

PART II – DUE DILIGENCE QUESTIONNAIRE FOR INDEPENDENT SERVICE ORGANIZATIONS

This questionnaire assists OneTeam and its Lending Partners in conducting due diligence for onboarding new business partners. OneTeam and Lending Partners are committed to ensuring loan applicants have a positive customer experience. This questionnaire enables OneTeam and Lending Partners to understand your business and determine if your company is a good fit. **Incomplete Questionnaires will not be considered for review. It is required that Questionnaire be executed by the Contact Person who must be an Officer of the applicant and vested with all appropriate authority to act on behalf of the applicant.**

***** Please fill out this form truthfully and completely and provide supporting documentation where requested. Any material misrepresentations will result in the immediate denial of this application. A voided check for your business bank account is required as part of your submission*****

Company and Contact Point Information	
Company Name (and legal name if different):	Name and Title of Officer Authorizing Review:
Physical Address:	Mailing Address (if different):
Phone:	Email (General Mailboxes Prohibited):
Fax:	Website (Required for all Applicants):

1. What type of business organization is your company? ***Sole proprietorships and individuals operating as D/B/A are ineligible.***

LLC Corporation Other Registered Entity: (please describe) _____

2. In what state is your company organized? _____

3. In what state is your Principal Place of Business (PPB)? _____

(*Notice: Out of state foreign entities must be registered to do business in the jurisdiction of PPB*).

4. A California Finance Lender License is required for companies doing business in California,. Do you currently hold this license? Yes – License No. _____ No License

CFLL Application Submitted on _____ (Documentation of Application Is Required)

5. How long has your company been in business? _____ Number of Employees? _____

Less than 3 years (*See Question 6 below*) 3-5 years 5+ years

6. If your company has been in business for less than three years, please cite your years of experience in Commercial Lending and list any prior employers from the previous five years.

Years' Experience:	
Prior Employer, Dates and Title:	
Prior Employer, Dates and Title:	

7. Are you a direct, self-financed lender? No Yes

8. Please note the approximate dollar amount in transactions your company has facilitated in the past year:

- Less than \$1,000,000.00 \$5,000,000.01 - \$10,000,000.00
 \$1,000,000.00 – \$5,000,000.00 Greater than \$10,000,000.00

9. Of the total amount of all annual funding, what percentage are commercial term loans?

_____ % Term _____ % Other Credit Products/Services

10. What is the average loan amount your clients apply for? _____

11. Which commercial financing product is company's primary area of focus? **Check only the top three:**

- Term Loans Equipment Financing Asset-Based Lending
 Lines of Credit Purchase Order Financing Merchant Cash Advances
 AR Financing Franchise Financing SBA Loans

12. In what types of Marketing does your company engage? Check all that apply:

- Direct Mail SEO/SEM Email Lead Lists Trigger Leads
 Banker Referrals Networking Accountant Referrals Other: _____

13. Does company solicit leads from any additional websites (affiliates/subsidiaries) over which company exercises control of web content? No Yes (if yes, please attach separate listing of all websites)

14. Has your company or any of its principals been subject to any regulatory, criminal or civil inquiries, investigations, examinations or lawsuits? No

Yes (Please attach separate explanation, including dates, jurisdiction, case number(s) and outcome)

15. Have there been any state or federal regulatory enforcement actions against your company or are there any states in which your company is not able to do business? No Yes (if yes, please list enforcement actions and prohibited states) _____

16. Has company's state registration or other license to do business been rescinded, revoked, or otherwise suspended at any time? No Yes

17. What insurance policies are currently maintained by your company? (General Liability Coverage is required. Requirement may be waived depending on number of employees and due diligence review.)

- General Liability Employment Practices Liability General Property
 Employer's Liability Errors & omissions Other: _____

18. What public/social media profiles does your company maintain?

- LinkedIn Facebook Twitter Yelp! BBB
 Other: _____

NOTICE: ONETEAM AND LENDING PARTNERS SEEK TO PROVIDE CUSTOMERS WITH THE HIGHEST LEVEL OF CUSTOMER SERVICE. SUBMISSION OF APPLICANT'S CUSTOMER AUTHORIZATION/CREDIT DISCLOSURE IS REQUIRED TO BE CONSIDERED FOR ONBOARDING. ALL BUSINESS PARTNERS MAY BE INSTRUCTED TO COMPLY WITH MINIMUM COMPLIANCE REQUIREMENTS FOR CUSTOMER AUTHORIZATION/CREDIT DISCLOSURE. THESE REQUIREMENTS SHALL BE ADOPTED ACROSS ALL CHANNELS. THE APPLICANT AGREES THAT FAILURE TO SUBMIT THE AUTHORIZATION OR COMPLY WITH THESE REQUIREMENTS SHALL RESULT IN THE DENIAL OF THIS APPLICATION.

I AGREE TO THESE TERMS _____
(INITIALS)

I DO NOT AGREE TO THESE TERMS

Please List References (Please note this Section is mandatory):

Company Name and Address:		Contact Person Name and Title:	
Phone:	Email:	Relationship to You:	
Comments:			

Company Name and Address:		Contact Person Name and Title:	
Phone:	Email:	Relationship to You:	
Comments:			

CERTIFICATION: NEITHER ONETEAM NOR LENDING PARTNER SHALL PARTNER WITH ORGANIZATIONS THAT UTILIZE “CONFESSION OF JUDGMENT” PROVISIONS IN COMMERICAL FINANCING AGREEMENTS. I, AS OWNER, OFFICER, OR PRINCIPAL OF THE COMPANY SUBMITTING THIS QUESTIONNAIRE, DO HEREBY ATTEST AND CERTIFY THAT THE ABOVE NAMED BUSINESS DOES NOT UTILIZE CONFESSION OF JUDGMENT IN ANY COMMERICAL FINANCING AGREEMENT. I AGREE AND ACKNOWLEDGE THAT THE ABOVE NAMED BUSINESS MAY BE REQUIRED TO SUBMIT ALL COMMERICAL FINANCING AGREEMENTS FOR REVIEW. I FURTHER AGREE AND ACKNOWLEDGE ONETEAM OR LENDING PARTNERS MAY SEEK LEGAL REDRESS FOR ANY FALSE, MISLEADING, OR UNTRUE STATEMENT, OR ANY WITHHOLDING OF MATERIAL INFORMATION WITH REGARD TO CONFESSIONS OF JUDGMENT. BY ACKNOWLEDGMENT OF THIS CERTIFICATION BOTH THE COMPANY SUBMITTING THIS QUESTIONNAIRE AND THE OWNER, OFFICER, OR PRINCIPAL SIGNING BELOW AGREE THAT ANY ACTION OR DISPUTE ORIGINATING FROM AN APPLICABLE ONETEAM AGREEMENT WITH A LENDING PARTNER SHALL BE SUBJECT TO THE GOVERNING LAW AND VENUE OF THE LENDING PARTNER AGREEMENT.

I, _____ **ACKNOWLEDGE THAT I HAVE READ THE**
(Printed Name of Owner, Officer, or Principal)
ABOVE CERTIFICATION AND FULLY AGREE TO COMPLY WITH ALL TERMS AND CONDITIONS STATED THEREIN. _____
(INITIALS)

By signing below, you certify that you are an authorized signatory on behalf of the company and the information you provided is true and accurate to the best of your knowledge. You also certify that you have read and understand the Certification above and agree to all terms and conditions stated therein.

By: _____

Date: _____

Name:

Title: