

Wells Fargo Small Business Advantage® Line of Credit and SBA Term Loan Application

For SBA Lines of Credit and Loan requests of up to \$100,000



Step One

Please complete the requested information in each of these areas:

1. The product request section(s)
2. The Business Information section
3. The Personal Information section
4. The signature and date section under Terms and Conditions.

Step Two

Once you have completed and signed the application:

- Fax** the application to 1-866-295-9800 or
- Bring** the application to your nearest Wells Fargo location or
- Call** us at 1-866-833-2912.

J O N E S

For optimum accuracy and to help us efficiently process this application, please try to use block upper case letters avoiding the lines.

Wells Fargo Small Business Advantage Line of Credit

Please complete the Business and Personal Information sections in addition to this section.

Check here if this is a line increase request for an existing SBA account.

Amount Requested

\$

Your *Wells Fargo Small Business Advantage*® Line of Credit comes with a free MasterCard® card to use to access funds in your account. Please print Individual and Business Name exactly as they should appear on your provided checks and SBA MasterCard.®

Individual Name

Business Name

Optional Benefits:

Overdraft Protection. Cover overdrafts on the Wells Fargo Business Checking Account listed below. I have read the disclosure, including costs, at the bottom of this page.†

Wells Fargo Business Checking Account #

Telephone Transfers. No charge. Check here for 24-hour access allowing you to transfer funds over the phone to your business checking account (complete account information at right).

Automatic Payment. Please complete this section if you wish to set up automatic payments (complete account information at right).

Monthly Payment Options:

Minimum Payment: equal to the total of Bank fees and finance charges, plus any past due amounts (subject to a minimum, see customer agreement for details).

Full Payment: 100% of balance shown on statement.

Business Checking Account #

Transit Routing # (9-digit number at the bottom of your checks between the two | symbols).

Coupon Code (Bank use only)

SBA Term Loan

Please complete the Business and Personal Information sections in addition to this section.

Requested Amount
(Available through \$100,000)

\$

Loan Purpose (check one):

- Cash Flow/Working Capital Inventory
 Fixed Asset Purchase Seasonal Purchases
 Purchase of Business (Term Loans Only) Other (specify at right):

Business Information

Legal Name (under which tax returns are filed)

Business Name (or DBA Name)

Location Address (street address required—no P.O. Boxes)

City

State

Zip

Mailing Address (if different)

City

State

Zip

Business Phone Number

Gross Annual Revenue

\$

Business Bank Accounts

Financial Institution #1 Name

Checking & Savings Combined Balance

\$

Financial Institution #2 Name

Checking & Savings Combined Balance

\$

Please check if your business provides foreign currency exchange, money transfer, or cash back on checks; or if your business sells, issues, or exchanges traveler's checks, money orders, or stored value gift cards totaling more than \$1,000 for any person per day.

Date Originally Established (mm-yyyy)

Federal Tax ID Number

Country where business is headquartered, if not U.S.

Type of Business (check one)

- Agriculture/Forestry/Fishing Finance/Insurance
 Transportation/Communications/Utility Real Estate
 Wholesale Trade Construction/Mining
 Retail Trade Service
 Other: _____

Type of Product/Service (provide below)

Type of Ownership (check one)

- Sole Proprietor Partnership Corporation
 Ltd. Liability Company Ltd. Partnership Nonprofit*
 Other: _____

† The charge for each Overdraft Protection advance is based on the amount of the advance as follows: Up to \$25, \$10; \$25 to \$100, \$12.50; \$100.01 to \$500, \$15; \$500.01 or more, \$20.

* Business financial statements are required in addition to the application if the amount requested is more than 50% of the organization's deposit relationship with Wells Fargo Bank, N.A.

Personal Information

Complete the Personal Information section for each owner. All owners will guarantee the *Wells Fargo Small Business Advantage* line of credit or Term Loan in their individual capacities. Please list the following information on the owners, officers, and partners of your business.

