

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 and Loss Statement And Balance Sheet of the Operating Company (within 60 days)
4. Business Debt Schedule (*attached or use your own*)
5. Complete Personal Tax Returns for Trailing Three Years for All Principals
6. Personal Financial Statement for All Principals (*attached or use your own*)
7. Resume for Key Principals (*attached or use your own*)

INVESTMENT PROPERTY LOAN CHECKLIST

1. General Information Form (*attached or use your own*)
2. Property Income and Expense Statement for Trailing Three Years
3. Current Interim Income and Expense Statement of the Property (Within 60 Days)
4. Property Rent Roll (*attached or use your own*)
5. Complete Personal Tax Returns for Trailing Three Years for All Principals
6. Personal Financial Statement for All Principals (*attached or use your own*)
7. Resume for Key Principals (*attached or use your own*)

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

 <p>Business Innovative Solutions</p>	<p>JEM Business Innovated Solutions Consultant to Community Banks & Credit Unions Commercial Mortgages, SBA504, SBA7a Loans</p> <p>Jorge E. Machado CEO/President</p> <p>www.JemBusinessInnovativeSolutions.com</p>
<p>3956 Town Center Blvd - Suite 246 Orlando, FL 32837</p>	
<p>Tel (407) 902-5392</p>	



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	
Mailing Address (if different)				
City		State		Zip
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)		<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 <input type="checkbox"/> NO <input type="checkbox"/>	

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

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

Statement Date: _____

Personal Information

Name: _____	SSN: _____
Address: _____	Birthdate: _____
City, State Zip: _____	Dependents: _____
Home Telephone: _____	Business Telephone: _____

Section I

ASSETS	LIABILITIES
1 Cash on Hand & in Banks	21 Notes Due to Banks
2 Cash Value of Life Insurance	22 Notes Due to Relatives & Friends
3 U.S. Gov. Securities	23 Notes Due to Others
4 Other Marketable Securities	24 Accounts & Bills Payable
5 Notes & Accounts Receivable - Good	25 Unpaid Income Taxes Due - Federal State
6 Other Assets Readily Convertible to Cash - Itemize _____	26 Other Unpaid Taxes & Interest
7 _____	27 Loans on Life Insurance Policies
8 _____	28 Contract Accounts Payable
9 _____	29 Cash Rent Owed
10 TOTAL CURRENT ASSETS	30 Other Liabilities Due within 1 Year - Itemize _____
11 Real Estate Owned	31 _____
12 Mortgages & Contracts Owned	32 _____
13 Notes & Accounts Receivable - Doubtful	33 TOTAL CURRENT LIABILITIES
14 Notes Due from Relatives & Friends	34 Real Estate Mortgage Payable
15 Other Securities - Not Readily Marketable	35 Liens & Assessments Payable
16 Personal Property	36 Other Debts - Itemize _____
17 Other Assets - Itemize _____	37 _____
18 _____	38 TOTAL LIABILITIES
19 _____	39 Net Worth (Total Assets - Total Liabilities)
20 TOTAL ASSETS	40 TOTAL LIABILITIES & NET WORTH

ANNUAL INCOME	ESTIMATE OF ANNUAL EXPENSES
Salary, Bonuses & Commissions _____	Income Taxes _____
Dividends & Interest _____	Other Taxes _____
Rental & Lease Income (Net) _____	Insurance Premiums _____
Other Income - Itemize _____	Mortgage Payments _____
Other Persons Salary, Bonuses & Commissions _____	Rent Payable _____
Other Income of Other Person - Itemize _____	Other Expenses _____
Total _____	Total _____

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are any Assets Pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes	As Endorser, Co-maker or Guarantor- Yes _____
Are you a Defendant in any Suits or Legal Actions? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	On Leases or Contracts _____
Have you ever been declared Bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Legal Claims _____
	Federal - State Income Taxes _____
	Other - _____

Section II

A CASH IN BANKS AND NOTES DUE TO BANKS

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	COLLATERAL (If any) & Type of Ownership
Cash on Hand					
TOTALS					

SECTION II (Continued)

B LIFE INSURANCE (List only those Policies that you own)

Company	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	BENEFICIARY
TOTALS					

C SECURITIES OWNED

Face Value-Bonds No. of Shares Stock	Indicate those Not Registered in Your	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable SECURITIES	Amount Pledged to Secured Loans
TOTALS							

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate by a X if Others have an Ownership Interest)

MAKER/DEBTOR	X	When Due	Original Amount	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Rel. & Friends	Security (if any)
TOTALS							

E REAL ESTATE OWNED (Indicate by a X if Others have an Ownership Interest)

TITLE IN NAME OF	Description & Location	X	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE			
							Bal. Due	Payment	Maturity	To Whom Payable
TOTAL					TOTAL					

F MORTGAGES AND CONTRACTS OWNED (Indicate by a X if Others have an Ownership Interest)

Contract	Mortgage	X	Maker Name	Maker Address	Property Covered	Start Date	Payment	Maturity	Balance Due
TOTALS									

G PERSONAL PROPERTY (Indicate by a X if Others have an Ownership Interest)

DESCRIPTION	X	Date When New	Cost When New	Value Today	Balance Due	To Whom Payable
TOTAL						

H NOTES (Other than Bank, Mortgage and Insurance Company Loans)

PAYABLE TO	Other Obligors (if any)	When Due	Notes Due To Rel. & Friends	Notes Due 'Others' (Not Banks)	Accounts & Bills Payable	Contracts Payable	COLLATERAL (if any)
TOTALS							

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Signature: _____ Signature: _____ Date: _____

RENT ROLL

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