

Application Checklist for the SBA Bond Guarantee Program

1. ____ Questionnaire (attached)
2. ____ Bank reference letter (template attached)
3. ____ SBA Form 912: Statement of Personal History (attached)
4. ____ SBA Form 994: 3rd page only (attached). Officer must sign at the top on behalf of the company; then ALL owners AND spouses must sign at the bottom as individuals
5. ____ SBA Form 994F: Work on hand schedule (template attached)
6. ____ Job & Supply References (templates attached) – 3 each
7. ____ Current Certificate of Insurance
8. ____ Personal financials for all owners – must be within 1 year
9. ____ Last three fiscal year-end financial statements, including affiliates**
10. ____ Latest available internal financial statement**
**Officer must sign & date in-house financials

If you have a current bid or performance & payment bond request, please send the following:

1. ____ Bond Request Form (attached)
2. ____ Bid Invitation, for bid bonds
3. ____ Copy of the contract and bond forms, for performance & payment
4. ____ Performance & payment Bonds require SBA Fee Payment – Fee is 0.729% of the total contract value

CONTRACTOR'S QUESTIONNAIRE FOR SURETY BONDING

Check one: _____Corporation _____Partnership _____Proprietorship _____LLC

Date: _____ Telephone: (____)_____ Fax: (____)_____

Contractor: _____
(Legal name as registered with the state)

Street Address (not P.O.Box): _____

City: _____ State: _____ Zip: _____ County: _____

Federal Tax ID Number: _____ Date Business Formed: _____

Date Incorporated: _____ Ownership change in the last five years or are there any plans for change in the corporate ownership or structure? (Please explain)

What type of construction does the business specialize? (list trades performed by the business) _____

What percentage of a project does the business perform? _____(%). What trades are typically subbed out?

Are you a union or non-union contractor? _____

OWNERSHIP INFORMATION:
PLEASE LIST SPOUSE AND SSI NUMBER WHETHER OWNER OR NOT:

<u>Name</u>	<u>Age</u>	<u>Position</u>	<u>Ownership (%)</u>	<u>SSI#</u>
_____	_____	_____	_____	_____
(Spouse)				
_____	_____	_____	_____	_____
(Spouse)				

KEY PERSONNEL:

<u>Name:</u>	<u>Age:</u>	<u>Position:</u>	<u>Years Employed:</u>	<u>Comments:</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Total Number of Employees: _____ Number of full time office staff: _____

Are there any affiliated companies? If so, please explain:

INSURANCE:

Insurance Agency: _____

Insurance Agent (name): _____ Telephone: (____) _____

WORK HISTORY:

(We will call the owners below for reference information)

<u>Telephone number</u>	<u>Year Completed</u>	<u>Contact Person for Reference</u>	<u>Contract Amount</u>	<u>Job Description</u>
(____) _____	_____	_____	_____	_____
(____) _____	_____	_____	_____	_____
(____) _____	_____	_____	_____	_____

Who was the superintendent on the larger projects? _____ If they are not employed who replaced them? _____

Normal operating territory? _____

Largest backlog of work on hand? (\$) _____ Number of Projects: _____

What size projects (single projects) are you looking to Bond? _____

Backlog you feel your company needs? (\$) _____ #of jobs at one time: _____

SUPPLIER INFORMATION:

<u>Telephone:</u>	<u>Contact Person</u>	<u>Product</u>	<u>Company Name</u>
() _____	_____	_____	_____
() _____	_____	_____	_____
() _____	_____	_____	_____

(We will contact the above as part of a routine credit check)

SURETY INFORMATION:

Present Bond Company? _____

Bond Agent? _____ Telephone: () _____

Ever caused a bond loss? Yes or No: _____ If so, please explain? _____

Bankruptcy personal or business in the last ten years, Yes or No? _____ If yes, please explain? _____

FINANCIAL INFORMATION:

Name of accounting firm? _____ Telephone: () _____

Contact Person? _____ Used how many years? _____

Are tax statements for the company current? _____ Personal tax returns current? _____

Any current Federal Tax liens? _____ If so, please provide details: _____

_____ Any current State Tax Liens? _____ If so, please provide details: _____

Any Tax payment plans in place? _____

Who prepares the financial statements in-house for the company and who is in charge of account's receivable and account's payable? _____

BANK INFORMATION:

Name of Bank: _____ Contact: _____

Address: _____

Telephone: (____) _____ Fax: (____) _____

Does the company use a payroll service? Name: _____

LEGAL REPRESENTATION:

Attorney Firm Name: _____

Attorney: _____ Telephone: (____) _____ Fax: (____) _____

Any current contract disputes? _____

Any material liens? _____

Any labor liens? _____

Any lawsuits? _____

SUPPLEMENTAL INFORMATION REQUIRED FOR SBA BOND GUARANTEE PROGRAM

Applicant (check one):

___ is ___ is not an SBA 8(a) Certified Contractor

___ is ___ is not an SBA Certified HUB Zone Contractor

___ has ___ has not had an SBA loan. If so, loan # _____

___ has ___ has not received SBA Surety Bond Guarantee Assistance under another business name.

If so, business name _____ Tax ID or SSN _____

___ has ___ has not defaulted on any previous surety bonds (SBA or other)

___ has ___ has not ever failed to complete a job

If so, include pertinent information in comments section.

