

Loan Request

PROGRAM REQUESTED

- Fix & Flip (Renovation)
- New Construction (Spec + Lot)

REQUESTED LOAN AMOUNT (\$)

1 Your Company

ENTITY TYPE

- Corporation
- LLC
- Partnership

LEGAL NAME OF BORROWING COMPANY

BUSINESS MAILING ADDRESS

TAX ID

FORMATION DATE

BUSINESS PHONE

HOME PHONE

MOBILE

EMAIL

BOWLES BROKERAGE GROUP LOAN REPRESENTATIVE

DATE OF APPLICATION

Secondary Contact — not an owner of the borrowing company

CONTACT NAME

ADDRESS

PHONE / EMAIL

Owners & Guarantors — list all who own 10% or more (including spouses of sole proprietors). Use a separate sheet for additional owners.

OWNER / GUARANTOR (FULL LEGAL NAME, INCL. MIDDLE INITIAL)

EMPLOYER

TITLE

% OWNERSHIP

OCCUPATION

SPOUSE (IF APPLICABLE)

SSN

DATE OF BIRTH

RESIDENCE ADDRESS (STREET, CITY, STATE, ZIP)

OWNER / GUARANTOR (FULL LEGAL NAME, INCL. MIDDLE INITIAL)

EMPLOYER

TITLE

% OWNERSHIP

OCCUPATION

SPOUSE (IF APPLICABLE)

SSN

DATE OF BIRTH

RESIDENCE ADDRESS (STREET, CITY, STATE, ZIP)

Bank Reference — for your main operating account; we will contact your bank for a reference.

PRIMARY BANK <input type="text"/>	NAME OF BANKER / LENDING OFFICER <input type="text"/>	PHONE / EMAIL / FAX <input type="text"/>
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LINE OF CREDIT WITH THIS BANK? <input type="radio"/> YES <input type="radio"/> NO	MAXIMUM LIMIT <input type="text"/>
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CONSTRUCTION LOANS WITH THIS BANK? <input type="radio"/> YES <input type="radio"/> NO	SINGLE HIGHEST LOAN AMOUNT <input type="text"/>
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If the answer is YES to any question below, include a letter of explanation with your application.

<input type="radio"/> YES <input type="radio"/> NO	Have you, the company, or any principal declared Bankruptcy within the last 10 years?	<input type="radio"/> YES <input type="radio"/> NO	Do you, the company, or any principal have any outstanding Judgments?
<input type="radio"/> YES <input type="radio"/> NO	Are you, the company, or any principal currently a defendant in any suits or legal actions?	<input type="radio"/> YES <input type="radio"/> NO	Do you, the company, or any principal have any unpaid Federal or State taxes?

2 Your Experience

We need to establish your history as a Builder. Indicate the number of homes built & sold by year, by companies you own or have owned.

2026 Projected	2025 Built & Sold	2024	2023	2022
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL YEARS BUILDING EXPERIENCE <input type="text"/>	TOTAL YEARS AS OWNER OF A COMPANY <input type="text"/>	TOTAL HOMES BUILT & SOLD <input type="text"/>	% SPECS <input type="text"/>	% PRESOLDS / CONTRACTS <input type="text"/>

Companies you have owned or worked for in the last 10 years

Company	Years (From / To)	Position	Ownership %	Homes Built #	Price Range	Spec %

3 Your Credit References

We contact these to establish your credit and purchase history. List references that currently extend you credit.

