

**Credit Application**

Legal Business Name \_\_\_\_\_ Age of Business \_\_\_\_\_ Years Under Current Management \_\_\_\_\_  
 Address \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Email \_\_\_\_\_  
 Telephone \_\_\_\_\_ Fax \_\_\_\_\_ NAICS Code \_\_\_\_\_ Type of Business \_\_\_\_\_  
 State of Incorporation \_\_\_\_\_ Federal Tax ID Number \_\_\_\_\_ Annual Sales \_\_\_\_\_  
 Annual Income (Net before taxes and depreciation) \_\_\_\_\_ Depreciation \_\_\_\_\_  
 Entity Type:  Corporation  Limited Liability Company  Sole Proprietorship  General Partnership  Limited Partnership  Trust  Other  
 Rent or Own Building?  Own  Rent Remaining Lease Term \_\_\_\_\_

**Ownership Information (All information MUST BE COMPLETE)** If there are more than two owners, please attach a second application

Principal's Name \_\_\_\_\_ Title \_\_\_\_\_ \*Ownership Percentage \_\_\_\_\_  
 Home Address \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Total Personal Assets \_\_\_\_\_ Total Personal Debt \_\_\_\_\_  
 Monthly Mortgage Payment \_\_\_\_\_ Personal Income \_\_\_\_\_ Average Personal Bank Balance \_\_\_\_\_  
 Principal's Name \_\_\_\_\_ Title \_\_\_\_\_ \*Ownership Percentage \_\_\_\_\_  
 Home Address \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Total Personal Assets \_\_\_\_\_ Total Personal Debt \_\_\_\_\_  
 Monthly Mortgage Payment \_\_\_\_\_ Personal Income \_\_\_\_\_ Average Personal Bank Balance \_\_\_\_\_

\*Principals owning more than 20 percent will typically be required to offer a personal guarantee

**Business Bank(s)**

Bank/Contact Person/Telephone	Account Number	Average Balance	Date Opened

**Business Debt Schedule (Provide details of all current business debt)**

Lender	Start Date	Term	Original Balance	Current Balance	Monthly Payment	Unsecured or Secured

**Customer Suppliers (Provide information on your three largest suppliers used in the last six months)**

Name	City/State	Contact Person	Telephone

**Certification:**

Applicant(s) certifies that all credit and financial information submitted is true and correct and authorizes YESCO Financial Solutions (YFS), its designees, nominees or assignees or potential assignees to investigate Applicant's credit worthiness.

**Authorization to obtain consumer/business credit reports & references:**

By signing below, each undersigned individual(s), who is either a principal of the credit applicant listed above or a personal guarantor of its obligations, provides written instructions to YFS its designee, nominees or assignees or potential assignees, authorization to review his or her personal credit profile from a national credit bureau. Authorization is also granted to YFS, its designees, nominees or assignees or potential assignees to obtain business credit reports, bank and trade references, provided to YFS or to its affiliates and to review any provided financial statements. Such authorization shall extend to obtaining a credit profile in considering the application of the credit applicant and subsequently for the purposes of update, renewal or extension of such credit and for reviewing or collecting the resulting account. A photo-static or facsimile copy of this authorization shall be valid as the original. When a married individual residing in a community property state is required to be a guarantor, both spouses must provide the information and sign below.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

### Less than \$75,000

Total debt (including this lease) to YESCO or its affiliates is less than \$75,000

- Application **completely** filled out and signed
- Additional financial information as requested by YFS

### Greater than \$75,000

Total debt (including this lease) to YESCO or its affiliates is greater than \$75,000

- Application **completely** filled out and signed
- Last three year-end balance sheets and income statements of the business
- Last three years tax returns for the business
- Current interim business balance sheet and income statement and comparable interim statement from the prior year
- Last three years personal tax returns (including K-1s) on individuals who own 20% or more of the borrowing entity
- Current (dated within the last 90 days) personal financial statement for each individual who owns more than 20% of the borrowing entity
- Additional financial information as requested by YFS