

**CURBLINE PROPERTIES CREDIT APPLICATION PACKET**

Enclosed are the forms that are required to complete the lease application process:

- (1) Form 1 - Credit Documentation and Asset Verification Checklist – Personal Guarantor
- (2) Form 2 - Curbline Propertiess Personal Financial Statement Form
- (3) Form 3 - Credit Documentation and Asset Verification Requirements

All lease applicants seeking credit in their own name(s) are required to complete enclosed Form 1 and Form 2. Documentation must be submitted to support all assets and income reported on Form 2. Please review the “Personal Guarantors” section of Form 3 for a list of acceptable documentation.

For all business lease applicants, refer to the “Business Guarantors” section of Form 3 for a list of documentation that is required to be submitted.

All forms must be filled out electronically. Hand-written forms will not be accepted.

The applicant certifies the following:

- All information submitted in this application is complete and accurate to the best of my knowledge
- If I am applying as a personal guarantor, I have completed the enclosed Credit Documentation and Asset Verification Checklist – Personal Guarantor and Curbline Properties Personal Financial Statement Form in their entirety
- I have reviewed the Credit Documentation and Asset Verification Requirements and submitted documentation that conforms to these requirements

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature/Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature/Date

**CREDIT DOCUMENTATION AND ASSET VERIFICATION CHECKLIST – PERSONAL GUARANTOR**

This checklist must be filled out in its entirety in order to have your credit application processed. If documentation provided is deemed incomplete or not sufficient, the credit application may not be accepted.

**Current bank statement(s) attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**Current brokerage statement(s) attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**Real Estate Tax Statement(s) or a current appraisal (within the year) attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**If reporting ownership of a business, summary of current financial position attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**CREDIT DOCUMENTATION AND ASSET VERIFICATION CHECKLIST – PERSONAL GUARANTOR**

**Current pay stub not older than 30 days attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**Prior year W-2 attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**Personal Tax Returns for the last three years attached?**  **YES**  **N/A**

If N/A, please provide a reason:

**Personal Financial Statement Form - Has the form been filled out in its entirety?**  **YES**  **N/A**

If N/A, please provide a reason:

**CURBLINE PROPERTIES PERSONAL FINANCIAL STATEMENT FORM**

The following personal financial statement was compiled as of \_\_\_\_\_ 20\_\_\_\_\_. If applicant is seeking credit jointly with spouse or relying on spouse's assets or income in requesting credit, this statement should reflect the financial condition of the spouse as well as the applicant. Statement may be completed jointly by both applicants if assets and liabilities are sufficiently joined so that the statement can be meaningfully presented on a combined basis otherwise separate statements are required.

Applicant Name (print)		Married (Y/N)	Date of Birth	Applicant Spouse (print)		Date of Birth	
Residence Address				Residence Address			
Employed By		W-2 Employer (Y/N)		Employed By		W-2 Employer (Y/N)	
Business Address			Telephone	Business Address		Telephone	
Kind of Business		Position	How Long	Kind of Business		Position	How Long
Annual Salary (if income is anything other than W-2 income, applicant must disclose sources and may be asked to provide additional information) \$		Other Income received from alimony, child support or maintenance payments (need not be revealed if you do not choose to disclose such income in applying for credit) \$		Annual Salary (if income is anything other than W-2 income, applicant must disclose sources and may be asked to provide additional information) \$		Other Income received from alimony, child support or maintenance payments (need not be revealed if you do not choose to disclose such income in applying for credit) \$	
Other Income (monthly) \$		Source (e.g. rental, dividends, etc.)		Other Income (monthly) \$		Source (e.g. rental, dividends, etc.)	
Current and Prior No. of Businesses Owned		Name of Business (es)		Type of Industry		No. of Years	

**ASSETS** (denote in even dollars)

**LIABILITIES** (denote in even dollars)

Cash on hand & In Bank – bank name / account #	\$	Note Payable to Bank (other)	\$
Cash on hand & In Bank – bank name / account #	\$	Note Payable to Others	\$
Marketable Securities – brokerage firm / account #	\$	Credit Cards (total outstanding balance)	\$
Marketable Securities – brokerage firm / account #	\$	Accounts Payable	\$
% Ownership in Business	\$	Installment/ Other Loans	\$
Life Insurance – Cash Surrender Value Only	\$	Loan on Life Insurance	\$
Real Estate – Address / Tax or Appraisal Value (personal residence)	\$	Real Estate Mortgage (personal residence)	\$
Real Estate – Address / Tax or Appraisal Value (other)	\$	Real Estate Mortgage (other)	\$
Autos – Year / Make (do not include leased vehicles)	\$	Note Payable to Bank (autos)	\$
Recreational Vehicles – Year/ Make	\$	Note Payable to Bank (recreational vehicles)	\$
Other Assets (itemize below)	\$	Other Liabilities (itemize below)	\$
Total Assets	\$	Total Liabilities	\$

