



400 Alexander Park Suite 200 | Princeton, NJ | 08540
Tel: 609-587-1133 | Fax: 609-587-1313 | Email: Info@rbacloan.com

Thank you for requesting a loan application from RBAC. Loans are now available to businesses in New Jersey, Pennsylvania, and New York. Please remember that the timeliness of our loan approval process depends on receiving complete and accurate information from you. The following are some of the loan programs we have available:

- SBA/USDA Micro Loans- Up to \$50,000; Fixed rate; 6 year term; Rates starting at 6%
- SBA Community Advantage Loan - Up to \$350,000; Rates starting at Prime plus 2%
- SBA 504 Loans - Up to 90% financing of total project cost; Below market fixed rates; 10, 20, 25 year terms
Used for acquisition of commercial real estate, machinery and equipment

Note: Applicant must be a for-profit business existing, or planning to open within NJ, NY Metro and Eastern PA
In addition, the borrower will be required to pay for all filing fees related to securing collateral for a loan.

PLEASE RETURN THE COMPLETED APPLICATION AND ALL RELATED MATERIALS To:
RBAC -400 Alexander Park Suite 200 Princeton, NJ 08540.
Call 609-587-1133 if assistance is needed -or send e-mail to Info@rbacloan.com

Loan Package Requirements

- Mandatory Documents Needed For Loan Review**
- Completed and signed application.**
(All business owners and guarantors are required to complete ALL Sections and sign a loan application)
 - Copies of legal establishment of business** Certificate of formation.
 - Application fee of \$50.**
 - Three years of personal tax returns for all owners of the business.**
 - Three years of business tax returns. the latest quarter profit and loss statement and balance sheet. if already in business.**
 - Business Plan for all start-ups with less than 2 years of operation:** it must at least include; executive summary, management ability, competition analysis, projections with assumptions.
For assistance with your business plan call the NJ Small Business Development Centers, (973) 353-1927 or www.njsbdc.com
 - Financial Projections** of the income statement for two years, monthly for the first year, a cash-flow statement, and a balance sheet.
 - Copy of the DRAFT lease** or buy-sell agreement (Please do not sign a lease or agreement until you have all the resources you need to operate the business!)
 - Evidence of the owner(s) contribution (equity/cash) to the total project cost.**
 - Copy of the operating agreement for all corporations, partnerships, and LLC/P's.**
 - Evidence that the business is current on its State sales taxes and payroll taxes, if applicable.**

RBAC will conduct a personal credit search for all owners and guarantors of the business upon receipt of signed applications. All bankruptcies, judgments, and chargeoffs must be explained in writing. You can order your own credit report at no cost by calling 1-888-397-3742 or visit www.annualcreditreport.com

It is the policy of RBAC that no person shall be discriminated against on grounds of race, color, religion, sex, national origin, age, or disability.

Loan Application

SECTION A -Business Information

Loan type: _____

Date {mm/dd/yy}: _____

Legal Name of Business: _____

OBA or Trading Name of Business: _____

Address: _____

(Please show post office box and street address if applicable)

City: _____ State: _____ Zip Code _____

Phone: _____ Alternative Phone: _____ Website: _____

Email: _____ Date Business Established: _____ Years in Business: _____

Business Type {check one): Corporation (Standard C) S Corporation Non-Profit
 Professional Corporation (PC) General Partnership Limited Partnership Limited Liability (LLC)
 Sole Proprietorship Limited Liability Partnership

Business Description: _____

Federal tax ID#: _____ NJ State Sales tax#: _____

Name of Accountant: _____ Phone: _____

Accountant's E-mail: _____

Names and Titles of Owners and Percent Partnership:

	Owner Name	Title	% of Partnership
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Describe the history and nature of the business:

When, and by whom, was the business established? Please explain:

Describe the products and/or services the business provides:

What geographic market is served by your business? Please explain:

List key customers:

List major competitors:

Please provide a narrative history of the business and include any benefits that will result from obtaining the loan

SECTION B - Business Debt Schedule

List Any Terms of Debt and Lines of Credit As of (mm/dd/yy)* _____

Payable to Institution and Account Number	Original Date	Original Amount	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Security	Current or Past Due

*Dates and amounts should match information shown on the most current Business Balance Sheet

SECTION C - Purpose of Loan

Amount of Loan Request: \$ _____ Total Project Cost: _____

Owner(s) cash being invested into the business: \$ _____

Loan Proceeds to be used for (check all that apply and provide dollar amount):

