



## Pre-Approval Application

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## PRELIMINARY APPROVAL DOCUMENT CHECKLIST

This packet of information includes the items you will need to complete or provide as a part of your pre-approval application. Please use the checklist below to ensure that all documentation and forms are complete and include the necessary information.

<p><b>A. Business Loan Application Acknowledgement and Agreement (BLAAA)</b></p> <p>Please include signatures and social security numbers for both you and your spouse, if applicable, on the BLAAA form. Spouse(s) signatures are required by the SBA regardless of whether or not the Spouse is pledging a personal guaranty.</p>	
<p><b>B. Personal Financial Statement* (use the attached)</b></p> <p>Please include signatures and social security numbers for both you and your spouse, if applicable, on the Personal Financial Statement form. Spouse(s) signatures are required by the SBA regardless of whether or not the Spouse is pledging a personal guaranty.</p>	
<p><b>C. Three (3) years Business Tax Returns of Borrower (including all schedules)</b></p>	
<p><b>D. Business plan for a business less than 2 years old or for a business that is planning to implement a “turnaround” strategy</b></p>	
<p><b>E. Three (3) years of “Affiliate” business tax returns (including all schedules)</b></p> <p>This includes tax returns for any business you own 20% or more of (commonly listed in the Schedule E section of your personal tax returns. Affiliates can also be a C Corporation with a separate tax return.)</p>	
<p><b>F. Three (3) years Personal Tax Returns (including all schedules)</b></p>	
<p><b>G. Interim Financial Statement (Income Statement and Balance Sheet)</b></p> <p>Please include year-to-date income statement and balance sheet for borrower and businesses included in (SECTION C) above.</p>	
<p><b>H. Business Debt Schedule (see attached)</b></p> <ul style="list-style-type: none"> <li>• If an existing business, please show all debt currently on the balance sheet. The total liabilities for short and long term debt should equal what is listed on the balance sheet. Please fill out each field completely.</li> <li>• If a new business, there may not be any debt as of yet so please write N/A and sign the schedule.</li> <li>• If an acquisition of an existing business, please list any debt that will be inherited as a result of the purchase (per the purchase agreement). If none, please write N/A and sign the schedule.</li> </ul>	
<p><b>I. Proposed Project Costs</b></p> <p>For information related to “funds to be provided by Borrower,” please list where the funds will be coming from including type of funds (e.g., liquidation of stock, home equity loan, business or personal cash) and from who these funds originate (e.g. self, parents, business, etc.)</p>	

\* Required for all owners with a 20% or greater share in the operating company or the real estate holding company.

## BUSINESS LOAN APPLICATION ACKNOWLEDGEMENT AND AGREEMENT

By signing below, the loan applicant and each of the undersigned ("Loan Applicants") specifically represent to United Structure Finance Co. ("Lender") and the Lender's actual and potential agents, brokers, processors and underwriters, attorneys, insurers, servicers, successors and assigns (collectively "Lender and Lender's Agents") and agree and acknowledge that: (1) the information provided on all accompanying forms, financial statements and schedules ("Loan Application") for the purpose of obtaining credit is true, accurate and complete as of the date set forth opposite the Loan Applicants' names; (2) the representations made in the Loan Application will be continuously relied upon by the Lender and the Lender's Agents in evaluating the Loan Application and, if approved, in extending credit and that the Loan Applicants acknowledge that they have the obligation to amend and supplement the information provided in the Loan Application if any material facts should change prior to closing any loan; (3) Lender and Lender's Agents have not made any commitment to approve the Loan Application and extend credit, unless otherwise agreed to in writing; (4) Lender and Lender's Agents are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in the Loan Application, and that Lender and/or Lender's processors and underwriters and servicers, successors and assigns are authorized to obtain credit reports from credit reporting agencies on the Loan Applicants; (5) Lender and/or Lender's servicers, successors and assigns are authorized to answer any questions from others about Lender's credit experience with the Loan Applicants; (6) By signing below, we are authorizing United Structured Finance Co., on behalf of United Bank and Trust, to immediately file a financing statement(s) on the personal property of the business borrower and/or business guarantor, in anticipation of the United Structured Finance Co. making a loan to the borrower. If the lender does not make the loan, then the financing statement(s) will be terminated. (7) Lender and/or Lender's servicers, successors and/or assigns are authorized to retain the Loan Application, whether or not Lender approves any extension of credit; (8) if credit is extended, Lender and/or Lender's servicers, successors and assigns are authorized to obtain credit information regarding the Loan Applicants from time to time during any time that the loan has an outstanding balance; (9) Lender and Lender's Agents shall not be liable for any claim arising from the use of information provided to the Loan Applicants or for providing such information to others; (10) intentional or negligent misrepresentation of the information contained in the Loan Application may result in civil liability, including monetary damages, to any person who may suffer a loss due to reliance upon any misrepresentation and/or criminal penalties including, but not limited to, fine or imprisonment or both under provisions of Title 18, United States Code, Section 1001, et seq.

