

[SAVE FORM](#)

[CLEAR FORM](#)

Borrower Name: _____ Broker Email: _____

Business Name: _____

Business Website: _____ Processor / LO Email: _____

Account Executive: _____

1. What industry category best describes the borrower’s business?
If “Other” please describe: _____
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?

<input type="checkbox"/> Check	<input type="checkbox"/> Branch Deposits	<input type="checkbox"/> PayPal	<input type="checkbox"/> Cash App
<input type="checkbox"/> Cash	<input type="checkbox"/> Zelle	<input type="checkbox"/> Square	
<input type="checkbox"/> Online Deposits	<input type="checkbox"/> Venmo	<input type="checkbox"/> 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: _____ Date: _____

*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.