



JemBiz Loans

BORROWER DOCUMENT CHECKLIST
Email to JemBiz@JemBizLoans.com OR fax to (407)650-3370

- Completed Builder Application and Overview of project with hard/soft costs
- Bios/Project History/Executive Summary of Borrower Business
- Track Record
- EIN #, Articles of Organization of Borrowing Entity
 - Operating Agreement (for LLCs)
 - By-Law (for Corp)
- Current Financial Statements
 - Profit & Loss Statement from previous year, and current YTD
 - Current Balance Sheet
 - Trailing 12 months of bank statements (cover page only)
 - Personal financial statement for all Principals with >20% ownership
- Background Check (We complete)
- Credit Check - Copy of 2 full credit bureaus with score (can obtain free at www.creditkarma.com)
- Last 2 Years Tax Returns (Personal and Business if business return not filed; a financial statement)
- Copy of Contractor's License
- Copy of Driver's License(s) for Borrower(s)
- Copy of Builders General Liability Insurance Policy
- Two References - (a) Bank (b) Vendor



SFM Construction Loan Application

Personal (Legal) Name: _____
(First) (Middle) (Last)

Alias (if any): _____

Spouse's Name: _____
(First) (Middle) (Last)

Current and Former Addresses (last 2 years):

_____ from Mo/Yr to Mo/Yr (Street) (City, State & Zip)

_____ from Mo/Yr to Mo/Yr (Street) (City, State & Zip)

_____ from Mo/Yr to Mo/Yr (Street) (City, State & Zip)

Phone: _____ Fax: _____

Email: _____ Loan Amount Requested: _____

Summary of Loan Request: _____

Employment and Income

Self Employed? (Yes/No) _____ Employer Name: _____

Employer Address:

_____ (Street) (City, State & Zip)

Occupation: _____ Years at Employer/in Industry: _____

Annual Income: \$ _____



Liquid and Non-Liquid Assets

Estimated Cash in Checking/Savings Accounts: \$ _____

Estimated Value of Stocks/Bond/Liquid Investments (non-retirement accounts): \$ _____

Estimated Value of Retirement Accounts: \$ _____

Value of Other Investments Held: \$ _____

Brief Description of Other Investments Held: _____

If Owned, Primary Residence Value (Estimated): \$ _____

**Please fill out and complete separate Snap.Build Personal Financial Statement*

Important Information about Procedures for Applying for Credit:

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 applying for a loan.

What this means for you: When applying for credit, Mainsail will ask for your name, address, date of birth and other information that will allow us to identify you. Further, Applicants must provide a clear copy of a driver's license, passport, military I.D., or Alien registration. Please indicate below the form of I.D. attached to this Loan Application. Some government agencies and other information sources require the information below when checking for records. Mainsail Capital, LLC will not use this information for any other purposes.

Date of Birth: _____ SSN: _____

(Date/Place of Issue)	(Form of I.D.)	(I.D. Number)	(Expiration Date)
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Are you a U.S. Citizen? (Yes/No) _____



About Your Company (Borrowing Entity)

Entity Name: _____ Type: _____ e.g. Corp, LLC, LP....

Entity EIN#: _____ Date Established: _____

Date Formed: _____ State of Formation: _____

Affiliated Entities (if any): _____

Entity Address (if different from Personal):

(Street)

(City, State & Zip)

Primary Contact Name (if different from Personal): _____

Primary Contact Phone: _____ Email: _____

Fax: _____

1. Name: _____ Title: _____ % of Ownership: _____

Home Address:

(Street)

(City, State & Zip)

2. Name: _____ Title: _____ % of Ownership: _____

Home Address:

(Street)

(City, State & Zip)

3. Name: _____ Title: _____ % of Ownership: _____

Home Address:

(Street)

(City, State & Zip)

4. Name: _____ Title: _____ % of Ownership: _____

Home Address:

(Street)

(City, State & Zip)



Background of Borrowing Entity

of Builds Completed: _____ 12 months _____ 24 months _____ 48 months

Geographic Focus (micro-market focus(es): _____

Sales Value Range: _____ <\$100K _____ \$100-300K _____ \$300-500K _____ \$500K-\$1MM _____ >\$1MM _____

Project Address: _____

Additional Info About Background of Company and its Principals:

Representations and Warranties: *This Loan Application is provided to JemBiz LLC and its Assigned Lenders ("Lender") for its review of my/our creditworthiness, and Lender can rely on its contents. I/We hereby warrant to Lender that this Loan Application is complete and correct as of the date prepared and fairly represents my/our financial condition and that I/We will promptly inform Lender of any material changes in the information provided, including transfer of any assets into a trust.*

Credit and Background Authorization: *By signing below, you authorize: (a) JemBiz LLC and/or its affiliates and/or assigns, to investigate my/our personal and business history as necessary to process a loan application and to request and receive credit and background information and reports about you from any public or private information source including, but not limited to, credit bureaus, credit reporting agencies, credit report services and providers, background check providers; (b) anyone to provide information about you to JemBiz LLC; and (c) JemBiz LLC to share those reports and findings with others for legitimate business purposes. You also authorize any person or consumer reporting agency to give JemBiz LLC and/or its affiliates and/or assigns, any information it may have on the undersigned. JemBiz LLC may investigate your criminal record, address history, social security number validity, criminal record, driving record and any other information with public or private information sources. You acknowledge that a fax, image, or copy of this authorization is as valid as the original. You make this authorization to be valid for as long as you are an applicant or borrower with JemBiz LLC and/or its affiliates and/or assigns. The undersigned hereby forever holds harmless, releases and discharges JemBiz LLC, its affiliates and/or its assigns, and its representatives from and against any and all liability, loss or expense suffered by the Undersigned, resulting directly or indirectly from, or in any way related to actions taken by JemBiz LLC in connection herewith, including, but not limited to: (a) the disclosure of information obtained under this authorization.*

Signature Date

Name (Print) Title

Spouse Signature (req'd in community property states) Date

Name (Print) Title