



OWNER OCCUPIED LOAN CHECKLIST

1. General Information Form (attached or use your own)
2. Operating Company Tax Returns for Trailing Three Years
3. Current Interim Profit/Loss Statement & Balance Sheet of Operating Company (within 60 days)
4. Business Debt Schedule (*attached or use your own, if none mark NONE*)
5. Complete Personal Tax Returns for Trailing Three Years for All Principals (=>20% owners)
6. Personal Financial Statement for All Principals (=>20% owners)
7. Resume for Key Principals (*attached or use your own*)
8. Credit Authorization and Authorization to share information Form (attached), and a copy of credit bureau report & score (can obtain free at www.creditkarma.com)

INVESTMENT PROPERTY LOAN CHECKLIST (1 through 8 plus below)

9. Last 2 years & Year-to-Date Operating statement on property
10. Current Rent Roll (Name, Monthly Rent, Lease inception & maturity, square feet occupied)
11. Project Summary detailing project and any capital improvements in last 3 years or future

If you have additional information that you can provide such as a property appraisal, environmental reports, property photos, current credit report(s), etc., please include as this will typically help with the approval process.

Please complete, sign, date and return by either:

E-Mail to JEMBIZ@JemBiz.com or via fax to (407) 650-3370





General Information Form

Loan Request Information (Please Complete All Information to Avoid Delays in Processing Your Application)

Application For:

- Commercial mortgage SBA
- Com Inv Property Mtg Equipment Loan

Purpose of Loan:
Source of Repayment:
Amount Requested: \$
Term Requested:
Amortization Requested:

Collateral Description:	Market Value:	Purchase Price	Date of Purchase
1.	\$	\$	
2.	\$	\$	
3.	\$	\$	

A. Applicant Information

Legal Name of Applicant (Borrower)				
DBA (If Applicable)			Tax I.D. Number	
Principle Place of Business Address (not P.O. Box)				
City	State	County/ Zip Code	Website Address	
Mailing Address (if different)				
City	State/Zip Code		Company E-mail	
Key Contact Name		Business Telephone Number ()	Business Fax Number ()	
Date Business Established	Current ownership (# of years)	State of Registration	Annual Sales \$	Net Profit-prev yr \$
Describe applicant's product/service			Number of Employees	
Type of Ownership (Select One)			E-Mail Address	
<input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Non Profit <input type="checkbox"/> Proprietorship <input type="checkbox"/> C-Corp. <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Professional Association <input type="checkbox"/> LLP				
Who does applicant currently do their business banking with?		Is applicant willing to move their banking relationship in conjunction with their loan? Yes NO		

B. Owners Information

Name	Social Security Number	% Ownership	Title
Key Contact Name and Phone Number			

For more than four owners attach additional sheet(s).

C. Loan Disclosures (Refinance)

Current lender	Rate	Start date	Monthly payment	Current balance
Property gross annual revenues	Annual expenses	Type of property	Number of Tenants	Estimated value

D. Loan Disclosures (Purchase)				
Purchase price	Will purchaser occupy 51% or more of the property	Type of property	Down payment	Estimated value
Property gross annual revenues	Annual expenses	Number of tenants	Is the property under contract	Anticipated settlement date

E. Other Information

Settlement agent name _____ Insurance Company Phone Number () _____

Settlement agent phone number _____ Insurance Company Fax Number () _____

Is the seller of the property willing to carry a second trust? (Purchase only)	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Has The Applicant Ever Declared Bankruptcy Or Had Any Judgments, Repossessions, Garnishments Or Other Legal Proceeding Filed Against Them?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the applicant currently under contract with any other mortgage brokers?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Are Any Tax Obligations, Including Payroll or Real Estate Taxes, Past Due?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is The Applicant Liable On Debts Not Shown, Including Any Contingent Liabilities Such As Leases, Endorsements, Guarantees, Etc.?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is The Applicant Currently A Defendant In Any Suit Or Legal Action?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No

**If you answered yes to any of the above questions, please provide an explanation on a separate sheet*

F. Certification And Signatures

Each of the undersigned hereby instructs, consents and authorizes the Lender/Broker, or any affiliate, subsidiary or assigns to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party. The Applicant(s), individually and/or by the signature(s) of its authorized representative below, hereby certifies that: the foregoing has been carefully read by the Applicant and is given to the Lender/Broker for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in this Application and any other documents or information submitted in connection with this Application or any other credit request are true and correct statements of the Applicant's financial condition and may be treated by the bank as a continuing statement thereof until replaced by a new Application or until the Applicant specifically notifies Lender/Broker in writing of any change; and the credit requested herein and any other credit obtained from the Lender/Broker by the Applicant on the basis of the information contained in this Application shall be used solely for business and commercial purposes. The Applicant and each Guarantor authorize the Lender/Broker to verify at any time any information submitted to the Lender/Broker by or on behalf of the Applicant and/or any Guarantor; obtain further information concerning the credit standing of the Applicant, its representatives and Guarantors; and exchange such credit information with others. The Applicant agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender/Broker to the Applicant shall be mailed or faxed to the Applicant at the address or number shown above. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant.

