



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: _____



Statement of Business Ownership

Please complete for each business owner

Business Name _____ As of _____

NAME: _____ Owner Since: _____

Ownership Percentage: _____ Owner's Title: _____

Home Street Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Social Security Number: _____

Have you ever been declared bankrupt? ☐ YES ☐ NO

Do you have any outstanding liens, suits, or judgments? ☐ YES ☐ NO

PERSONAL FINANCIAL STATEMENT

SECTION 1 Applicant INFORMATION (Type or Print)			SECTION 2 Co-applicant INFORMATION (Type or Print)		
Name			Name		
Date of Birth		Social Security #	Date of Birth		Social Security #
Residence Address			Residence Address		
City, State & Zip			City, State & Zip		
Position or Occupation		Number of years	Position or Occupation		Number of years
Employer Name			Employer Name		
Res. Phone		Bus. Phone	Res. Phone		Bus. Phone
Nearest Relative Not living with Me		Relationship:	Nearest Relative Not living with Me		Relationship:
Address		Phone	Address		Phone
INCOME FOR YEAR ENDED: 20__			CONTINGENT LIABILITIES		
	Applicant	Co-Applicant		Applicant	Co-Applicant
Salary	\$	\$	Do you have any contingent liabilities? If so, describe	\$	\$
Bonuses and Commissions			As endorser, co-maker or guarantor?		
Interest & Dividends			On leases or contracts?		
Rental income			Legal claims		
Other income (Alimony, or child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)			Other special debt		
			Amount of contested income tax liens		
TOTAL INCOME	\$	\$			
PERSONAL INFORMATION (both applicant and co-applicant)					
Are you a US Citizen?			Do you have a will? _____ If so, name of executor:		
Are you a partner or officer in any other venture? If so, describe					
Are any assets pledged other than as described on schedules? If so, describe					
Are you a defendant in any suits or legal actions? If so, describe					
Have you or your businesses ever been declared bankrupt? If so, provide details					

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____							
Indicate "A" (Applicant), "C" (Co-applicant) or "J" (Jointly held w/others) beside assets and liabilities to indicate to whom item applies							
Assets	Schedule	A,C or J	\$ Amount	Liabilities	Schedule	A,C or J	\$ Amount
Cash on hand and in banks	A			Credit Cards	J		
IRAs 401K & Retirement Assets	B			Other unsecured lines of credit	J		
All Other Securities	C			Auto, Boat, Equipment loans	H		
Cash Value of Life Insurance	D			Real estate mortgages payable	F		
Loans and Accounts Receivable	E			Equity Lines	F		
Value of Closely Held Business	F			Unpaid Taxes	J		
Real Estate Owned	G			Other Debts – Itemize	J		
Automobiles, boats, equipment	H			Amounts payable to others	J		
Other Personal Property	I			Total Liabilities			
				Net Worth (Assets – Liabilities)			
TOTAL ASSETS				LIABILITIES + NET WORTH			

SCHEDULE A – Cash on hand and in Banks

Type of Account	Name of Bank or Financial Institution	Name in Which the Account is Carried	Subject to Debt?	Current Balance

SCHEDULE B – IRAs, 401ks and Retirement Accounts
USE ADDITIONAL SHEETS IF NECESSARY

Bank or Broker	Account Description	In Name Of	Value	Date of Value	Loan Balance (if applicable)

SCHEDULE C – All Other Securities

Number of Shares	Description	In Name Of	Value	Date of Value	Loan Balance (if applicable)

SCHEDULE D – Life Insurance

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loan Balance (if applicable)

SCHEDULE E – Loans and Accounts Receivable

Name of Debtor	Repayment Terms	Balance Due
	per	
	per	
	per	

SCHEDULE F – Value of Closely Held Businesses

Name of Business	Description	% ownership	Net Value

SCHEDULE G – Real Estate Owned

Location & Description (include dimensions or acres)	Title in Name of	Cost Year Acquired	Market Value	Mortgage Balance	Mortgage Lender	Monthly Payment
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SCHEDULE H – Automobiles, Boats, and Equipment

YEAR / MAKE / MODEL	CURRENT VALUE	LOAN BALANCE	MONTHLY PAYMENT

SCHEDULE I – Other Personal Property

DESCRIPTION	CURRENT VALUE	LOAN BALANCE	MONTHLY PAYMENT

SCHEDULE J – All Other Liabilities

Type of Loan	Name of Creditor	Collateral Description	Loan Balance	Monthly Payment

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with Jeganism Business Advisory Group, or any affiliate, subsidiary or other entity related thereto ("Lender") on behalf of the persons, firms, or corporations in whose behalf the Applicant and Co-Applicant (the "Applicant") may either severally or jointly with others, execute a guaranty in favor of Lender. Applicant understands that Lender is relying on the information provided herein (including the designations made as to ownership of property) in deciding to grant or continue credit. Applicant warrants that the information provided on the front and back of this Personal Financial Statement is true and complete and that Lender may consider this statement as continuing to be true and correct until a written notice of change is given to Lender by Applicant. Lender is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein, and to determine my/ our creditworthiness. Lender is authorized to answer questions about its credit experience with me/us.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

DATE _____

Applicant Signature _____

DATE _____

Co-applicant Signature _____



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