___ is ___ is not requesting Business Development Assistance

Management (Proprietor, Partner, LLC Manager/Member and Stockholders)

Name: _____ *Gender _____

*Race: ___ American Indian/Alaska Native ___ Black/African American ___ Asian
___ Native Hawaiian/Pacific Islander ___ White/Caucasian *Hispanic/Latino ___ Yes ___ No
Veteran ___ Yes ___ No If yes, Service Disabled ___ Yes ___ No

Name: _____ *Gender _____

*Race: ___ American Indian/Alaska Native ___ Black/African American ___ Asian
___ Native Hawaiian/Pacific Islander ___ White/Caucasian *Hispanic/Latino ___ Yes ___ No
Veteran ___ Yes ___ No If yes, Service Disabled ___ Yes ___ No

Name: _____ *Gender _____

*Race: ___ American Indian/Alaska Native ___ Black/African American ___ Asian
___ Native Hawaiian/Pacific Islander ___ White/Caucasian *Hispanic/Latino ___ Yes ___ No
Veteran ___ Yes ___ No If yes, Service Disabled ___ Yes ___ No

Name: _____ *Gender _____

*Race: ___ American Indian/Alaska Native ___ Black/African American ___ Asian
___ Native Hawaiian/Pacific Islander ___ White/Caucasian *Hispanic/Latino ___ Yes ___ No
Veteran ___ Yes ___ No If yes, Service Disabled ___ Yes ___ No

*THIS DATA IS COLLECTED FOR STATISTICAL PURPOSES ONLY (BY THE SBA). IT HAS NO BEARING ON THE CREDIT DECISION.
DISCLOSURE IS VOLUNTARY. ONE OR MORE BOXES FOR RACE MAY BE SELECTED

CREDIT AUTHORIZATION

We warrant the information contained in this application for Surety Bonding to be true and correct for the assessment of Surety Credit, and authorize CCI Surety, Inc. to share this information with appropriate Surety Personnel in order to assess Surety Credit. By signing this application, I warrant that I have the authority to release the information contained within this application to Construction Capital, Incorporated.

Company: _____

By: _____
(signature)

(name & title)

Date: _____

Subject: Financial Institution Bank Letter of Customer Relationship

A reference letter without exact dollar amounts is of no use. The terminology of a low, medium or high figure is not acceptable for Surety Bond Underwriting. Please provide us with the following:

- Date deposit account(s) was opened.
- Checking account and savings account 12 month average balance.
- Current checking account and savings account balance.
- Working capital line information:
 - Line Limit
 - Current balance outstanding, including date of balance
 - Line expiration date
 - Security pledged for the line
 - Any line violations
- Current Loan obligations total of debt, purpose, and its security i.e. equipment etc.
 - Payment history, prompt etc.

The reference letter should be prepared on bank letterhead, signed, and dated by a Banking Officer.

If there are any questions, please feel free to contact our office at either 612-237-9906

1 800 836 6337

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

Federal executive agencies, including the Small Business Administration (SBA), are required to withhold or limit assistance, to impose special conditions on approved guarantee agreements, to provide special notices to applicants and to require special reports and data from applicants in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders, and they are contained in Parts 113 and 117, Title 13, Code of Federal Regulations Chapter I, or Standard Operating Procedures.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved SBG guarantee agreements that will be automatically released includes, among other things, statistics on the SBG programs (individuals are not identified in the statistics) and other information such as the names of small businesses (and their officers, directors, stockholders or partners), the amount of the SBG guarantee agreement. Proprietary data on an applicant would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Privacy Act (5 U.S.C. 552a)

A person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrievable by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Before any bonds may be guaranteed by SBA pursuant to Section 411 of the Small Business Investment Act (the Act), 15 USC 694b, SBA is required to have a reasonable expectation that the applicant will perform the contract for which the bond is sought, and that the terms of and conditions of the bond are reasonable in the light of the risks involved and the extent of the surety's participation. Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Small Business Investment Act, 15 USC Section 687(b)(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. (See, 74F.R. 14890(April 1, 2009) (and as amended from time to time) for additional background and other routine uses.)

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)

This is notice to you as required by the Right of Financial Privacy of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government SBG guarantee agreement.

The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a SBG guarantee, or concerning an approved SBG guarantee, as necessary to process or service the guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

Flood Disaster Protection Act (42 U.S.C. 4011)

Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any future financial assistance from SBA under any program, including disaster assistance.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.)

This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedure to protect employees or pay penalty fees. In some instance the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the SBG guarantee agreement is approved. Signing this form as an applicant is a certificate that the OSA requirements that apply to the applicant’s business have been determined and the applicant to the best of its knowledge is in compliance.