Unless I/We initial here, the Lender/Broker is hereby authorized to share this application and credit information with its affiliates or other lenders, which may consider my/our application for loan approval/purchase. This statement does not limit the Lender/Broker's rights to sell or assign any loans to a third party.

Applicant and each Guarantor initials: _____

Signature (Applicant)	Title	Print Name	Date
Signature (Guarantor)		Print Name	Date
Signature (Guarantor)		Print Name	Date

BUSINESS DEBT SCHEDULE

Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.

Business Name: _____ *As of _____, 20____ *Should match the financial statement to be submitted.

Creditor Name/address	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Security	Current or delinquent
		Total present balance**			Total monthly payment			

**Total must agree with balance shown on current financial statement. *Any Debts to be refinanced with loan proceeds

Signature: _____ Title: _____ Date Signed: _____

PERSONAL RESUME FORM

TO BE COMPLETED BY EACH PRINCIPAL INVOLVED IN THE LOAN
If you already have a prepared resume, submit in lieu of this form

Name _____
FIRST MIDDLE MAIDEN LAST

Date of birth _____ Place of birth _____ Social Security No _____

U.S. Citizen – If not, please provide alien registration number _____

Home address _____ City _____ State _____ Zip _____

From _____ To _____ Home phone _____ Business phone _____

Immediate past address _____ City _____ State _____ Zip _____

From _____ To _____

Are you employed by the U.S. Government? _____

If so, give the name of the agency and position _____

Military Service Background

Branch _____ From _____ To _____

Rank at discharge _____ Honorable? _____

Job Description _____

Work Experience

List chronologically, beginning with present employment

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Name of company _____ % of business owned _____

Full address _____ City _____ State _____ Zip _____

From _____ To _____ Title _____ Duties _____

Education (College or Technical Training)

Name and Location	Dates Attended	Major	Degree or Certificate
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1. _____

Comments: _____

2. _____

Comments: _____

3. _____

Comments: _____

4. _____

Comments: _____



PERSONAL FINANCIAL STATEMENT

IMPORTANT: Read these directions before completing this Statement

- If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1, 3 and 4.
- If you are applying for joint credit with another person, complete all Sections and provide information in Section 2 about the joint applicant **AND INITIAL THE FOLLOWING STATEMENT: *We intend to apply for joint credit*** Section One Individual: _____ Section Two Individual: _____ .
- If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section 1 - Individual Information (type or print)		Section 2 - Other Party Information (type or print)	
Name		Name	
Address		Address	
City, state & zip		City, state & zip	
Position or occupation	Email:	Position or occupation	Email:
Business name		Business name	
Business address		Business address	
City, state & zip		City, state & zip	
Length of employment		Length of employment	
Res. Phone	Bus. phone	Res. Phone	Bus. Phone

Section 3 - Statement of Financial Condition as of _____ 20 _____			
Assets (Do not include assets of doubtful value)	In dollars (omit cents)	Liabilities	In Dollars (omit cents)
Cash on hand and in banks		Notes payable to banks due in year or less -see Schedule E	
Cash surrender value-life insurance-see Schedule D		Notes payable to others - see Schedule E	
U.S. Gov't & marketable securities-see Schedule A		Unsecured Revolving Debt	
Securities held by broker in margin accounts		Auto Loans - \$ / Month	
Total Liquid Assets		Other Time Notes - \$ / Month	
Non-marketable securities-see Schedule B		Accounts and bills due	
Retirement Funds (IRA, 401k, SEP, other)		Unpaid income tax	
Wholly owned Real estate owned-see Schedule C		Other unpaid taxes and interest	
Net Real estate interest Partially see Schedule F		Real estate mortgages payable-see Schedules C & E	
Accounts, loans, and notes receivable		Other debts -itemize	
Automobiles			
Other personal property			
Business owned Value – Schedule F			
Other assets-itemize-see Schedule F if applicable			
		Total Liabilities	
		Personal Net Worth	
Total Assets		Total Liabilities and Net Worth	

