

Borrower Name \_\_\_\_\_ Loan # \_\_\_\_\_  
 Business Name \_\_\_\_\_ Website \_\_\_\_\_  
 Broker Email \_\_\_\_\_ Processor/LO Email \_\_\_\_\_  
 Account Executive \_\_\_\_\_

1. What industry category best describes the borrower's business?

If "Other" selected, please list here: \_\_\_\_\_

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 does the business 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?

☐ Branch Deposits ☐ Check ☐ Square ☐ Other  
☐ Cash ☐ Online Deposits ☐ Venmo \_\_\_\_\_  
☐ Cash App ☐ PayPal ☐ Zelle

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 <sup>1</sup>	30%	50%	60%
Product Business <sup>2</sup>	40%	60%	70%
Real Estate Business <sup>3</sup>	70%	75%	80%

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

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

3 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.