

## BORROWER'S CERTIFICATION

TO: Appalachian Development Corporation/U.S. Small Business Administration  
880 S. Pleasantburg Dr. Suite 3-E  
Greenville, SC 29607

RE: SBA 504 Application

The undersigned\* certify the following:

1. I/we have applied for a U.S. Small Business Administration Section 504 loan through Appalachian Development Corporation. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down-payment, employment, and income information, including my/our business and personal tax returns, and assets and liabilities including my/our financial statements.
2. I/we certify that all the information contained in my/our application is true and complete. I/we made no misrepresentations on the loan application or other documents, nor did I/we omit any pertinent information.
3. This certification includes, but is not limited to:
  - a) Personal and Business Tax Returns
  - b) Personal and Business Financial Statements
  - c) Affiliate Tax Returns and Financial Statements
4. I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this Section 504 loan, as applicable under the provisions of Title 15, United States Code, Section 645 and Title 18, United States Code, Section 1001.

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

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

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

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

\*A spouse's signature is required if joint tax returns are filed. It does not indicate that he/she is an applicant/borrower.