- Accounts Receivable: \$ _____
- Working Capital: \$ _____
- Commercial Real Estate: \$ _____
- Improvements to Business Location: \$ _____
- Other (please explain): _____ \$ _____
- Inventory Purchase: \$ _____
- Vehicle(s): \$ _____
- Equipment Financing: \$ _____
- Refinance Debt: \$ _____

Collateral to be provided (check all that apply):

- Accounts Receivable
- Certificate of Deposit (CD)
- Inventory / Equipment
- Commercial Real Estate
- Vehicle(s)
- Residential Real Estate

Number of Employees: _____ Job creation / retention expected: _____

Have you applied for a loan or been turned down by a financial institution in the last 12 months YES NO

If yes, choose from the following reasons: Start-up Credit History Collateral High Risk Industry Non Direct Experience

Have you received or will you be seeking additional loans, leases, or other financing for this business? YES NO

If so, from whom? _____

Have you ever been involved in bankruptcy or insolvency proceedings? YES NO

SECTION D - Personal Information

Full Name: _____
Last First Middle

Address: _____
(Please show post office box and street address if applicable)

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Cell Phone: _____ Email: _____

Years at current address: _____ Date of Birth: _____ Social Security #: _____

Previous Address: _____
(Please show post office box and street address if applicable)

Bank Name: _____

Are you currently a Borrower, Co-Signer, or Guarantor on any other loans? YES NO

Are you currently paying child support? YES NO

Information for government monitoring purposes

Veteran status (select one): Veteran Service-disabled Veteran Non-veteran

Ethnicity (select one): Hispanic Not Hispanic/Latino Unknown

Race (select one) Black/African American White Asian
 American Indian/ Alaskan Native Native Hawaiian/Other Pacific Islander

Business Partner/Spouse Information *(if applicable)*

Full Name: _____
Last First Middle

Years at current address: _____ Date of Birth: _____ Social Security #: _____

Bank Name: _____

Are you currently a Borrower, Co-Signer, or Guarantor on any other loans? YES NO

Are you currently paying child support? YES NO

Are you a United States citizen? (If NO, please provide Visa or Alien Registration#) YES NO

Alien Registration Number: A _____

Expiration Date: _____

Type of Visa: _____

Expiration Date: _____

Employment History (Please provide resume if available)

1. Company Name: _____
Company Address: _____
(Please show post office box and street address if applicable)
Job Title: _____ Dates of Employment: _____ to _____
Job Description: _____

2. Company Name: _____
Company Address: _____
(Please show post office box and street address if applicable)
Job Title: _____ Dates of Employment: _____ to _____
Job Description: _____

3. Company Name: _____
Company Address: _____
(Please show post office box and street address if applicable)
Job Title: _____ Dates of Employment: _____ to _____
Job Description: _____

Educational Background

Name of High School: _____ Degree Earned: _____
City: _____ State: _____ Dates Attended: _____ to _____

1. Name of College or Technical School: _____
City: _____ State: _____ Dates Attended: _____ to _____
Degree Earned or Certificate Received: _____

2. Name of College or Technical School: _____
City: _____ State: _____ Dates Attended: _____ to _____
Degree Earned or Certificate Received: _____

3. Name of College or Technical School: _____
City: _____ State: _____ Dates Attended: _____ to _____
Degree Earned or Certificate Received: _____

Professional References

Name

Address

Phone

- 1.
- 2.
- 3.

PLEASE SIGN AND DATE THE APPLICATION

I, _____, an officer/owner or duly authorized representative of

Name of Business (if applicable)

affirms that all information submitted as part of this application is true and accurate. I give Trenton Business Assistance Corporation t/a Regional Business Assistance Corporation permission to investigate my credit record.



Signed: _____ Title: _____ Date: _____

How did you find out about RBAC? (Please check all that apply and provide referrer information.)

- Referred by a Bank: _____
Contact Name Bank Name Phone Number
- Small Business Development Center: _____
Contact Name Office Location Phone Number
- SCORE: _____
Contact Name Office Location Phone Number
- Chamber of Commerce: _____
Contact Name Chamber Phone Number
- Local Govt. Employee: _____
Contact Name Department Phone Number
- Other RBAC client: _____
Contact Name City of Residence Phone Number
- SBA: _____
Contact Name Office Location Phone Number
- Other: _____
Contact Name Affiliation (if applicable) Phone Number

Questions? Contact us at:

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