



## **Commercial Customer Profile**

This customer profile will enable us to serve your banking needs quickly and efficiently

### **Company Information**

- |  |  |
|--|--|
| <input type="checkbox"/> C-Corp              | <input type="checkbox"/> Sub-S Corp          |
| <input type="checkbox"/> LLC                 | <input type="checkbox"/> General Partnership |
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Other:              |

Legal Company Name: \_\_\_\_\_

Trade Name or DBA: \_\_\_\_\_

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Primary Contact: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Date Established: \_\_\_\_\_ Gross Annual Sales: \$ \_\_\_\_\_ Federal Tax ID #: \_\_\_\_\_

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

Avg Business Checking Balance: \$ \_\_\_\_\_ Primary Bank Name: \_\_\_\_\_

Name(s) of Accountant: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Name(s) of Attorney: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Business Insurance Agency: \_\_\_\_\_

Address: \_\_\_\_\_

#### **Credit Facility Requested**

- ☐ Revolving Line of Credit
- ☐ Straight Line of Credit
- ☐ Term / Installment Loan
- ☐ Other \_\_\_\_\_

Amount Requested: \$ \_\_\_\_\_

Term/Maturity: \_\_\_\_\_

Proposed Collateral: \_\_\_\_\_

Purpose of Request: \_\_\_\_\_



## Management Resume

*Please fill in all the spaces, use the full first, middle and maiden names, no initials. If an item is not applicable, please indicate so. You may include additional relevant information on a separate exhibit. Sign & date where indicated.*

Name: \_\_\_\_\_ SS # \_\_\_\_\_  
First Middle Maiden Last

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Residence Telephone: ( ) \_\_\_\_\_ Business Telephone: ( ) \_\_\_\_\_

Residence Address: \_\_\_\_\_

\_\_\_\_\_  
Street City State Zip  
Previous Address: \_\_\_\_\_

\_\_\_\_\_  
Street City State Zip  
Lived there from \_\_\_\_\_ to \_\_\_\_\_  
Month and Year Month and Year

Spouse's Name: \_\_\_\_\_ SS # \_\_\_\_\_  
First Middle Maiden Last

Are you employed by the U.S. Government? Yes ☐ No ☐ If yes, give agency /position \_\_\_\_\_

Are you a U.S. Citizen? Yes ☐ No ☐ If no, give Alien Registration number \_\_\_\_\_

Have you ever been charged or convicted of any criminal offense other than a misdemeanor involving a motor vehicle violation? Yes ☐ No ☐ If yes, furnish details in a separate exhibit.

Are you involved in any lawsuit at this time or have you ever filed for personal or business Bankruptcy Protection?  
Yes ☐ No ☐ If yes, furnish details in a separate exhibit.

Have you ever obtained credit under any other name(s)? Yes ☐ No ☐ If yes, furnish details in a separate exhibit.

### EDUCATION

College or Technical Training. Name and Location	Dates Attended From/To	Major	Degree or Certificate
_____	_____	_____	_____
_____	_____	_____	_____

### MILITARY SERVICE BACKGROUND

Branch \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_ Honorable Discharge? \_\_\_\_\_  
Rank at Discharge \_\_\_\_\_ Major assignment/accomplishment \_\_\_\_\_

### WORK EXPERIENCE

Company Name/Location \_\_\_\_\_  
Form: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_  
Company Name/Location \_\_\_\_\_  
Form: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_  
Company Name/Location \_\_\_\_\_  
Form: \_\_\_\_\_ To: \_\_\_\_\_ Title: \_\_\_\_\_  
Duties: \_\_\_\_\_



## Management Resume – Continued

### Business Affiliations

(List all businesses which are totally or partially owned by you or your spouse)

Complete Legal Business Name	% Owned	# of Employees	Type of Business

**If you are buying the subject business please respond to the next 3 questions.**

(If not, please proceed to "Personal Declarations" below)

Do you have direct industry experience?

Yes ☐ No ☐

If Yes, How many years?

If yes, in what capacity? Please Describe:

---

---

### Personal Declarations

(Answer each question & attach a separate sheet with detailed explanation for any "yes" response to Questions 1-9)