Primary Building Material Supplier

NAME OF SUPPLIER <input type="text"/>	COMPANY NAME ON ACCOUNT & ACCOUNT NUMBER <input type="text"/>		
CREDIT LIMIT <input type="text"/>	CURRENT BALANCE <input type="text"/>	DATE OPENED <input type="text"/>	PHONE / EMAIL / FAX <input type="text"/>
ADDRESS <input type="text"/>			

Secondary Building Material Supplier

NAME OF SUPPLIER

COMPANY NAME ON ACCOUNT & ACCOUNT NUMBER

CREDIT LIMIT

CURRENT BALANCE

DATE OPENED

PHONE / EMAIL / FAX

ADDRESS

Concrete / Masonry Supplier

NAME OF SUPPLIER

COMPANY NAME ON ACCOUNT & ACCOUNT NUMBER

CREDIT LIMIT

CURRENT BALANCE

DATE OPENED

PHONE / EMAIL / FAX

ADDRESS

Cabinet Supplier

NAME OF SUPPLIER

COMPANY NAME ON ACCOUNT & ACCOUNT NUMBER

CREDIT LIMIT

CURRENT BALANCE

DATE OPENED

PHONE / EMAIL / FAX

ADDRESS

4 Your Project

If you do not have a current project, we can approve your credit now and review your project at a later time.

LEGAL DESCRIPTION (INCLUDE CITY, COUNTY & STATE)

STREET ADDRESS

YES NO

Will the lot be purchased at closing from a 3rd-party Seller?

YES NO

Are all-weather roads installed?

YES NO

Do you or a related company own the lot?

YES NO

If YES, will there be a mortgage payoff on the lot?

HAS CONSTRUCTION STARTED?

YES NO

ESTIMATED START DATE

ESTIMATED COMPLETION DATE

5 Acknowledgement

All Principals who own 10% or more of the company are required to sign the application and loan documents, including the guaranty.

I/We certify that the above information is true and correct and I/We have not knowingly withheld any information. I/We authorize Bowles Brokerage Group, LLC to obtain necessary credit, trade reports, and bank, material supplier, financial, and other information and references for the business and principals stated above. I/We authorize any and all banks, credit reporting agencies, principal trade references listed on this application, or any other credit source available to furnish credit information to Bowles Brokerage Group, LLC. By signing below, applicant(s) acknowledge their intent to apply jointly for the credit request described above.

Principal / Guarantor's Signature · Date

Principal / Guarantor's Signature · Date

HOW DID YOU HEAR ABOUT US?

YOUR LOAN REP

PHONE

Application Instructions

Thank you for your interest in our credit and loan application. We use the information on your application to determine your building experience and credit history, and we strive to process your application quickly. Omission of any information will delay processing.

Part 1 — Your Company (Bank Reference). Most banks will not provide a reference even with your authorization. Please send us 12 months of bank statements electronically with this application.

Part 3 — Your Credit References. We use these to determine the timeliness of your payments and your volume. Please send statements from your primary lumber supplier for the last 12 months. If you recently changed suppliers (e.g., you have only 3 months from the current supplier), send those plus the prior 9 months from your previous supplier. If you do not have credit with your current suppliers, we still need a reference from someone at the supplier who knows you buy from them, plus evidence of your purchases (bank statements if you pay by check, or 12 months of credit-card statements).

Part 4 — Your Project. If you do not have a current project, we can approve your credit now and review your project at a later time.

With your application, please include any of the following you have readily available:

- Your license as a homebuilder / general contractor
- Company's operating or organization documents
- Company or personal resume
- Explanation of any bankruptcies, legal actions, judgments, or unpaid taxes (with copies of resolving documents, if applicable)
- If you list a project and own the lot, a copy of the Deed
- 12 months of bank statements
- 12 months of statements from your primary lumber supplier
- 12 months of credit-card statements, if applicable

Submit your application and direct any questions to your loan representative.

What You Should Expect

We will work to approve your credit quickly. Once approved, we will spend time visiting with you — seeing some projects you have already built, some you are currently building, and lots you may want to build on in the future (and, of course, the lot on which you are seeking approval, if applicable). At the conclusion of the visit or a day or two later, you will know our decision. If we are proceeding, we will tell you what we need to close, and we will close three days after we receive all of the information. This information typically includes an appraisal, title search, cost estimate (whatever format you use), general liability insurance, and builder's risk insurance.

Your information is used solely to evaluate this application and is kept confidential. Please submit sensitive documents (bank, supplier, and credit-card statements) through a secure method — ask your loan representative for the best way to send them.