

# Application

Caritas Capital Partners

## Business Information

Business Legal Name: \_\_\_\_\_

Doing Business as (DBA) Name, if any: \_\_\_\_\_ Primary Contact: \_\_\_\_\_

Tax I.D. #: \_\_\_\_\_ Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

C Corporation   
  Limited Partnership   
  Limited Liability Co.   
  Business Individual   
  Non-Profit  
 S Corporation   
  General Partnership   
  Sole Proprietorship   
  LLP   
 Other: \_\_\_\_\_

Date Business Established: Month \_\_\_\_\_ Year \_\_\_\_\_ State of Incorporation: \_\_\_\_\_ Number of Employees after Financing: \_\_\_\_\_

Explain Nature of Business: \_\_\_\_\_

Construction   
  Manufacturing   
  Agriculture   
  Service   
  Retail   
  Other: \_\_\_\_\_

List Any Affiliated Companies: \_\_\_\_\_

## Collateral

SELECT ALL THAT APPLY: The following Collateral is being offered as security for the loan.

Collateral	Current Value	Current Lien(s)	Describe Collateral	Owner Name(s)
Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings	\$ _____			
Marketable Securities	\$ _____			
Equipment <input type="checkbox"/> New <input type="checkbox"/> Used	\$ _____			
Vehicle <input type="checkbox"/> New <input type="checkbox"/> Used	\$ _____			
Accounts Receivable	\$ _____			
Inventory	\$ _____			
Owner Occupied Real Estate <input type="checkbox"/> Residential <input type="checkbox"/> Commercial	\$ _____			
Investment Real Estate <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Mixed Use <input type="checkbox"/> Other	\$ _____			

## Business Obligations/Deposit Relationships

### Business Obligations

### Business Deposit Relationships

Include all business loans (including loans with Caritas Capital Partners). Do not include rent on office space or other facilities. (attach additional sheets if necessary). \*Please indicate which obligations are being refinanced with this application in the first column below.

* _____	Creditor	Current Balance	Monthly Payment	Collateral	Type	Bank Name	Current Balance
					Chk Sav		
					Chk Sav		
					Chk Sav		
					Chk Sav		

# Application

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## Business Financials

Business Financials (Applicant/Borrower)				Income as reported on most recent tax return fiscal year ending: ___/___/___	
Balance Sheet as of: ___/___/___					
Cash	\$	Accounts Payable	\$	<b>GROSS SALES/REVENUE</b>	\$
Accounts Receivable	\$	Notes Payable	\$	Cost of Goods Sold	\$
Inventory	\$	Credit Card Debt	\$	Owner's Salary	\$
Machinery/Equipment	\$	Automobile Loans	\$	Interest Expense	\$
Automobiles	\$	Mortgages	\$	Depreciation	\$
Real Estate	\$	Other	\$	Remaining Expense	\$
Other	\$			<b>NET INCOME</b>	\$

## Declarations

Please provide details on an additional page to any question with a YES response.

Y  N 1. Is the Owner or any of the proposed guarantors party to any lawsuit or subject to outstanding judgments?

Y  N 2. Is the Owner or any of the proposed guarantors party to taxes or credit obligations past due?

Amount: \$ \_\_\_\_\_ Payable To: \_\_\_\_\_

Y  N 3. Has the Owner or any of the proposed guarantors ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?

Y  N 4. Is the Owner or any of the proposed guarantors presently under indictment or probation or parole, or ever been charged or convicted for any criminal offense other than minor motor vehicle violation?

Y  N 5. Is the Owner or any of the proposed guarantors a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or any business entity formed by or for the benefit of any Public Official. If yes, Name, Relationship, and Position of Official.

## Representation

The undersigned certifies that I intend to apply for Credit in the manner indicated in this application and certify that everything stated in this application and on any attachment is correct. The Lender may keep this application whether or not it is approved. I certify that the credit being applied for will be used for business purposes. My signature also certifies that the information on this application and all supporting documents is true, that my intent is to apply for business purpose credit in which the use of the proceeds will not be used to secure a dwelling or for home improvements, and that I am aware that this application is not a commitment to lend. Applicant may be required to submit additional information to process this request for credit. My signature authorizes and requests Lender to share the information provided on this application, together with the results of this investigation of the credit and financial condition of the company and each applicant, with the U.S. Small Business Administration (SBA) in order to allow Lender and Lessor to offer the credit product best suited to the company and each of the owner's/guarantor's financing needs.

Name of Business (please print)

Name of Authorized Signer (please print)

Authorized Signature

X

Date \_\_\_/\_\_\_/\_\_\_

# Personal Financial Statement

Caritas Capital Partners

## Business Information

Business Legal Name:

Doing Business as (DBA) Name, in any:

Please provide information for anyone owning 10% or more of the business (Attach additional sheets if necessary).

We

will accept an Accountant prepared personal financial statement with this form along with a customer signature acknowledging this form and disclosures.