1. Are you employed by the U.S. Government?.....☐Yes ☐ No
2. Are you involved in any claim or lawsuit? ..... ☐Yes ☐ No
3. Are any of your federal, state or local taxes delinquent?..... ☐Yes ☐ No
4. Have you ever been involved in any bankruptcy or insolvency proceedings?..... ☐Yes ☐ No
5. Do you have any outstanding judgements?..... ☐Yes ☐ No
6. Have you ever had any property foreclosed upon or given title or deed in lieu of foreclosure?....☐Yes ☐ No
7. Have you ever requested government financing before?(Includes SBA, FHA, VA, Student loans).☐Yes ☐ No
8. Is this loan request under consideration at any other financial institution at this time?.....☐Yes ☐ No
9. Are you required to pay alimony or child support?.....☐Yes ☐ No
10. If you answered "yes" to Q 9 – what is the amount of your annual obligation?..\$ \_\_\_\_\_Total/year
11. Are you currently delinquent with respect to any child support payments?.....☐Yes ☐ No
12. Are you a U.S. Citizen? (If no, please complete Immigration and Naturalization Authorization Form)..... ☐Yes ☐ No

Signature \_\_\_\_\_ Date \_\_\_\_\_



## Property Information

### SUBJECT PROPERTY LOCATION

Street:		
City:	State:	Zip:
Block:	Lot:	

### CONTACT TO ACCESS PROPERTY

Name:	Phone #:
<input type="checkbox"/> Borrower <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input type="checkbox"/> Agent	

### TYPE OF REAL ESTATE

Residential:	
Commercial:	
<input type="checkbox"/> Apartment <input type="checkbox"/> Auto Repair <input type="checkbox"/> Industrial <input type="checkbox"/> Gas Station <input type="checkbox"/> Retail <input type="checkbox"/> Hotel/Motel	
<input type="checkbox"/> Office <input type="checkbox"/> Restaurant <input type="checkbox"/> Mixed Use <input type="checkbox"/> Land <input type="checkbox"/> Other: _____	

### ADDITIONAL INFORMATION

Lot Size:	Building Size:	No. of Buildings:	No. of Units:
Stories:	Owner Occupied: %	Non-Owner Occupied: %	
Proposed/ Planned Use:			



## 2 Year Projections

Borrower Name: \_\_\_\_\_

First Year

Second Year

Estimated Gross Sales (Business) \_\_\_\_\_

(Must include a breakdown on a separate sheet, as to how this volume will be attained)

Less: Cost of Goods Sold:

Opening Inventory.....

Materials.....

Direct Labor .....

Subcontract Costs .....

Purchases .....

Overhead .....

Less Ending Inventory .....

Total Cost of Goods Sold .....

Estimated Gross Profit .....

Estimated Operating Expenses:

Officer's Salaries (if Corporation) .....

Employee Wages .....

Outside Services .....

Accounting & Legal Fees .....

Rent .....

Equipment Leases .....

Depreciation .....

Supplies .....

Utilities .....

Telephone .....

Proposed Interest .....

Other Interest .....

Repairs .....

Taxes - Payroll .....

Taxes - Real Estate .....

Insurance .....

Advertising .....

Bad Debts .....

Car, Delivery, Travel .....

Miscellaneous (Postage, etc.) .....

Total Estimated Expenses .....

Net Profit .....

Less: Income Taxes .....

Net Profit After Taxes .....

Less Withdrawals (if Proprietorship/Partnership) .....

Net Profit After Withdrawals.....

Signature

Date



## AUTHORIZATION TO RELEASE INFORMATION

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

Borrower / Guarantor Name: \_\_\_\_\_

Address: \_\_\_\_\_

Co-Borrower / Guarantor Name: \_\_\_\_\_

Address: \_\_\_\_\_

### TO WHOM IT MAY CONCERN:

I (we) have applied for a real estate loan and/or other form of credit with Jeganism Business Advisory Group. As part of the application process, Jeganism Business Advisory Group or the lender of their choice may verify information contained in my/our loan application, financial statement or other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

You are hereby authorized to provide to Jeganism Business Advisory Group or any lender they designate to underwrite my loan and to any investor to whom the lender may sell all or a portion of my loan now or in the future, all information and documentation they may request. Such information includes but is not limited to:

- Income verification such as pay stubs, w-2 statements, copies of current and/or prior year tax returns, etc.
- Verification of assets including bank statements, investment and/or brokerage account statements, insurance policies, etc.
- Employment history including dates, title, income, hours worked, etc;
- Rating of loan(s) including opening date, high credit, payment amount, current balance, and payment history; Rental verification (opening date, payment amount and payment record)
- Any other information lender deems necessary in connection with the loan request.

This authorization includes re-verification after closing for quality assurance needs. This information is for the confidential use of the lender, loan participants and other agents helping to secure the requested financing in determining our credit worthiness for the loan or to confirm information we have supplied. In addition, we are aware that the documentation supplied is subject to re-verification after the date the loan disbursement. A photographic or fax copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

### APPLICANT (S):

\_\_\_\_\_  
Borrower / Guarantor

\_\_\_\_\_  
Social Security Number / EIN

\_\_\_\_\_  
Co-Borrower / Guarantor

\_\_\_\_\_  
Social Security Number / EIN