

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

- What industry category best describes the borrower's business?
If "Other" selected, please list here: _____
- Does the business have a physical location? ☐ Yes ☐ No
- Does the business have more than one physical site? ☐ Yes ☐ No
- What is the address of the business physical location?
- How many full-time employees/contractors does the business have?
- Does the business provide a product (i.e., clothing, food service/restaurant, jewelry, manufacturing, retail sales, etc.)? ☐ Yes ☐ No
- Does the business provide a service (i.e., accounting, consulting, financial planning, real estate sales, insurance sales, law, therapy, etc.)? ☐ Yes ☐ No
- Is it a "real estate" related business (i.e., builder, developer, property flipper, etc.)? ☐ Yes ☐ No
- What percentage of the business do you own? _____ %
- How does your business get paid?
☐ Branch Deposits ☐ Check ☐ Square ☐ Other
☐ Cash ☐ Online Deposits ☐ Venmo _____
☐ Cash App ☐ PayPal ☐ Zelle
- 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 ¹	30%	50%	60%
Product Business ²	40%	60%	70%
Real Estate Business ³	70%	75%	80%

- 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.