

URBAN SEEDS, INC.

Loan Application Form			
PERSONAL INFORMATION			
Surname:		First Name:	
Title:		DOB (mm/dd/yyyy):	
Home Address:			
Postal code:	City:	State:	
Home #:	Mobile #:	Email:	
Highest level of Education obtained:		SS#:	
Marital Status: Single Married Separated Divorced Other (please specify):			
Number of Dependents:		Age Range of Dependents:	
Residential Status: Owner Tenant Other (please specify):			
Citizenship Status: US Citizen Permanent Resident Other (please specify):			
Do you have a Green Card?: Yes No			
Are you or your business involved in any pending lawsuits: Yes No			
Have you ever been convicted, charged or indicted for a felony? Yes No			
How did you hear about Urban Seeds, Inc.?			
BUSINESS INFORMATION			
Company Name:		Tax ID #:	
Length of business ownership (months)		City License: Yes No	
Please provide contact information for a secondary contact if you are unable to be reached regarding business issues/concerns:			
Surname:		First Name:	
Title:		DOB (mm/dd/yyyy):	
Home Address:			
Postal code:	City:	State:	
Home #:	Mobile #:	Email:	
Description of Business (products and/or services);			
Business Address if different than your home address:			
Number of current employees:		Status of business premises: Owned Rent Other(please specify):	
Please provide information about all owners of the business (please leave blank if the loan applicant is sole owner):			
Name	Address	Social Security #	Phone #

Please provide information about the business depository accounts:			
Bank Name	Account Number	Average Balance	
Please provide information about the business loan accounts (please attach sheets for further details if necessary):			
Name of Creditor	Line or Loan	Secured or Unsecured	Total Outstanding Balance
LOAN INFORMATION			
Loan Amount: \$			
Have you applied for a loan in any other institution before? If yes, what was the name of the institution and was the loan approved?			
Please provide purpose of the loan details below:			
Purpose			Amount
			\$
			\$
			\$
			\$
Total			\$
Business Collateral*			
Estimated Value	Description (e.g. vehicle info, property address, equipment, etc)		
\$			
\$			
\$			
<p>*Loans will be secured by all business assets unless specific assets deemed acceptable by Urban Seeds, Inc. are pledged. Please describe fully the specific assets which you wish to use as collateral. Please note which assets, if any, are pledged as collateral for other loans. Please note location of collateral if it is different than your business location. Attach additional pages if necessary.</p>			
Please provide names of potential co-signers on this loan:			

REFERENCES			
Please provide two references (excludes family members) who can speak on behalf of your professional experience and character. Attach additional pages if necessary.			
Reference#1			
Last Name:		First Name:	
Home #:		Business #:	Mobile #:
Relationship:		Length of Relationship:	
Reference#2			
Last Name:		First Name:	
Home #:		Business #:	Mobile #:
Relationship:		Length of Relationship:	
What is your church/faith-based affiliation?:			
DECLARATION AND SIGNATURE			
I acknowledge that the statements and information provided in this application are true and correct to the best of my knowledge at this time. I hereby agree to promptly inform Urban Seeds, Inc. if there are any changes to relevant statements.			
Print your name above		Provide your signature above	Provide date above

URBAN SEEDS, INC.

PERSONAL FINANCIAL STATEMENT

This form is **REQUIRED** to demonstrate your personal financial situation, since you will be asked to personally guarantee the loan. The Urban Seed, Inc. will review your personal assets and liabilities in assessing your ability to assume additional debt.

Please do not include any business-related assets or debts on this form. Such information should be included in the Business information section of the Loan Application.