### Owner/Guarantor

Name:

Officer Title

Sole Proprietorship:  Owner

Partnership:  Partner  Limited Partner

LLC:  Member  Manager

Corporation:  President  Other

Date of Birth:

Social Security Number:

Home Phone:

Address:

Date you moved to this address:

Monthly Housing Expense:

(Principal, Interest, Taxes, and Insurance) \$ \_\_\_\_\_

Total Annual Income\*: \$

Checking Balance: \$

Savings Balance: \$

Presently Bank At:

### Personal Financial Statement

As of: / / J/I

#### Assets

Cash

\$

Stocks and Bonds

\$

Retirement Accounts

\$

Real Estate

\$

Automobiles

\$

Other Assets

\$

Estimated Value of Business

\$

Total Assets

\$

#### Liabilities

Accounts and Bills Due

\$

Credit Cards/Revolving Loans

\$

Installment/Other Loans

\$

Mortgages and Home Equity Loans

\$

Total Liabilities

\$

Net Worth:

\$

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

## Personal Financial Statement Schedules

### Schedule A: Stocks and Bonds

Number of Shares:	Company	Market Value	Jointly Owned
1		\$	
2		\$	
3		\$	
4		\$	

### Schedule B: Real Estate Assets

Address:	Type	Date Purchased	Title (Who Owns)	Market Value
1		/ /		
2		/ /		
3		/ /		
4		/ /		

### Schedule C: Real Estate Mortgages and Home Equity Loans (in conjunction with Schedule B)

Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity Date
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

# Personal Financial Statement

Caritas Capital Partners

## Schedule D: Credit Cards and Revolving Loans

Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity Date
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

## Schedule E: Installment/Other

Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity Date
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

## Declarations

Please provide details on an additional page to any question with a YES response.

Y  N 1. Is the Owner or any of the proposed guarantors party to any lawsuit or subject to outstanding judgments?

Y  N 2. Is the Owner or any of the proposed guarantors party to taxes or credit obligations past due?

Amount: \$ \_\_\_\_\_ Payable To: \_\_\_\_\_

Y  N 3. Has the Owner or any of the proposed guarantors ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?

Y  N 4. Is the Owner or any of the proposed guarantors presently under indictment or probation or parole, or ever been charged or convicted for any criminal offense other than minor motor vehicle violation?

Y  N 5. Is the Owner or any of the proposed guarantors a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or any business entity formed by or for the benefit of any Public Official. If yes, Name, Relationship, and Position of Official.

## Owner/Guarantor Signature

Name of Primary Owner/Guarantor (please print)

Signature

\_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

## Authorization

The owner(s)/guarantor(s) signing above hereby authorize the Lender, and any of its duly authorized agents, to obtain and use my/our credit reports and to exchange credit information in connection with this business loan application and any update, renewal, account review, or extension the lender may require. Additionally, I/we hereby authorize the Lender to obtain my/our personal credit report(s), and/or to make employment or investigation inquiries deemed necessary by the Lender in connection with this business loan application. I/we have a right to ask if a consumer credit report was requested, and if a report was requested, and if I/we ask, I/we will be informed of the name and address of the consumer reporting agency that furnished the report. I/we understand and agree that the bank can furnish information concerning our personal or business accounts to consumer reporting agencies and others who may properly receive that information. It is understood that a photocopy or fax of this form will also serve as authorization. I/we understand that I/we must update this credit information at the Lender's request and/or if my/our financial condition changes. Each individual signing above authorizes and requests Lender to share the information provided on this application, together with (i) the results of its investigation of the credit and financial condition of the company and each applicant and (ii) consumer credit reports on each owner/guarantor, with the U.S. Small Business Association (SBA) in order to allow Lender and Lessor to offer the credit product best suited to the company and each owner's/guarantor's financing needs.



59 Elm Street, Suite 230  
New Haven, Connecticut  
203.859.5593

**AUTHORIZATION FORM**

I/We hereby authorize CARITAS CAPITAL PARTNERS, LLC to verify my past and present employment earning records, bank accounts, stockholdings, and any other asset balances that are needed to process my mortgage loan application. I/We further authorize CARITAS CAPITAL PARTNERS, LLC to order a consumer credit report and verify other credit information including past and present mortgages, and landlord references.

CARITAS CAPITAL PARTNERS, LLC may also utilize the services of CREDIT PLUS, INC. to further verify my personal credit information and the information CARITAS CAPITAL PARTNERS, LLC obtains is only to be used in the processing of my application for a mortgage loan. It is understood that a copy of this form will also serve as authorization. This authorization expires 120 days from the date indicated below.

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

_____	_____	_____
Borrower Signature	Social Security No.	Date
_____	_____	_____
Borrower Signature	Social Security No.	Date
_____	_____	_____
Borrower Signature	Social Security No.	Date



# Caritas Capital Partners

59 Elm Street, Suite 230  
New Haven, Connecticut  
203.859.5593

## Application Checklist

Please provide the following items in order for processing to being as quickly as possible.

- Small Business Loan Application - Completed, signed and dated.
- Attached sheet providing details to Declaration questions answered YES on page 2.
- Copy of Purchase and Sale Agreement/Bill of Sale, if applicable.
- For investment real estate transactions, a schedule of all property owned showing year purchased, purchase price, outstanding loans and payments, and gross rents and expenses.
- Personal Financial Statement
- Signed Consent to Release Credit (See accompanying authorization form)
- Three years personal and business Federal and State Income Tax Returns
- Three most recent payroll stubs
- Three most recent months Bank Statements (checking, savings, Money Market, stocks). Do not include Individual Retirement Accounts.
- Copy of Current Drivers License
- Copy of HUD-1's from recent rehab projects
- Rehab Budget form (if currently applicable)
- Check for \$250 processing fee for a single applicant, \$500 for two or more applicants. Payable to Caritas Capital Partners, LLC.