

## PERSONAL INFORMATION

Borrower				Co-Borrower			
Borrower's Name				Co-Borrower's Name			
Social Security Number		Home Phone (incl. Area code)		Social Security Number		Home Phone (incl. Area code)	
E-Mail Address				E-Mail Address			
Date of Birth (mm/dd/yy)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced) <input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)		Date of Birth (mm/dd/yy)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced) <input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)	
Street Address (street, city, state, zip code)				Street Address (street, city, state, zip code) <input type="checkbox"/> Same as Borrower Address			
<input type="checkbox"/> Own <input type="checkbox"/> Rent    \$ _____ Per Mo.    _____ No. Yrs. <input type="checkbox"/> Check if <b>Mailing</b> Address is DIFFERENT from <b>Street</b> address If different, show Mailing address on page 5.				<input type="checkbox"/> Own <input type="checkbox"/> Rent    \$ _____ Per Mo.    _____ No. Yrs. <input type="checkbox"/> Check if <b>Mailing</b> Address is DIFFERENT from <b>Street</b> address If different, show Mailing address on page 5.			
<b>If residing at present address for less than two (2) years, complete the following:</b>							
Former Address (street, city, state, zip code)				Former Address (street, city, state, zip code)			
<input type="checkbox"/> Owned <input type="checkbox"/> Rented    \$ _____ Per Mo.    _____ No. Yrs.				<input type="checkbox"/> Owned <input type="checkbox"/> Rented    \$ _____ Per Mo.    _____ No. Yrs.			

## RESUME

Borrower				Co-Borrower			
Last College/Tech School Attended		Dates (from-to)		Last College/Tech School Attended		Dates (from-to)	
		-				-	
		Degree/Certificate				Degree/Certificate	
Name and Address of Employer				Name and Address of Employer			
Title/Position		Type of Business		Title/Position		Type of Business	
Business Phone (incl. area code)		Years on this job	Years in Profession	Business Phone (incl. area code)		Years on this job	Years in Profession
<b>If employed in current position for less than two (2) years, complete the following:</b>							
Name and Address of Employer				Name and Address of Employer			
Title/Position		Type of Business		Title/Position		Type of Business	
Business Phone (incl. area code)		Dates (from-to)		Business Phone (incl. area code)		Dates (from-to)	
<b>Current</b>				-			

## DECLARATIONS

Borrower		Co-Borrower	
Yes	No	If you answer "yes" to any questions 1 through 6, use Continuation Sheet for explanations.	
<input type="checkbox"/>	<input type="checkbox"/>	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## ACKNOWLEDGEMENT AND AGREEMENT

I/We authorize broker/lender and/or its successors and/or assigns, to make inquiries as necessary to verify the accuracy of the statements made in this application and to determine my/our creditworthiness. I/We authorize and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. I/We certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan. I/We understand FALSE statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). I/We authorize the release of this information whether the signature below is an original or

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

# Labrador Financial Services, Inc.

## PERSONAL ASSETS AND LIABILITIES

This Statement and any supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and schedules are

Completed  Jointly  Not Jointly

To provide additional information, please use Continuation Sheet.

