



Thank you for choosing Jeganism Business Advisory Group (JBAG) for your business credit needs. We are committed to helping you determine the best financing option for your business. To assist us, we ask that you complete and submit the attached application so we can begin processing your request. You will also need to submit entity documents. If your business is a:

- Corporation, a copy of the file stamped Articles or Certificate of Incorporation
- Partnership, a copy of the partnership agreement and if a Limited Partnership, a copy of the file stamped Certificate of Limited Partnership
- LLC, a copy of the file stamped Articles or Certificate of Organization and Regulations
- Sole Proprietorship or a General Partnership, a copy of the filed Assumed Name Certificate

Additionally, if you are purchasing equipment, we will need a copy of the invoice or bill of sale, a description and serial number.

We ask that you also provide the following:

1. Your business tax returns or fiscal year-end financial statements for the last three years.
2. Your most recent business interim balance sheet and income statement.
3. Completed Personal Financial Statement for each principal or business owner.
4. Your personal tax returns for the last three years.
5. If you are requesting a line of credit then please provide the most recent listing/aging of your accounts receivable and payables.

Please [email](#) or [dropbox](#) the completed application and all other applicable information to us. After we have received all your information, we will call you to notify you of available options or to obtain clarification.

JBAG is committed to get you the solution desired for your financial success; we rise by lifting others. If approved, we will work with you to select the best lending program that best fits your business needs. Please note that once your loan is conditionally approved, a processing and/or commitment fee may be applicable before proceeding further.

Thank you for allowing Jeganism Business Advisory Group to serve your business needs.

GENERAL BUSINESS INFORMATION

Legal Name: _____

Business Structure: ☐ Sole Proprietorship ☐ General Partnership ☐ Limited Liability Partnership ☐ Not-For-Profit
☐ S Corporation ☐ Joint Venture ☐ Limited Partnership ☐ Professional Association
☐ C Corporation ☐ Limited Liability Company ☐ Foreign Entity ☐ Professional Corporation

Brief Business Description: _____

Physical Address (no P.O. Box): _____

City: _____ State & Zip: _____

Mailing Address (if different from above): _____

City: _____ State & Zip: _____

Main Business Phone: _____ Web Site Address: _____

Date Business Established: _____ Present Management Since: _____

Federal Tax I.D.: _____ Total Employees: _____

Entity Type: _____

Type of ID (For Sole Proprietors or General Partners Only): ☐ Driver's License ID ☐ State ID ☐ Military ID ☐ Passport ID ☐ Government ID

ID#: _____ Expiration Date: _____

Place of Issuance: _____ Issue Date: _____

Primary Bank Account: _____

Avg Checking Balance: \$ _____

Annual Sales Revenue: \$ _____

This section must be complete before submitting.

Fiscal Year End (FYE) Date: _____

FYE Net Income: \$ _____

Depreciation: \$ _____

Interest Expense: \$ _____

Has the business declared bankruptcy in the last ten (10) years? ☐ Yes ☐ No

Has the business incurred a loss in any of the last three (3) years? ☐ Yes ☐ No

Are there any delinquent state or federal taxes owed by the business? ☐ Yes ☐ No

Is the business for sale or under agreement that would change the ownership? ☐ Yes ☐ No

If you answered "yes" to any of the above, provide details on an additional sheet.

CREDIT REQUEST

Product Type: ☐ Unsecured Loan ≤ 50M ☐ Commercial Real Estate ☐ Term Xpress - Vehicle/Equipment ≤ 35M
☐ Unsecured Loan > 50M ☐ Letter of Credit
☐ Secured Line of Credit ☐ Lease
☐ Secured Term Loan ☐ SBA Guaranteed Loan

Amount Requested: _____ Term Requested (months): _____

Purpose of Funds: ☐ Purchase Equipment ☐ Purchase Inventory ☐ Purchase Real Estate ☐ Lease ☐ Refinance
☐ Finance Receivables ☐ Improve Real Estate ☐ Purchase Vehicle ☐ Letter of Credit ☐ Other

Describe: _____

COLLATERAL

(ATTACH ADDITIONAL SHEETS IF NECESSARY)

Description: _____

Market Value: _____ Existing Lien Amount: _____

Is collateral owned by someone other than the business or owners of the business? ☐ Yes ☐ No If yes, enter owner's name & tax ID below.

Is collateral on leased property? ☐ Yes ☐ No If yes, enter landlord's name and address below.