Section 4 - Annual Income For Year Ended _____ 20 _____	Annual Expenditures	Contingent Liabilities	Estimated Amounts
Salary, bonuses & commissions \$ _____	Mortgage/rental payments \$ _____	Do you have any . . . Yes No	
Dividends & interest _____	Real estate taxes & assessments _____	Contingent liabilities (as endorser, Co-maker or guarantor? . . . On Leases? on contracts?) <input type="checkbox"/> <input type="checkbox"/>	\$ _____
Real estate income _____	Insurance payments _____	Involvement in pending legal actions? <input type="checkbox"/> <input type="checkbox"/>	\$ _____
Other Income (alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.) _____	Other contract payments (car payments, charge cards etc.) _____	Other special debt or circumstances? <input type="checkbox"/> <input type="checkbox"/>	\$ _____
	Alimony, child support, Maintenance Other expenses _____	Contested income tax liens? <input type="checkbox"/> <input type="checkbox"/>	\$ _____
		Have any signer or applicant Filed for bankruptcy in last 7 years? <input type="checkbox"/> <input type="checkbox"/>	
Total Income \$ _____	Total Expenditures \$ _____	Total Contingent Liabilities \$ _____	

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)



SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES

Table with 5 columns: Number of Shares or Face Value of Bonds, Description, In Name of, Are These Registered Pledged or Held by others?, Market Value

SCHEDULE B - NON-MARKETABLE SECURITIES

Table with 6 columns: Number Of Shares, Description, In Name of, Are These Registered Pledged or Held by Others?, Value, Source Of Value

SCHEDULE C - RESIDENCES AND OTHER REAL ESTATE (PARTIALLY OR WHOLLY OWNED)

Table with 9 columns: Address and Type of Property, Title in Name of, % of Ownership, Date Acquired, Cost, Market Value, Monthly Payment, Mortgage Amount, Mortgage Maturity

SCHEDULE D - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Table with 6 columns: Name of Insurance Company, Owner of Policy, Beneficiary and Relationship, Face Amount, Policy Loans, Cash Surrender Value

SCHEDULE E - BANK AND OTHER INSTITUTIONAL RELATIONSHIPS

Table with 6 columns: Name and Address of Creditor, Original Loan/Line Amount, Date of Loan, Maturity Date, Unsecured or Secured (List collateral), Amount Owed

SCHEDULE F - BUSINESS VENTURES AND NET REAL ESTATE INTERESTS

Table with 7 columns: List Name and Address of Any Business Venture In Which You Are a Principal or Partner, Total Assets Listed In Section 3, Your % of Ownership, Your Position/Title In the Business, Total Assets Of Re Value, Line of Business or type of RE, Years Owned

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof.

Signature (individual) _____

Social Security Number _____

Date signed _____, 20____

Date of Birth _____

Signature (other party) _____

Social Security Number _____

Date signed _____, 20____

Date of Birth _____

RENT ROLL for property being financed

Unit #	Unit Type	Tenant Name	Square Feet	Monthly Rent	Term		Comments (Renewals, Rent Increases, etc.)
					Start	End	
Totals:							

Rent Roll Certification:

I/We certify that the attached rent roll(s) dated _____

for the property located at _____

Is/are true and correct.

By: _____



CREDIT AUTHORIZATION FORM

The undersigned individual, who is either a principal/owner of the applicant for a business loan, or intends to or is a guarantor of the Company's obligations, provides this written authorization to JEM Business Innovative Solutions (JEMBIZ Loans), together with its affiliates or assigns, authorizing review of the undersigned individual's personal credit profile by inquiry to a national credit bureau. Such authorization shall extend to obtaining a credit profile in consideration of this application and subsequently for the purpose of update, renewal or the extension of such credit or additional credit and for reviewing and collecting the resulting loan, if such loan is made. A Photostat or facsimile copy of this authorization shall be valid as the original. By signature below (either electronic, facsimile or original), I/we affirm our identity as the respective individuals identified in the related business credit application.

This form and authorization shall cease to be valid once an application is withdrawn, or declined and closed, or after any such loan which extends from this application is paid and satisfied in full, or by operation of law.

Company/DBA

Print Name/Title	SSN
Personal Address/ Residence	City, State and Zip Code
Signed	Date

Print Name/Title	SSN
Personal Address/ Residence	City, State and Zip Code
Signed	Date

Print Name/Title	SSN
Personal Address Residence	City, State and Zip Code
Signed	Date

Please use only complete and legal name(s), with signature(s) being those of only duly authorized corporate officers(s), partner(s), member(s) or proprietor. This authorization also permits JEMBIZ Loans or its assigns to obtain personal bank checking and/or loan account ratings if provided by applicant. Thank you for your cooperation.

AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize the release to Lender and/or assigns any and all information Lender and/or assigns may require at any time for any purpose related to our credit application and/or loan transaction with Lender and/or assigns.

I/We hereby authorize LENDER to release any and all information and/or data (including but not limited to personal and/or business financial statements, personal and/or business income tax returns, payment and/or credit history) to any entity LENDER deems necessary for any purpose related to our credit application/loan transaction with LENDER and/or assigns.

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth therein.

Authorized Signature, Title

Date

Authorized Signature, Title

Date

Authorized Signature, Title

Date

Authorized Signature, Title

Date