Civil Rights Legislation

All businesses receiving SBA assistance must agree not to discriminate in any business practice, including employment practices and services to the public, on the basis of categories cited in 13 C.F.R., Parts 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All businesses receiving assistance will be required to display the “Equal Employment Opportunity Poster” prescribed by SBA.

Debt Collection Act of 1982 Deficit Reduction of 1984 (31 U.S.C. 3701 et seq. and other titles)

These laws require SBA to aggressively collect any fee payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for assistance. If you receive a SBG guarantee, and do not pay the related fee assistance, SBA may take one or more of the following actions:

- Report the status of your payment delinquency to credit bureaus
- Hire a collection agency to collect your fee
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your fee to the Department of Justice or other attorney for litigation
- Foreclose on collateral or take other action permitted

Immigrations Reform and Control Act of 1986 (Pub. L. 99-603)

If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan or guaranty under section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Executive Order 12549, Debarment and Suspension (13 C.F.R. 145)

1. The prospective lower tier participant certifies, by submission of this proposal, that neither its nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
2. Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

SURETY BOND GUARANTEE APPLICATION PROCEDURES

1. Applicant must contact a surety agency which participates in SBA's Surety Bond Guarantee Program. A list of participating surety agencies, SBA Area Office contacts, and instructions to apply for SBG assistance are on the Office of Surety Guarantees website at www.sba.gov/OSG/
2. The applicant must submit required forms and information to the surety agent of choice.
3. If the application is for final (performance and/or payment) bonds, it must be accompanied by the Contractor Fee check payable to SBA (or U.S. Small Business Administration)
4. Upon completion of favorable underwriting, surety forwards all required documents, to the appropriate SBA area office.
5. The SBA Surety Bond Guarantee staff reviews the application, makes final determination, and notifies surety of its decision. SBA returns the countersigned Guarantee Agreement to the surety. If SBA declines to issue the guarantee, the check for the Contractor Fee is also returned to the surety.
6. If any adverse information develops subsequent to SBA's approval of the bond guarantee, surety may decline to issue the bonds.

PLEASE NOTE: The estimated burden for completing this form is 6 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington, D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval (3245-007). **PLEASE DO NOT SEND FORMS TO OMB.**

SBA Form 994 (1/10) Previous Editions are Obsolete



OMB Control No: 3245-0007
 Expiration Date: 1-31-2013

Instructions: The small business must complete this form and submit it to the surety agent of choice.

BUSINESS NAME AND BUSINESS TRADE NAME		TAX ID OR SS NUMBER		DATE AS OF			
SMALL BUSINESS ADMINISTRATION SCHEDULE OF WORK IN PROCESS (ALL WORK-BONDED & UNBONDED-IF COST PLUS PLEASE INDICATE)							
JOB DESCRIPTION	STARTING DATE	COMPLETION DATE	BONDED YES / NO	CONTRACT PRICE (Including Approved Change Orders)	Total Billed to Date Including Retainages (Explain Any Dispute Items)	Total Cost To Date	Total Estimated Cost To Complete
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
TOTALS							
Signature						Title	

PLEASE NOTE: The estimated burden for completing this form is 20 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to: Chief, Administrative Information Branch, Room 5000, U.S. Small Business Administration, 409 3rd St., SW, Washington, DC 20416; and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202 Washington, DC 20503.

SBA Form 994F (1-10) Previous Editions are Obsolete

Job Reference Check for:

Account Name: _____

Contact Name: _____ Phone: _____

Obligee: _____ Project: _____

Description: _____

Start Date: _____ Completion Date: _____

Contract Price \$ _____ Bonded: Yes No

Quality of Work: Excellent Good Fair Poor

Comments:

Signature: _____

Printed Name: _____ Date: _____

Supplier Reference Check for:

Account Name: _____

Name of Supplier: _____

Contact Name: _____

High Credit: _____

Credit Terms: _____

Comments: _____

Signature: _____

Printed Name: _____

Date: _____

1710 N. Douglas

: (763) 546-1822

BOND REQUEST FORM

Date Ordered: _____ Requested By: _____

Principal / Contractor: _____

Obligee / Owner: _____
(to whom bond is payable to)

Obligee Address: _____

Obligee Contact Person: _____

Phone Number: _____

Bid Date and Time: _____ Amount of Bid: \$ _____

Bid Bond % or \$: _____ Performance %: _____ Payment %: _____ Other: _____

Contract Date: _____ Contract Amount: _____ Bond Amount: _____

Description & Project / Contract No.: _____

_____ Location of Work: _____

Estimated Start Date: _____ Estimated Completion Date: _____

Liquidated Damages / Penalties: _____ Warranty Length / Period: _____

Labor % _____ Material % _____ Gross Profit % _____ Subbed % _____

Subcontracted Trades	Approx. Dollar Amount	Bonded?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Bid Results (dollar amount): #1\$ _____ #2 _____ #3 _____

Cost to Complete Work in Progress: \$ _____ Available Bank Credit: \$ _____

Bond Form (check one): Standard Form () Federal () State () AIA () # _____