Assets		Liabilities			
Deposit toward purchase held by	Amount \$	List all outstanding debt; Installment, Auto, Alimony, Child Support, Stock Pledges, etc. Use Continuation Sheet if necessary. Combine all credit card debt. <b>Mark liabilities that will be satisfied upon sale or refinancing of real estate owned.</b>			
Bank Account	Amount	<b>Loans and Leases, Not Real Estate</b>			
Account #	\$	Creditor Name	Mo. Pymt.	Unpaid Balance	
Bank Account	Amount	Account #	<input type="checkbox"/> Check if variable rate		
Account #	\$	Creditor Name	Mo. Pymt.	Unpaid Balance	
Publicly Traded Stocks & Bonds (Exclude privately owned co.'s)	Amount \$	Account #	<input type="checkbox"/> Check if variable rate		
Life Insurance net cash value	Cash Value	Creditor Name	Mo. Pymt.	Unpaid Balance	
Face amount \$	\$	Account #	<input type="checkbox"/> Check if variable rate		
<b>Subtotal Liquid Assets</b>	\$	Creditor Name	Mo. Pymt.	Unpaid Balance	
Vested interest in retirement fund	\$	Account #	<input type="checkbox"/> Check if variable rate	\$	
Motor Vehicles (make and year)	Market Value \$	Creditor Name	Mo. Pymt.	Unpaid Balance	
		Account #	<input type="checkbox"/> Check if variable rate		
		<b>Credit Card Debt</b>			
Other Assets (itemize)	Market Value \$	Combined Credit Card Debt	Mo. Pymt. \$	Unpaid Balance \$	
		<b>Alimony/Child Support/Separate Maintenance</b>			
		Owed to:	Mo. Pymt. \$		
<b>Real Estate Owned</b> *use additional sheets if necessary		<b>Real Estate Mortgage Debt</b>			
Property A	Type of property	1st Lender Name (personal residence)		Mo. Pymt.	Unpaid Balance
	Address	Account #	<input type="checkbox"/> Check if variable rate		
	Date purchased	2nd Lender Name (personal residence)		Mo. Pymt.	Unpaid Balance
	Original cost	Account #	<input type="checkbox"/> Check if variable rate		
	Present market value	Monthly rental income \$			
Property B	Type of property	1st Lender Name		Mo. Pymt.	Unpaid Balance
	Address	Account #	<input type="checkbox"/> Check if variable rate		
	Date purchased	2nd Lender Name		Mo. Pymt.	Unpaid Balance
	Original cost	Account #	<input type="checkbox"/> Check if variable rate		
	Present market value	Monthly rental income \$			
Property C	Type of property	1st Lender Name		Mo. Pymt.	Unpaid Balance
	Address	Account #	<input type="checkbox"/> Check if variable rate		
	Date purchased	2nd Lender Name		Mo. Pymt.	Unpaid Balance
	Original cost	Account #	<input type="checkbox"/> Check if variable rate		
	Present market value	Monthly rental income \$			
<b>Total Assets</b>		<b>Total Monthly Payments</b>		<b>\$</b>	
<b>\$</b>		<b>Net Worth \$</b>		<b>Total Liabilities \$</b>	

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a loan, we will ask you 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.

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

**BUSINESS INFORMATION**

Business Name	Executive / Mailing Address if other		Sq.Ft.	Mo. Rent \$	Lease expires
dba:					
Primary Business Address	List Additional Business Locations		Sq.Ft.	Mo. Rent \$	Lease expires
Primary Contact Name					
Phone #					
Fax #					
Mo. Rent paid at this location \$	Sq.Ft?				
Lease expires	Mo/Mo?				
Business Tax ID #					
E-mail Address					
Number of Employees					
Date Business Established					
Website					

Type of Entity (select one)  Corporation  Partnership  Proprietorship  Other \_\_\_\_\_

Business Type (select one)  Retail  Service  Wholesale  Manufacturing  Construction

**OWNERSHIP/OFFICERS/DIRECTORS**

Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____

**HISTORY**

Nature of Business: \_\_\_\_\_

Types of Products / Services as percentages of total revenue: \_\_\_\_\_

Business revenue (Sales) trends in the last 3 years are  Increasing  Decreasing  Stable

Explain what factors have affected your trends: \_\_\_\_\_

Business profitability (Net Income) trends for last 3 years are  Increasing  Decreasing  Stable

Explain what factors have affected your trends: \_\_\_\_\_

**BUSINESS DECLARATIONS**

If you answer "yes" to any questions, use Continuation Sheet for explanations.

	Yes	No	N/A
1. Is the business a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the business been involved in bankruptcy proceedings in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the business have delinquent federal, state, payroll, sales or other tax liability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has the business had property foreclosed upon or given title or deed in lieu?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. If renting, have you failed to pay rent on time for each of the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the business, its owners or majority stockholders hold other loans with Lender?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does the business, its owners or majority stockholders own or have a controlling interest in another business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "Yes", please complete a separate BUSINESS INFORMATION form for each affiliate business.

**Borrower** \_\_\_\_\_

**Co-Borrower** \_\_\_\_\_

## A/R AND A/P AGING SUMMARY

A/R and A/P totals listed below must correspond to current business financial statement dated \_\_\_\_\_

Aging	A/R Amount	% of total	A/P Amount	% of total
Current - 30 days	\$ _____	%	\$ _____	%
31-60 days	\$ _____	%	\$ _____	%
61-90 days	\$ _____	%	\$ _____	%
Over 90 days	\$ _____	%	\$ _____	%
<b>Total</b>	\$ _____		\$ _____	
Number of Accounts	# _____		# _____	

**Accounts Receivable representing more than 20%**

Account Name	Explanation	Outstanding Balance
		\$ _____
		\$ _____

**Accounts Receivable of over 90 days**

Account Name	Collectability/Explanation	Outstanding Balance
		\$ _____
		\$ _____
		\$ _____
		\$ _____