Personal Expenses

Gas/Electric	\$	Mortgage(s)/Rent	\$
Other Utilities	\$	Home Insurance (if applicable)	\$
Phone (mobile & home)	\$	Property Taxes (if applicable)	\$
Cable TV	\$	Health Insurance	\$
Groceries	\$	Life Insurance	\$
Auto Maintenance	\$	Child Support	\$
Auto Insurance	\$	Alimony	\$
Other variable monthly expenses	\$	Student loan payments	\$

Total: \$

Assets

Checking account balance (see section 1 below):	\$		
Savings account and certificates of deposit	\$		
Vehicles (estimate current market value and indicate the year and make)	\$	\$	\$
	Yr/Make	Yr/Make	Yr/Make
Tax Refund (most recent year)	\$		
Real Estate (see section 2 below)	\$		
IRAs or other Retirement accounts	\$		
Stocks and Bonds (see section 3 below)	\$		
Other assets and Personal Property (see section 4 below)	\$		
TOTAL ASSETS	\$		

Liabilities

Notes Payable (includes auto loans/leases, credit cards, student loans, etc. but does not include mortgage payments) (see section 5 below)	\$
Mortgage on Real Estate (see section 2 below)	\$
Unpaid Taxes	\$
Other Liabilities	\$
TOTAL LIABILITIES	\$

Net Worth

TOTAL ASSETS MINUS TOTAL LIABILITIES	\$
---	----

Employer Information

Name:
Address:
Phone #:

Details						
Section 1: Personal Income						
	Self			Spouse		
Annual salary/wages						
Real estate income						
Net Investment Income						
Other						
Section 2: Real Estate						
Address & Type of Property	Title of Deed	Date Purchases (mm/dd/yyyy)	Original Cost	Present Value	Remaining Mortgage Balance	Amount of Monthly Payments
Section 3: Stocks and Bonds						
Number of Shares	Name of Securities		Cost	Market Value Quotation	Date of Quotation (mm/dd/yyyy)	
Section 4: Other Assets and Personal Property (list and describe items)						
Section 5: Notes Payable (Please attach any additional sheets if necessary)						
Name & Address of Holder	Original Balance	Current Balance	Payment Amount	Terms (monthly, etc.)	How secured and type of collateral	
DECLARATION AND SIGNATURE						
I acknowledge that the statements and information provided in this application is true and correct to the best of my knowledge at this time. I hereby agree to promptly inform Urban Seeds, Inc. if there are any changes to relevant statements.						
Print your name above		Provide your signature above			Provide date above	

Urban Seeds, Inc.
Authorization to Perform Credit Check

The applicant hereby consents to and authorizes the Urban Seeds Inc.'s investigation into the credit worthiness of the Applicant. Such consent and authorization is given with respect to any and all persons who may conduct an investigation of the Applicant's credit worthiness on behalf of Urban Seeds, Inc. including independent contractors and credit agencies retained by Landlord for such purpose.

Applicant grants such consent and authorization to Urban Seeds, Inc. for the period commencing as of the date of this application and terminating after 90 days. Applicant acknowledges that Urban Seeds, Inc. may conduct a credit investigation of Applicant at any time from the date hereof up to the ending date.

This applicant hereby waives any and all claims, past, present or future, which the Applicant may have against Urban Seeds by reason of any credit investigation made pursuant to Applicant's consent and authorization herein given to Urban Seeds.

For Individual:

1. Name: _____ SS #: _____

Address: _____

Date of Birth: _____

Signature: _____ Date: _____

2. Co-Signer Name (if applicable): _____ SS #: _____

Address: _____

Date of Birth: _____

Signature: _____ Date: _____

For Company:

Company Name: _____

Address: _____

Federal Tax ID #: _____ State of Incorporation: _____

Signature: _____

Title: _____ Date: _____

URBAN SEEDS, INC.
DOCUMENT CHECK LIST

Each of the following documents will be used to make a decision about your loan application. Please attach as many of the requested documents as you are able.

☐ **LOAN APPLICATION**

- ☐ Loan Application Form
- ☐ Personal Financial Statement
- ☐ Confidential Credit Check Authorization

☐ 2 Forms of ID (at least one photo ID) and Green Card if applicable

☐ Proof of Address: for your individual residence and business (if applicable)

☐ Personal Tax Returns: full returns for the last 3 years, for all owners of the business, if applicable

☐ Business Tax Returns: please provide 3 years of full returns (if applicable)

☐ Bank Statements: Please attach personal and business (if applicable) bank statements for the past 3 months.

☐ Business Financial Statements: If applicable, please provide current business financial statements (balance sheets, profit and loss statements, etc.)

☐ Urban Seeds/Wharton Wealth Building Initiative Certificate (if applicable)

☐ Attachments: Please list any attachments you have included