

Borrower Name:

Broker Email:

Business Name:

Business Website:

Processor / LO Email:

Account Executive:

1. What industry category best describes the borrower's business?
2. Does the business have a physical location? Yes      No
3. Does the business have more than one physical site? Yes      No
4. What is the address of the business physical location?
5. How many full-time employees/contractors do you have?
6. Does the business provide a product (i.e., clothing, food service/restaurant, jewelry, manufacturing, retail sales, etc.)? Yes      No
7. Does the business provide a service (i.e., accounting, consulting, financial planning, real estate sales, insurance sales, law, therapy, etc.)? Yes      No
8. Is it a "real estate" related business (i.e., builder, developer, property flipper, etc.)? Yes      No
9. What percentage of the business do you own?
10. How does your business get paid?
 

Check	Branch Deposits	PayPal	Cash App
Cash	Zelle	Square	
Online Deposits	Venmo	Other	
11. Please describe the business operations, how it is managed, and any key details you can provide.

### Fixed Expense Factor Table

Number of Full-time Employees/Contractors	0 -1	2 -10	11+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%

Borrower Signature: \_\_\_\_\_

\*Service Business examples: Accounting, Consulting, Counseling, Financial Planning, Insurance, Law, Therapy, etc.

\*\*Product Business examples: Clothing/Jewelry, Construction, Food Service/Restaurant, Manufacturing, Retail, Trucking, etc.

\*\*\*Real Estate Investors (without a schedule of current real estate), Property Developers and Property Flippers. CPA letters will not be accepted for a lower expense ratio.