Description: _____

Market Value: _____ Existing Lien Amount: _____

Is collateral owned by someone other than the business or owners of the business? ☐ Yes ☐ No If yes, enter owner's name & tax ID below.

Is collateral on leased property? ☐ Yes ☐ No If yes, enter landlord's name and address below.

Additional Collateral Comments: _____

CURRENT BUSINESS DEBT

(ATTACH ADDITIONAL SHEETS IF NECESSARY)

Creditor	Type	Current Balance	Monthly Payment	Maturity	Payoff with Proceeds
	<input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit	Orig. Bal.			<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Lease <input type="checkbox"/> Letter of Credit	Current Bal.			
	<input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit	Orig. Bal.			<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Lease <input type="checkbox"/> Letter of Credit	Current Bal.			
	<input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit	Orig. Bal.			<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Lease <input type="checkbox"/> Letter of Credit	Current Bal.			

PRINCIPALS (GUARANTORS)

(PERSON OR ENTITY THAT OWNS/CONTROLS AT LEAST 20% INTEREST GENERALLY MUST GUARANTEE THE LOAN*. ATTACH ADDITIONAL SHEETS IF NECESSARY.)

*MAY REQUIRE HOLDERS OF AT LEAST 5% OWNERSHIP OR KEY MANAGEMENT PERSONS IF DEEMED VITAL TO THE SUCCESS OF THE BUSINESS

Full Legal Name: _____

Physical Address (no P.O. Box): _____

City: _____ State & Zip: _____

Mailing Address (if different from above): _____

City: _____ State & Zip: _____

Social Security/TIN #: _____ Date of Birth (mm/dd/yyyy): _____

Primary Bank Account: _____ License/ID State & #: _____

Principal Type: ☐ Guarantor ☐ Guarantor/Signer ☐ Signer ☐ Co-Signer/Guarantor ☐ Co-Signer

Title: _____

Percent Ownership: _____ E-Mail Address: _____

Salary (per month): \$ _____ Revolving Credit Pymts: \$ _____

Other Income (per month): \$ _____ Mortgage/Rent Pymt: \$ _____

Date of Birth (of individual): _____ Other Pymts: \$ _____

Has this principal declared bankruptcy in the last ten (10) years? ☐ Yes ☐ NoIs this principal a spouse to another principal on a joint personal financial statement? ☐ Yes ☐ No

If an entity:	Type:	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Not-For-Profit
		<input type="checkbox"/> S Corporation	<input type="checkbox"/> Joint Venture	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Professional Association
		<input type="checkbox"/> C Corporation	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Foreign Entity	<input type="checkbox"/> Professional Corporation

Full Legal Name: _____

Physical Address (no P.O. Box): _____

City: _____ State & Zip: _____

Mailing Address (if different from above): _____

City: _____ State & Zip: _____

Social Security/TIN #: _____ Date of Birth (mm/dd/yyyy): _____

Primary Bank Account: _____ License/ID State & #: _____

Principal Type: ☐ Guarantor ☐ Guarantor/Signer ☐ Signer ☐ Co-Signer/Guarantor ☐ Co-Signer

Title: _____

Percent Ownership: _____ E-Mail Address: _____

Salary (per month): \$ _____ Revolving Credit Pymts: \$ _____

Other Income (per month): \$ _____ Mortgage/Rent Pymt: \$ _____

Other Pymts: \$ _____

Has this principal declared bankruptcy in the last ten (10) years? ☐ Yes ☐ NoIs this principal a spouse to another principal on a joint personal financial statement? ☐ Yes ☐ No

If an entity:	Type:	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Not-For-Profit
		<input type="checkbox"/> S Corporation	<input type="checkbox"/> Joint Venture	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Professional Association
		<input type="checkbox"/> C Corporation	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Foreign Entity	<input type="checkbox"/> Professional Corporation

Agreement: By signing below, I/Authorized Agent for applicant certify that the information on the applicant and its principals contained in this application and on any attachments, is representative of the current financial condition. Jeganism Business Advisory Group may verify information contained in the application with any creditors and obtain credit information from any creditors and/or credit reporting agencies. I (we) hereby authorize Jeganism Business Advisory Group and its affiliates to obtain a consumer credit bureau report on me (us) in connection with my (our) business loan request or application. This authorization will also extend to any additional or future business credit reviews as deemed necessary by Jeganism Business Advisory Group. The application and any other information furnished will remain the property of Jeganism Business Advisory Group.

Borrower's Signature _____ Date _____

Borrower's Signature _____ Date _____



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:			



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