



Part 1: Your Company.

Legal Name of Borrowing Company:		<input type="checkbox"/> Corporation <input type="checkbox"/> LLC	
		<input type="checkbox"/> Partnership	
Borrower's Business Mailing Address:		Tax ID:	Formation Date:
		Business Phone:	Home Phone:
Secondary Contact: (not an owner of borrowing company)	Contact Name:	Mobile:	
	Address:	Email:	
	Phone/Email:	Shepherd's Finance Representative:	

List the full legal names (including middle initial) off ALL who own 10% or more of the Company, including the spouses of sole proprietors. Please use a separate application for additional owners.

Owner/Guarantor:		Employer:
Title:	% ownership:	Occupation:
SSN:	DOB:	Spouse (if applicable):

Residence Address (Street, City, State, Zip):

Owner/Guarantor:		Employer:
Title:	% ownership:	Occupation:
SSN:	DOB:	Spouse (if applicable):

Residence Address (Street, City, State, Zip):

Bank Reference

We will contact your bank for a reference. The information listed should be for the main operating account for the company listed above.

Primary Bank:	Do you have a Line of Credit with this bank? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you have construction loans with this bank? <input type="checkbox"/> YES <input type="checkbox"/> NO
Name of Banker/Lending Officer:		
Phone/Email/Fax:	What is the maximum limit?	What is the single highest loan amount?

Please answer the questions below. If the answer is YES to any of these questions, include a letter of explanation with your application.

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

Part 2: Your Experience. We need to establish your history as a Builder. Please indicate the number of homes built & sold by year below by companies you own or have owned:

2025 Projected:	2024 Built & Sold:	2023	2022	2021
Total years of building experience:	Total years of building experience as owner of a company:	Total number of homes built & sold by companies you own or have owned:		
		What % were Specs?	What % were Presolds/Contracts?	

Companies you have owned/worked for in the last 10 years:

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



Your Credit References		
<i>We will contact your references to establish your credit and purchase history. Please list references that currently extend you credit.</i>		
Primary Building Material Supplier		
Name of Supplier:		Company Name your account is under and Account Number:
Credit Limit:	Current Balance:	Address:
Phone/Email/Fax:	Date Opened:	
Secondary Building Material Supplier		
Name of Supplier:		Company Name of Account and Account Number:
Credit Limit:	Current Balance:	Address:
Phone/Email/Fax:	Date Opened:	
Concrete/Masonry Supplier		
Name of Supplier:		Company Name of Account and Account Number:
Credit Limit:	Current Balance:	Address:
Phone/Email/Fax:	Date Opened:	
Cabinet Supplier		
Name of Supplier:		Company Name of Account and Account Number:
Credit Limit:	Current Balance:	Address:
Phone/Email/Fax:	Date Opened:	

Part 3: Your Project.

Legal Description: (Include city, county & state)		Street Address:	
<input type="checkbox"/> YES <input type="checkbox"/> NO	Will the lot be purchased at closing from a 3 rd party Seller?	<input type="checkbox"/> YES <input type="checkbox"/> NO	Are all weather roads installed?
<input type="checkbox"/> YES <input type="checkbox"/> NO	Do you or a related company own the lot? If YES, then will there be a mortgage payoff on the lot? ↓ <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	Has construction started?
		Estimated Start Date:	Estimated Completion Date:

Part 4: 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 other 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? _____



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. We strive to quickly process your application. Omission of any information will delay our processing of your application.

Here are some things that will help your application get processed quickly:

Part 1 Your Company: Bank Reference. Most banks will not give us a reference even though you authorize them to. Please send us 12 months of bank statements electronically with this application.

Part 2 Your Experience: Credit References. We use these to both determine the timeliness of your payments and your volume. Please send us statements from your primary lumber supplier for the last 12 months. If you have recently changed suppliers, and for example only have 3 months of statements from your current supplier, please send us those plus the prior 9 months of statements from your previous supplier. ***If you do not have credit with your current suppliers,*** we will still need the reference of someone who works for the supplier that knows you buy from them. We will also need evidence of your purchases. This can be through bank statements if you pay with checks or with 12 months of credit card statements if you use credit cards.

Part 3: Your Project. If you do not have a current project, we can approve your credit now, and then review your project at a later time.

With your application, please include any additional information 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. If applicable, copies of the legal documents resolving these situations.
- 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. (see part 2 above)

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). Either 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 builders risk insurance.