### BORROWER:

Borrower and/or Company name: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ Title: \_\_\_\_\_

### OWNERS\*/GUARANTORS/SPOUSES(as applicable):

(Including all owners with 20+% share)

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip Code: \_\_\_\_\_

Signature \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_





**Schedule A Deposits** (List the names of all institutions where you maintain a deposit account.)

Name of Institution	Name on Account	Type of Account	Deposit Balance	Pledged?		If yes, to whom
				Y	N	
<b>Total</b>						

**Schedule B Loans Payable to Banks and Others**

Name of Institution	Name on Account	Line Amount if Line of Credit	Original Balance	Amount Owning	Monthly Payment	Secured By What Assets
<b>Total</b>						

**Schedule C U.S. Governments, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.) and Partnership Interests (General & Ltd.)**

# of Shares, Face Value (Bonds) or % of Ownership	INDICATE: 1) Agency or Name of Company 2) Type of Investment or Equity Classification	In Name Of	Market Value or Book Value	Pledged?	
				Y	N
<b>Total</b>					

**Schedule D Real Estate Owned, Real Estate Mortgages & Land Contracts Receivable (and Related Liabilities)**

Property Address / Property Description	Title in Name of	Date Acquired	Cost Improvements	Present market Value	Mortgage or Land Contract Payable		
					Balance Owning	Monthly Payment	Holder
<b>Total</b>							

**Schedule E Life Insurance Carried**

Name of Insurance Company	Policy Face Amount	Type of Policy	Owned By	Beneficiary	Cash Surrender Value	Outstanding Loans
<b>Total</b>						

I/we have carefully read and submitted the foregoing information provided on both sides of this statement to the Bank named on the reverse side. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with said Bank. I/we agree that if any material change(s) occur in my/our financial condition that I/we will immediately notify said Bank of said change(s) and unless said Bank is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we authorize the Bank to make whatever credit inquiries it seems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows: If "NONE" so state.

\_\_\_\_\_

\_\_\_\_\_

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant

Signature \_\_\_\_\_

Date \_\_\_\_\_

Spouse

Signature \_\_\_\_\_

Date \_\_\_\_\_



# PROPOSED PROJECT COSTS

Real Estate Acquisition	\$	_____
Construction/Leasehold Improvements	\$	_____
Equipment, Furniture & Fixtures	\$	_____
Inventory Purchase	\$	_____
Acquisition of Existing Business	\$	_____
Refinance Existing Debt	\$	_____
Working Capital	\$	_____
Other _____	\$	_____
Other _____	\$	_____
<b>TOTAL CAPITAL REQUIREMENTS</b>		<b>\$ _____</b>

## Cash to be Provided by Borrower:

Cash from Business	\$	_____
Cash from personal accounts	\$	_____
Home equity line of credit	\$	_____
Liquidation of securities	\$	_____
Personal line of credit or credit cards	\$	_____
Other	\$	_____
Other	\$	_____
Funds Provided by Other Sources (i.e. Seller Financing)	\$	_____
<b>TOTAL CASH PROVIDED</b>		<b>\$ _____</b>

**LOAN AMOUNT REQUESTED** \$ \_\_\_\_\_

## Note:

Total cash provided added to loan amount requested, must equal total capital requirements listed above.