Loan Application

CENTERSTONE

Business Information			
Business Legal Name	DBA/Trade Name	Tax ID #	Website Address
Business Address	Business Phone #	Date of Establishment	No. of Employees
Primary Contact Name	Title/Position	Mobile #	Email Address

Business Entity Type

☐ Corporation ☐ Sole Proprietorship ☐ Limited Liability Co. ☐ General Partnership ☐ Other:

Industry Type

☐ Retail ☐ Wholesale ☐ Manufacturer ☐ Hospitality ☐ Restaurant
☐ Technology ☐ Healthcare ☐ Financial Service ☐ E-Commerce ☐ Contractor
☐ Transportation ☐ Real Estate ☐ Energy ☐ Other:

Description/Nature of your Business:

Annual Revenue (Last Year):	Annual Profit (Last Year:)

Credit Request Information

Product Type: ☐ SBA 7(a) ☐ Commercial

Loan Amount:

Purpose of Loan:

☐ Property Purchase ☐ Business Acquisition
☐ Property Refinance ☐ Business Debt Refinance
☐ Working Capital ☐ Equipment Purchase
☐ Business Expansion ☐ Other

For Property Purchase/Business Acquisition:	Purchase Price $	Down Payment $

Ownership Information (100% of ownership must be reflected - owners of 20% or more, please fill out Individual Owner Information)	
Owner Name:	Ownership %:
Owner Name:	Ownership %:
Owner Name:	Ownership %:
Owner Name:	Ownership %:

Primary Banking Relationship	
Name of Financial Institution:	Average Balance $:

Creditor Information (Business Debt Schedule)

Creditor	Note Date	Loan Amount	Current Bal. $	Int Rate	Mo. Pymt $	Maturity Date	Collateral	Purpose

Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.

Questions	**Yes**	**No**
• Has the company ever been involved in a bankruptcy?	☐	☐
• Is your business involved in any pending lawsuit?	☐	☐
• Are there any outstanding liens/judgements filed against the company? Any outstanding tax liabilities?	☐	☐
• Has the company ever defaulted and/or caused a loss to the Federal Government?	☐	☐
• Does your business currently export, or will it start exporting pursuant to this loan?	☐	☐
• Is your business a franchise?	☐	☐

Signature Line

SIGNATURE PRINT NAME TITLE DATE

By signing above, you certify that the information provided in this Loan Application and any attachments is complete, true and correct to the best knowledge, and that you are authorized to execute this Loan Application.

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Individual Owner/Manager Information

Complete this form for: 1) each proprietor; 2) general partner; 3) managing member; 4) each owner of 20% or more ownership; and 5) guarantor

Legal Name: _____

Title/Position: _____ Ownership %: _____

Social Security Number: _____ Date of Birth: _____

Mobile #: _____ Email Address: _____

Residential Address: _____

☐ Own ☐ Rent Monthly Housing Payment $: _____

Legal Status:

☐ U.S. Citizen ☐ Lawful Perm. Resident ☐ Other: _____

Gross Monthly Income $: _____ Gross Monthly Expenses $: _____

Do you have ownership in any other companies/businesses? Please list them all (Use attachment if necessary):

Company Name	Ownership %	Industry	No. of Employees

Personal Financial Statement

Assets	**Amount $**	**Liabilities**	**Amount $**
Cash in Banks		Accounts Payable	
IRA or Retirement Account		Notes Payable	
Notes Receivable		Installment Account	
Cash Surrender $ of Life Insurance		Mortgages on Real Estate	
Stocks and Bonds		Auto Payments	
Real Estate			
Automobile		**Total Liabilities**	
Other Assets		**Net Worth**	
Total Assets		**Total Liab. & Net Worth**	

Real Estate Schedule (Use attachment if necessary)

Address	Purchase Price	Purchase Date	%Owned	Current Value	Current Balance	Lender	Mo. Payment	Mo. Income

Management Resume

Educational Experience:

High School/College Name	Dates Attended	Major	Degree/Certificate

Work Experience:

Period	Company Name	Business Type	Location (City/State)	Position/Duty

Questions	**Yes**	**No**
• Have you ever been involved in a bankruptcy?	☐	☐
• Are you involved in any pending lawsuit and/or legal actions including divorce?	☐	☐
• Have you ever defaulted and/or caused a loss to the Federal Government?	☐	☐
• Are you presently or have been subject to any indictment and/or any other criminal charges?	☐	☐

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Authorization to Obtain/Release Information

