CLIENT CHECKLIST · SERVICE 6 OF 7

Loan Packaging

Your loan request, organized into a clean, complete package a lender can review.

What this service is

- ✓ We organize your loan request into a clean, complete package for a lender to review.
- ✓ The package includes a short summary, your financials, your documents, and an index.
- ✓ We check for missing pages, gaps, and numbers that don't match.
- ✓ You choose the lender. You sign and submit the application.

What this service is not

- ✕ We are not a lender. We don't make loan decisions.
- ✕ We can't promise approval, an amount, a rate, or terms.
- ✕ We never change numbers or papers. Everything must be true and match your records.
- ✕ SBA loans: SBA rules say any fee paid to a loan packager must be disclosed to the lender (SBA Form 159). We follow that rule.
- ✕ No guarantees. No one can promise a credit score, a deletion, a loan, or a grant. We won't either.
- ✕ We do not remove correct information. We only dispute items that look wrong, incomplete, out of date, or that can't be verified.
- ✕ No CPNs (“credit privacy numbers”) and no “new credit identity.” A CPN is not a legal stand-in for your Social Security number.
- ✕ No tradelines and no piggybacking. We don't sell or arrange spots on a stranger's credit card.
- ✕ We never ask for your bank, card, or credit bureau logins or passwords.

What to gather before we start

Check each box as you find it. Bring these to your meeting or show them to us. You keep your papers.

Business papers

- ☐ Certificate of Formation (or Articles), Operating Agreement or Bylaws, and EIN letter.
- ☐ Business licenses and permits.
- ☐ Business tax returns from the last 2 to 3 years.
- ☐ Year-to-date profit and loss (P&L) statement and balance sheet, less than 90 days old.
- ☐ Business bank statements from the last 6 months, all pages. Cover all but the last 4 digits of account numbers.
- ☐ A list of current business debts: lender name, balance, and monthly payment. No account numbers.
- ☐ Accounts receivable and payable lists, if you have them.

The loan request

- ☐ How much you want to borrow and a list of what the money is for.
- ☐ Quotes, estimates, or purchase contracts for what you will buy.
- ☐ A list of collateral you could offer, like equipment or real estate.
- ☐ Your business plan (the lender version works well).
- ☐ Leases and major contracts.

Each owner

- ☐ Photo ID. Bring it or show it.
- ☐ Personal tax returns from the last 2 to 3 years.
- ☐ A resume or short bio.
- ☐ Your own 3 credit reports, pulled free at AnnualCreditReport.com.
- ☐ The lender's personal financial statement form, if they have one. Fill it out yourself and give it to the lender.

Keep your private info private

- ! You pull your own credit reports, free, at AnnualCreditReport.com. You keep them.
- ! Keep account numbers private. On any copy you share, cover all but the last 4 digits.
- ! Do not write your Social Security number, date of birth, bank logins, or account numbers on this checklist.
- ! Do not email your Social Security number, date of birth, bank logins, passwords, or full account numbers. Bring papers to your meeting or show them to us on screen. Ask us for a safer way to share if you need one.
- ! This checklist is yours. Check items off as you gather them. You keep the originals.

What happens, step by step

1. **Free consult.** We talk about your loan goal and the lender you are thinking about.
2. **Written agreement.** You get a written agreement that says exactly what we will do.
3. **Sign, then 3 days to cancel.** Our agreements give you 3 business days to cancel. Work starts after that.
4. **Lender checklist.** We use your lender's checklist, or a common one if you haven't picked a lender yet.
5. **Gather and check.** You share your papers. We look for gaps and numbers that don't match.
6. **Build the package.** We write the summary and put everything in order with an index.
7. **You approve.** You read everything and confirm it is true and complete.
8. **You submit.** You sign and submit the application to the lender you choose.

9. **Follow-up.** We help you answer the lender's requests for more papers.

This is a business service

- This is a business service. It is for your business, not your personal credit.
- If any part of the work involves your personal (consumer) credit, the consumer credit rules apply to that part: a written contract, 3 business days to cancel, and no charge until that work is fully performed.
- You can always dispute errors on your personal credit reports yourself, for free.
- Personal or consumer loans: if a loan is for personal, family, or household use, or the work touches your personal credit, the consumer credit rules apply.

Read more about your rights: https://topshelffundability.com/consumer-rights

Pricing

- Pricing is quoted in writing after your free consult.

Questions? Call 910-978-1173 or email info@topshelffundability.com.