Owner #1 Name

Social Security Number: --
 Date of Birth (dd-mm-yyyy): --
 % Business Ownership:
 Country of Citizenship, if other than U.S.:
 Home Address:
 Home Phone Number: --
 City: State: Zip:
 Gross Annual Household Income (include all household income received)[§]: \$
 Personal Bank Accounts:
 Financial Institution #1 Name: Checking & Savings Combined Balance: \$
 Financial Institution #2 Name: Checking & Savings Combined Balance: \$

Owner #2 Name

Social Security Number: --
 Date of Birth (dd-mm-yyyy): --
 % Business Ownership:
 Country of Citizenship, if other than U.S.:
 Home Address:
 Home Phone Number: --
 City: State: Zip:
 Gross Annual Household Income (include all household income received)[§]: \$
 Personal Bank Accounts:
 Financial Institution #1 Name: Checking & Savings Combined Balance[§]: \$
 Financial Institution #2 Name: Checking & Savings Combined Balance[§]: \$

[§]Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered. Owner #2 should not report any household income or account balances also claimed by Owner #1.

New Account Identification Requirements: 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.

Terms and Conditions

By signing this application, I accept on behalf of the Business named above ("Applicant") the terms and conditions of the *Wells Fargo Small Business Advantage*® Line of Credit Customer Agreement (if line) or the Wells Fargo Business Lending Confirmation Letter (if loan) that will be sent to the Applicant. I agree that a facsimile of my signature, in any capacity, may be used to evidence my acceptance of these agreements. I certify that I am authorized to submit this application on behalf of the Applicant and that all information and documents made in connection with this application, including federal and state income tax returns (if any), are true, correct, and complete. I authorize Wells Fargo Bank, N.A. ("Bank") to obtain balance and payoff information on all accounts requiring payoff as a condition of approving this application and to obtain consumer and business reports from and to report credit information to others, including the Internal Revenue Service and state taxing authorities, about me and my business. I agree to notify Bank promptly of any material change in such information. I acknowledge that (i) this application is subject to final approval of the Applicant and its owners, and that (ii) additional information may be required in order for the Bank to make a final credit and eligibility decision. I understand that if the Applicant is not approved for a Wells Fargo Small Business Administration account, Bank may request additional information from the Applicant in order to qualify the Applicant for another Bank credit account. I agree to pay Bank's costs and attorneys' fees in enforcing the loan documents. I further agree that use of any feature of the Bank account may be used as evidence of the foregoing authorizations, acceptances and agreements. **I understand that if Applicant is a legal entity, all owners must sign this Application and include their titles.** Except in Arizona, if the business owner is married, a spouse's signature is not required unless he or she is a co-owner of the business.

By signing below, I also, **in my individual capacity** (even though I may place a title or other designation next to my signature), jointly and severally unconditionally guarantee and promise to pay to Bank all indebtedness of the Applicant at any time arising under or relating to this application and/or the Customer Agreement, as well as any extensions, increases, or renewals of that indebtedness. As guarantor, I waive (i) presentment, demand, protest, notice of protest, and notice of non-payment; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; and (iii) the right to require Bank to proceed against Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant's financial condition. I also authorize Bank, without notice or prior consent, to (i) extend, modify, compromise, accelerate, renew, increase or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; and (iii) release or substitute any Applicant, Co-Applicant and/or any guarantor. I agree (i) I will pay Bank's costs and attorneys' fees in enforcing this guaranty; (ii) this guaranty is made in South Dakota and will be governed by South Dakota law; and (iii) this guaranty shall benefit the Bank and its successors and assigns.

Owner #1 Signature	Title	Date	Owner #2 Signature	Title	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If Application is returned to store, send to Business Direct (MAC: S1000-020) or fax to the 888 fax number reserved for your Division (CA) or Region (OOC).

Bank Use Only	Bank Sales Representative	<input type="text"/>	Banker Sales Employee ID	<input type="text"/>
	Phone Number	<input type="text"/> - <input type="text"/> - <input type="text"/>	AU	<input type="text"/>
	SBA Representative	<input type="text"/>	SBA Representative Sales Employee ID	<input type="text"/>
	MAC Number	<input type="text"/>	AU	<input type="text"/>

SBAP235470