The undersigned authorizes Centerstone SBA Lending, Inc. and its assigned lenders/funders, from time to time, (a) to request and obtain information regarding the undersigned and the undersigned's credit history from others (including credit reporting agencies) and to verify such information, and (b) to provide information about the undersigned arising out of any transactions with the undersigned with Centerstone SBA Lending, Inc. (i) to credit reporting agencies and (ii) to others in accordance with applicable law. The undersigned understands that a consumer report (including a credit report) may be requested on the undersigned. If the undersigned asks Centerstone SBA Lending, Inc. will tell the undersigned whether one was ordered and, if one was ordered, the name and address of the consumer reporting agency that furnished it. The undersigned also understands that subsequent consumer reports may be ordered on the undersigned in connection with any update, renewal or extension of credit, or any review or collection of credit, without further notice. The undersigned certifies that the information regarding the undersigned (including, without limitation, financial statements and any attachments and exhibits) provided to Centerstone SBA Lending, Inc. is complete, true and correct.

Disclosure Agreement

The undersigned potential Borrowers(s) and Guarantor(s) (collectively, "Undersigned") hereby acknowledge and agree that at any time before or after the date hereof: (a) Centerstone SBA Lending Inc. is or will become in receipt of a wide variety of information relating to the Undersigned pertaining to one or more loan requests that Centerstone SBA Lending, Inc., and/or other parties have or may receive any loans they may approve involving to the Undersigned; (b) reference to Centerstone SBA Lending, Inc. includes any and all of its employees, officers, directors, affiliates, subsidiaries, and outside representatives, any and all of whom may receive and review the information pertaining to the Undersigned; (c) the word 'information' is to be used in its broadest definition to include any and all business and personal information that Centerstone SBA Lending, Inc. and other parties may pursue and obtain regarding the Undersigned inclusive of any and all types of asset and financial information and third party reports including but not limited to financial statements, tax returns, credit reporting services, criminal and other background and character checks, collateral reports, landlord and tenant interviews and reports, appraisals, environmental investigations, surveys, title commitments and policies, insurance policies (including life, property, hazard, flood and liability), any and all of which Centerstone SBA Lending, Inc. and other parties may deem to be relative to any such loan requests or loans; (d) Centerstone SBA Lending, Inc. and other parties may obtain this information in any manner including but not limited to independently, collectively, directly from the Undersigned, from any representatives of the Undersigned, or from any other parties or sources whether or not involved with the Undersigned; (e) Centerstone SBA Lending, Inc. and other parties may use this information in the various processes involving loan requests and any resulting loans including but not limited to the application, underwriting, approving, documenting, closing, administering, monitoring, and collecting processes; and (f) Centerstone SBA Lending, Inc. and other parties may freely contact one another, the Undersigned, representatives of the Undersigned, and whomever else they deem appropriate for the purpose of exchanging and discuss any and all information they have pertaining to the Undersigned and any loan requests or loans at any time both before and after any loan requests may be approved, closed and funded and any loans that may be in existence or paid off.

Right to Request Reasons for Credit Denial

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. A written statement for reasons for the denial will be sent to you within 30 days of receiving your request.

UCC Filing Authorization

The Borrower/Grantor hereby authorizes the Lender and its affiliates, counsel, and other represenatives, to file or record financing statements, amendments to financing statements without the signature of the Borrower/Grantor with respect to the Collateral as the credit extended will be secured by a blanket security interest in all business assets of the Borrower/Grantor. At the Borrower/Grantor's request, the Lender agrees to terminate such financing statement pursuant to this authorization promptly should the proposed loan not fund for any reason.

Borrower (Business Applicant):

SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE

Guarantor(s):

SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE

CENTERSTONE

Creditor Information - Business Debt Schedule

Business/Entity Name: _____ **Date:** _____

	Creditor	Note Date	Loan Amount	Current Bal $	Int Rate	Mo. Payment	Maturity Date	Collateral	Purpose
1									
2									
3									
4									
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30									
		Total	**$0**	**$0**					

Signature Line

SIGNATURE PRINT NAME TITLE DATE

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CENTERSTONE

Real Estate Schedule

Name: _____ **Date:** _____

	Address	Purchase Price	Purchase Date	%Owned	Current Value $	Current Balance $	Lender	Mo. Payment	Mo. Income
1									
2									
3									
4									
5									
6									
7									
8									
9									
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Signature Line

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CENTERSTONE

List of Affiliates

Name: _____ **Date:** _____

	Company Name	Ownership %	Industry	No. of Employees
1				
2				
3				
4				
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