



WELCOME.

Thank you for your interest in working with TMC Financing. For over 30 years, we've been dedicated to helping businesses like yours obtain affordable commercial real estate financing through the SBA 504 program.

Our loan process has been streamlined for maximum efficiency. You will be guided every step of the way by our TMC team of experts. To begin the process we've developed this Pre-Qualification Checklist. Once you've submitted the items listed in this letter, we will provide you a free prequalification within 48 hours.

Pre-Qualification Checklist:

- **TMC Application & Personal Financial Statement** *(form enclosed)*
(Include any person who has 20% or greater ownership of the company or real estate)
 - Personal tax returns for the last 3 years complete with all schedules; *Federal only*
- **Business Information**
 - Business tax returns for the last 3 years complete with all schedules; Federal only
 - Year-to-date Profit & Loss and Balance Sheet
- **Affiliate Information** *(only if applicable)*
 - Business tax returns for the last 2 years for any other business in which you hold 20% or greater ownership; *Federal only*

Here are a few options on how to send your Pre-Qualification documents to TMC:

- **Email:** Email completed forms and documents to applications@tmcfinancing.com
- **Secure File Transfer Service:** Upload your completed application to <https://fts.tmcfinancing.com>, Attn: New Loan Applications/Documents
- **Courtesy FedEx:** Please call us to receive a label

If the required information above is not readily available to you, please contact us so we can help. We are always available to answer any questions you may have and we look forward to working with you.

TMC FINANCING SBA 504 Application



Business Information

Company Name: Nature of business:

Company Website: Owner Since:

Company Ownership:

Name: Title: % Ownership:

Name: Title: % Ownership:

Name: Title: % Ownership:

1. Does your company operate under a franchise or dealer agreement?
(If yes please attach a copy of your current agreement) ☐ YES ☐ NO
2. Does one customer represent more than 50% of your total sales? ☐ YES ☐ NO

Project Information

Project Address:

1. Estimated Costs -
Building Purch. Price: Improvements: Other:
2. What is the square footage of the property to be acquired (if known)?
3. What is the square footage your company will occupy?
4. How many locations do you currently have?
5. How many (if any) will be replaced by the new location?
6. What is the current rent of the location(s) to be vacated and/or replaced by the building purchase?
7. How will you hold title to the new property?
☐ Individual(s) ☐ Corporation ☐ LLC ☐ Partnership ☐ Trust ☐ Unknown
Entity Name (if known):

Business Information

TMC FINANCING SBA 504 Application



All applicants with 20% ownership (and greater) of the company or real estate must complete this form.

Personal Information

Name:

Spouse Name:

Home Address:

Email: Phone:

Are you a veteran of the U.S. Armed Forces? YES ☐ NO ☐ (If yes, ask about our Vet Loan Program)

Disclosures	YES	NO	Spouse (If Applicable)	
			YES	NO
1. Are you a United States citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If you are NOT a citizen, are you a legal permanent resident?</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been arrested in the past six months for any criminal offense?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you presently on probation, subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. For any criminal offense – other than a minor vehicle violation – have you ever: a) been convicted; b) plead guilty; c) plead no contest; d) been placed on pretrial diversion; or e) been placed on any form of parole or probation (<i>including probation before judgment</i>).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you currently have any federal debt? (<i>SBA loans, student loans, and/or disaster loans</i>)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you or your company defaulted, settled or compromised a government loan, federal taxes, or otherwise caused an agency of the government to sustain a loss?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you or your business involved in any pending lawsuits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you been 60+ days delinquent in court-ordered child support payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Signature

I/We authorize TMC/SBA to make inquiries as necessary to verify the accuracy of these statements and to determine creditworthiness. I/We certify that the information provided is true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan.

Signature: Date:

Spouse's Signature: 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 a guaranteed surety.

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 guaranty

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)	
(Complete Section 5)		Installment Account (Auto)	\$ _____
Accounts & Notes Receivable.	\$ _____	Mo. Payments \$ _____	
(Complete Section 5)		Installment Account (other).	\$ _____
Life Insurance-Cash Surrender Value Only	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Loan(s) on 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)	
Automobile	\$ _____	Other Liabilities	\$ _____
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities	\$ _____
Other Personal Property	\$ _____	Net Worth	\$ _____
(Describe in Section 5)			
Other Assets	\$ _____		
(Describe in Section 5)			
Total	\$ _____	Total	\$ _____

* Must equal total in assets column.

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

Section 2. Notes Payable to Bank and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

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

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

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachments 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 & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency).

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 the SBA/Lender/Surety Company 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 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 Number: _____

Signature _____

Date: _____

Print Name _____

Social Security Number: _____

NOTICE TO LOAN AND SURETY BOND 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 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:

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.