

# OSDC LOAN INTAKE FORM

## INSTRUCTIONS



### Who is Ohio Statewide Development Corporation?

Ohio Statewide Development Corporation (OSDC) is a private, non-profit corporation that provides financing to Ohio small businesses. We partner with conventional lenders like banks and credit unions to help businesses purchase real estate and equipment. By partnering with OSDC, your business gets access to financing that requires a lower down payment than when using conventional financing alone. OSDC financing also comes with a below market, fixed interest rate for the entire term of the loan.

### Why is it important to disclose ALL personal information when applying for a loan?

The loan programs OSDC provides use extensive databases to screen applicants. These databases provide access to information that you may have forgotten or thought expunged. When non-disclosure occurs, it is often due to the applicant forgetting something from a long time ago, not realizing records exist, or thinking because an event was expunged it will not show in a search.

### We recommend the following best practices to increase the likelihood of loan approval:

1. Answer every question fully and completely
2. Disclose events from any time / any place/ any court /any age
3. Disclose answers related to:
  - a. Pending or resolved criminal matters
  - b. Pending litigation
  - c. Disputes regarding indebtedness even though settled by payment of a settlement
  - d. Fully disclose these even if:
    - i. You thought it was "expunged" or that the record had been "sealed"
    - ii. It was a long time ago; you were a minor; or it's not on your credit report
    - iii. You are embarrassed or it was just a misunderstanding
    - iv. You were only a guarantor

Derogatory information about an applicant's past is rarely disqualifying unless it is not disclosed and later discovered by OSDC in connection with its due diligence.

### Definitions:

1. **Operating Company (OC)** - An eligible small business
2. **Eligible Passive Company (EPC)** - A real estate holding company for an eligible project
3. **U.S. Small Business Administration (SBA)** - Federal agency charged with the responsibilities of supporting the growth and prosperity of the small business sector operating in the United States and owned by US citizens.
4. **Certified Development Company (CDC)** - A company licensed to offer 504 loan products by SBA.

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Required for all Loan Guarantors



Name: \_\_\_\_\_  
First Middle Last

Former Names/Dates Used: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth (City and State or Foreign Country): \_\_\_\_\_ Social Security Number: \_\_\_\_\_

U.S. Citizen: Yes  No  If no, are you a Lawful Permanent Resident alien? Yes  No  Alien Registration Number: \_\_\_\_\_

Home Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_ Business Phone: \_\_\_\_\_

**While your spouse may not be required to guaranty the loan request, SBA requires a Personal Financial Statement that discloses household assets and liabilities that is signed by both you and your spouse. Please provide an email address and cell phone number for your spouse to receive documents and alerts for e-signature:**

Spouse Name: \_\_\_\_\_  
First Middle Last

Spouse Cell Phone: \_\_\_\_\_ Spouse Email: \_\_\_\_\_ Spouse SSN: \_\_\_\_\_

## Military Service Background

Non-Veteran  Veteran  Service-Disabled Veteran  Spouse of Veteran  Prefer not to Disclose

Branch: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_  
Rank at Discharge: \_\_\_\_\_ Honorable Discharge? Yes  No

## Gender

Male  Female  Prefer not to Disclose

## Race

American Indian/Alaska Native  Asian  Black/African American  Native Hawaiian/Pacific Islander  White/Caucasian  
 Prefer not to Disclose

## Ethnicity

Hispanic or Latino  Not Hispanic or Latino  Prefer not to Disclose



Are you presently subject to an indictment, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Yes  No

Have you been arrested in the past 6 months for any criminal offense?

Yes  No

For any criminal offense – other than a minor vehicle violation – have you ever been convicted, plead guilty, pleaded nolo contendere, been placed on pretrial diversion or been placed on any form of probation or parole?

Yes  No

Are you **personally or the Operating Company** presently suspended, declared ineligible or voluntarily excluded from participation in this transaction by a federal department or agency?

Yes  No

If you are at least a 50% or more owner of the applicant business, are you more than 60 days delinquent on any obligation to pay child support arising under an order or repayment agreement between the holder and custodial parent or repayment agreement between the holder and a state agency providing child support enforcement services?

Yes  No  N/A

Have you **personally or the Operating Company** been involved in a bankruptcy or insolvency proceeding? If yes, please provide copies of the proceedings?

Yes  No

Are you **personally or the Operating Company** involved in any pending lawsuits (including divorce)? If yes, please provide a letter of explanation.

Yes  No

Has the application for this project been previously submitted to the SBA by any CDC or Lender in connection with any SBA program?

Yes  No

The undersigned warrants and represents that all information above, and all information provided to CDC, including without limitation, all information regarding the Borrower's and the Operating Company's, if any, financial condition, is accurate to the best of its knowledge and that the undersigned has not withheld any material information. The undersigned further acknowledges that submission of false information to CDC, or the withholding of material information from CDC (or the U.S. Small Business Administration), can result in criminal prosecution under 18 U.S.C. § 1001 and other provisions, liability for treble damages under the False Claims Act, 31 U.S.C. §§ 3729-3733, debarment and suspension, and other consequences.

I acknowledge that my personal financial information and business information related to companies with which I am affiliated has been provided to the Ohio Statewide Development Corporation to be utilized in evaluating a request for financing. The information provided is accurate to the best of my knowledge. I understand that additional personal and/or business information may be requested to aid in the review and evaluation of this loan request, and I hereby give my consent for such information to be provided to the Ohio Statewide Development Corporation. Ohio Statewide Development Corporation is hereby authorized to make all inquiries deemed necessary to verify the accuracy of information provided and to determine the undersigned's credit worthiness.

Signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

Print Name:

\_\_\_\_\_

Title:

\_\_\_\_\_