**Accounts Payable over 90 days**

Account Name	Explanation	Unpaid Balance
		\$ _____
		\$ _____
		\$ _____

## BUSINESS DEBT SUMMARY

Total business debt list should match loans and leases on current business financial statement dated \_\_\_\_\_

	Loan/Lease 1	Loan/Lease 2	Loan/Lease 3
Creditor	_____	_____	_____
Original Amount	_____	_____	_____
Original Date	_____	_____	_____
Present Balance	_____	_____	_____
Interest (%) Rate	_____	_____	_____
Maturity Date	_____	_____	_____
Monthly (\$) Payment	_____	_____	_____
Collateral/Security	_____	_____	_____
Status (current/pass due)	_____	_____	_____
Variable rate? (yes/no)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<b>Loan/Lease 4</b>	<b>Loan/Lease 5</b>	<b>Loan/Lease 6</b>
Creditor	_____	_____	_____
Original Amount	_____	_____	_____
Original Date	_____	_____	_____
Present Balance	_____	_____	_____
Interest (%) Rate	_____	_____	_____
Maturity Date	_____	_____	_____
Monthly (\$) Payment	_____	_____	_____
Collateral/Security	_____	_____	_____
Status (current/pass due)	_____	_____	_____
Variable rate? (yes/no)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Borrower** \_\_\_\_\_  
**Co-Borrower** \_\_\_\_\_

LOAN REQUEST

Business Name \_\_\_\_\_ Loan Amount \$ \_\_\_\_\_

dba: \_\_\_\_\_ Application is for  Conventional  SBA 7(a)  SBA 504

Purpose  Purchase  Tenant Improvements  Construction-Permanent  Refinance

**Purchase Money Loan**

Purchase Price \$ \_\_\_\_\_ Seller Credits \$ \_\_\_\_\_ Source of Down Payment \_\_\_\_\_

If any part of the down payment is borrowed, complete the following.

Lender	Loan Amount	Interest Rate	Terms
_____	\$ _____	_____ %	_____

**Tenant Improvement Loan**

Improvement Cost	Describe Improvements
\$ _____	_____

**Construction-Permanent Loan**

Yr. Lot Acquired	Original Cost	Existing Liens	Present Value	Improvement Cost
_____	\$ _____	\$ _____	\$ _____	\$ _____

**Refinance Loan**

Have all payments been made on time for the last two years?  Yes  No

Year Acquired	Original Cost	Year Improved	Improvement Cost	Present Value
_____	\$ _____	_____	\$ _____	\$ _____

Existing Liens - Lender	Date Made	Original Amount	Current Balance	Term	Rate	SBA?
_____	_____	\$ _____	\$ _____	_____	_____ %	_____
_____	_____	\$ _____	\$ _____	_____	_____ %	_____

**Cash Out Request**

Amount Requested \$ \_\_\_\_\_ Cash out use. \_\_\_\_\_

This is a business purpose loan request. How does this loan transaction benefit your business?

REAL ESTATE TO BE FINANCED

Property Address _____	County _____
# Units _____	Building size _____
Lot size _____	Year built _____

Construction Type (CTU, frame, block, etc.) _____	Zoning _____	% Occupied Now _____	Property Type (industrial, retail, office, mixed use, etc.) _____
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Describe occupancy upon funding of this loan. _____	Owner-Occupied % _____	Tenant-Occupied % _____	Vacancy % _____
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**Tenant Rent Roll**

Unit	Occupant	Sq.Ft.	Mo. Rent	Started	Expires	Options
_____	_____	_____	\$ _____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____

VESTING OF REAL ESTATE TITLE

Print Exact Names

_____	_____
_____	_____
_____	_____
_____	_____

Company Vesting

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

DOCUMENTS ADDITIONALLY NEEDED

In order to consider a Loan Commitment Letter, the following documents from your files are required.

- Transaction documents as available; purchase contract, escrow instructions, preliminary title report.
  - 3 years complete business **Federal** income tax returns (each business).
  - 3 years complete personal **Federal** tax returns for each borrower.
  - Current business Financial Statement to include a balance sheet and a profit and loss statement, less than 60 days old.
  - Copy of the business commercial lease(s) currently in force.
- Other items may be required as requested.

CONTINUATION SHEET

Use this Continuation Sheet to add information to Borrower Information, Business Information, and Loan Request forms.

Business Name	Borrower
	Co-Borrower

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_