibles?	
Has a purchase agreement been drawn	
up yet? Is there a financing contingency	
date?	

Refinance

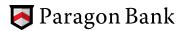
Why was the debt incurred?

Has the debt ever been restructured? If so, how and why?

What is the status of the loan presently? If not current please explain.

Is credit card debt being refinanced?





Credit Check Authorization

I/We hereby authorize Paragon Bank to obtain necessary credit information to include, but not limited to, consumer credit reports, business credit reports, payment and history of any outstanding or paid indebtedness and information from trade creditors. This information will be obtained to fully evaluate my/our request for loan assistance and may be obtained in the future to properly service my/our loan account. I further understand that I/We may be charged for credit report services provided by outside sources.

APPLICANT	CO-APPLICANT (if applicable)
Applicant's Signature	Co-Applicant's Signature
Print Full Name	Print Full Name
Street Address	Street Address
City, ST Zip	City, ST Zip
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Date Signed	Date Signed



MANAGEMENT RESUME

Please fill in all spaces, use full first, middle, and maiden names. If an item is not applicable, please so indicate. All owners, partners, directors, stockholders, and key managers should complete this form.

PERSONAL

Firs Date of Birth Residence Telepho Residence Address Previous Address	ne	Place of Birtl	Maiden hRace		Last			
esidence Telepho		Place of Birth			0.1			
esidence Address			Race		C 1			
					Gender	Male		
revious Address			City		State		Zip	
	Street		City		State		Zip	
ived there from			То					(Month and Year)
oouse's Name							SS#	
	First	Middle		Maiden		Last		
re you presently u DUCATION	ared bankruptcy? Yes and the indictment, on particular particular on the particular pa			If yes, furni				hibit. ils in a separate exhibit.
ype of egree	Name & Locatio of Institution	n Dates			Major From / '	T		Did You Graduate?
ranch	VICE BACKGROUNI	From			То			
lonorable Dischar	ge?	Rank at Dis	charge_					
ORK EXPERIE	ENCE (List chronologic	ally, beginning	with preser	nt employm	ent)			
rom		То			Title			
uties	anting	-			_	_		
ompany Name / L	Location							
rom		То			Title			
uties ompany Name / L	ocation							
					TP • • •			
rom		То			Title			
Company Name / L								
	Note: You may i	nclude addition	ıal relevant	information	n on a se	parate e	xhibit.	
ignature			Date					



PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

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

Return completed form to:

For 7(a) loans: the Lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guarantee

Name	Business Phone
Home Address	Home Phone

City, State, & Zip Code

Business Name of Applicant

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\$		(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto)	.\$
Accounts & Notes Receivable\$		Mo. Payments \$	
(Describe in Section 5)		Installment Account (Other)	.\$
Life Insurance – Cash Surrender Value Only\$ _		Mo. Payments \$	
(Describe in Section 8)		Loan(s) Against Life Insurance	
Stocks and Bonds\$ _		Mortgages on Real Estate	\$
(Describe in Section 3)		(Describe in Section 4)	•
Real Estate\$_		Unpaid Taxes	\$
(Describe in Section 4)		(Describe in Section 6)	٥
Automobiles\$_		Other Liabilities	\$
(Describe in Section 5, and include		(Describe in Section 7)	ŕ
Year/Make/Model) Other Personal Property\$ _		Total Liabilities Net Worth	
			⊅
(Describe in Section 5) Other Assets\$		Total	¢
(Describe in Section 5)			in assets column.
Total \$			
Section 1. Source of Income.		Contingent Liabilities	
Salary\$		As Endorser or Co-Maker	\$
Net Investment Income\$		Legal Claims & Judgments	\$
Real Estate Income\$_		Provision for Federal Income Tax	
Other Income (Describe below)*\$		Other Special Debt	\$

Description of Other Income in Section 1.

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

Names and Addresses o Noteholder(s)		Original Balance	Current Balance	Payment Amount	Frequ (month)		How Secured or Endorsed Type of Collateral	
Section 3. Stocks and	d Bonds. (Jse attachments if neo	essary. Each at	tachment must be	identified as pa	art of this statement and signe	ed.)	
Number of Shares	Name	of Securities	Cost		t Value /Exchange	Date of Quotation/Exchange	Total Value	
ection 4. Real Estate	Owned. (ist each parcel separ	ately. Use attach	ment if necessary	. Each attachn	hent must be identified as a p	art of this statement	
		Property	A	F	Property B	Р	roperty C	
Type of Real Estate (e. Primary Residence, Otl Residence, Rental Prop	her							
and, etc.)								
· •								
Address								
Address Date Purchased								
and, etc.) Address Date Purchased Driginal Cost Present Market Value								
Address Date Purchased Driginal Cost Present Market Value								
Address Date Purchased Driginal Cost Present Market Value Name & Address of Nortgage Holder	nber							
Address Date Purchased Driginal Cost	nber							
Address Date Purchased Driginal Cost Present Market Value Name & Address of Aortgage Holder Mortgage Account Num Aortgage Balance								
Address Date Purchased Driginal Cost Present Market Value Name & Address of Aortgage Holder Mortgage Account Num Aortgage Balance Montgage Balance Month/Year Status of Mortgage	r							
Address Date Purchased Driginal Cost Present Market Value Name & Address of Aortgage Holder Mortgage Account Num Aortgage Balance Montgage Balance Mount of Payment pe Aonth/Year Status of Mortgage	r sonal Prop					s security, state name ar	ad address of lien	

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

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

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

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

Signature	Date
Print Name	Social Security No
Signature	Date
Print Name	Social Security No.

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALITIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

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

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

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

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 interagency 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 that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

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 is required during 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 an 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, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

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 (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification.

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

PARAGON BANK TAXPAYER CONSENT FORM

I /We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

"The Lender" includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The "Other Loan Participants" includes any actual or potential owners of a loan resulting from my loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Applicant

Applicant

Date

Date



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.

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.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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)
4	Previous address shown on the last return filed if different from line 3	3 (see instructions)
5a	If the transcript or tax information is to be mailed to a third party (sur and telephone number.	ch as a mortgage company), enter the third party's name, address,

5b Customer file number (if applicable) (see instructions)

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 5a, 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. ►
- 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.

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: This form must be received by IRS 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 nas the authority to sign the Form 4506-T. See instructions.		Phone number of taxpayer on line 1a or 2a	
	N			
	Signature (see instructions)	Date		
Sign				
Here	Title (if line 1a above is a corporation, partnership, estate, o	or trust)		
	Spouse's signature	Date		

OMB No. 1545-1872

Section references are to the Internal Revenue Code unless otherwise noted

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5a) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. 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.

Where to file. Mail or fax Form 4506-T to

the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of vour most recent return

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and

Mail or fax to: lived in: Alabama, Kentucky, Louisiana, Internal Revenue Service Mississippi, Tennessee. **RAIVS** Team Texas, a foreign country,

American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands,	Stop 6716 AUSC Austin, TX 73301
the U.S. Virgin Islands, or A.P.O. or F.P.O. address	855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Dakota, Utah, Washington, Wisconsin, Wyoming	855-800-8105

Internal Revenue Service

Kansas City, MO 64999

RAIVS Team

Stop 6705 S-2

855-821-0094

Connecticut, Delaware, District of Columbia, Florida, Georgia Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Washington, West Virginia, Washington, West Virginia, Wasonsin, Myoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New	Internal Revenue Service

Hampshire, New York, Pennsylvania, Vermont

ce **RAIVS** Team Stop 6705 S-2 Kansas City, MO 64999

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN

include it on this line.

different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822 Change of Address, For a business address, file Form 8822-

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per

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



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

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpaver. Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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

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

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

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

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

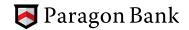
Internal Revenue Service

Tax Forms and Publications Division

- 1111 Constitution Ave. NW. IR-6526
- Washington, DC 20224

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

855-821-0094 Line 3. Enter your current address. If you use a P.O. box, Line 4. Enter the address shown on the last return filed if B, Change of Address or Responsible Party - Business. Completion of this line is not required.



Business Debt Schedule – Notes, Mortgages, Leases and Accounts Payable

Applicant's Name:

Date of Schedule:

Name of Creditor	Original Amount	Original Date	Current Balance	Status: Current or Delinquent?	Maturity Date	Payment Amount &Interest Rate	How is the debt secured?

Applicant's Signature

Date