**ADDITIONAL REAL ESTATE DETAILS**

Real Estate – Description	City / State	Title in Whose Name	Amount of Insurance
Date Acquired	Original Cost	1 <sup>st</sup> Mortgage Balance	1 <sup>st</sup> Mortgage Held By
2 <sup>nd</sup> Mortgage Balance	2 <sup>nd</sup> Mortgage Held By	Annual Rental Income Received	Other Information

Real Estate – Description	City / State	Title in Whose Name	Amount of Insurance
Date Acquired	Original Cost	1 <sup>st</sup> Mortgage Balance	1 <sup>st</sup> Mortgage Held By
2 <sup>nd</sup> Mortgage Balance	2 <sup>nd</sup> Mortgage Held By	Annual Rental Income Received	Other Information

Real Estate – Description	City / State	Title in Whose Name	Amount of Insurance
Date Acquired	Original Cost	1 <sup>st</sup> Mortgage Balance	1 <sup>st</sup> Mortgage Held By
2 <sup>nd</sup> Mortgage Balance	2 <sup>nd</sup> Mortgage Held By	Annual Rental Income Received	Other Information

**DECLARATION**

Are you or any of the proposed guarantors a party to any lawsuit, signed a cognovits note, or subject to outstanding judgments?

Yes  No

If yes, provide court name, case number, name of creditor, and amount of judgment, if applicable:

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*The foregoing information has been provided by the undersigned to assist Curblin Properties, Corp., in determining the credit worthiness of theundersigned and is hereby certified accurate in all respects as of the date stated.*

*Authorization is hereby granted to Curblin Properties, Corp. to make inquiry at the present and in the future with any person, firm, association, partnership or corporation listed above as to the accuracy and present status of any information provided by the undersigned herein.*

Applicant Signature:	Social Security Number (required):	Date:
Co-Applicant Signature:	Social Security Number (required):	Date:

### **CREDIT DOCUMENTATION AND ASSET VERIFICATION REQUIREMENTS**

All lease applicants and guarantors are required to submit documentation supporting their reported assets and financial health. The required documentation and the acceptable format of such documentation is described below. Assets or income reported without accompanying support will not be considered in determining the applicant's credit rating.

#### **Personal Guarantors**

1. Personal Financial Statement Form – Please complete the Personal Financial Statement Form provided to you by your Leasing agent in its entirety. Ensure that all information reported on the form is accurate, verifiable, and clearly written. Only include assets that can legally be accessed at any time by the applicant (e.g., do not include bank accounts set up as a trust if the applicant cannot legally access the funds).
2. Current Bank Statements – Cash reserves must be verified through current bank statements. Statements must be under the applicant's/guarantor's name and reflect the amount noted on the application. Business account bank statements are not acceptable for personal guarantors.
3. Marketable Securities – Marketable securities balances must be verified through brokerage account statements. Statements must be under the applicant's/guarantor's name and reflect the amount noted on the application.
4. Real Estate Equity – Real estate values must be verified through real estate tax statements or recent appraisals. Statements or appraisals must be under the applicant's/guarantor's name and reflect the amount noted on the application. Property tax assessments/ payments are generally available on-line and can be obtained from your county's website. Estimated real estate values from online tools/websites (e.g., Zillow) will not be accepted.
5. Ownership in a Business – If you are reporting assets related to a business or percentage of a business that you own, please provide documentation proving ownership of the business, as well as a current financial summary (e.g., business balance sheet) to validate the value being reported.
6. Income Verification – To verify reported income, please provide current pay stubs not older than 30 days, prior year W-2, and personal tax returns from the previous three years. All documentation must be under the applicant's/guarantor's name.

#### **Business Guarantors**

1. Financial Statements – Please provide audited financial statements from the previous two fiscal years. At a minimum, the required financial statements include a statement of financial position and a statement of operations. If the most recent fiscal year-end statements are more than six months prior to your lease application date, please provide interim statements in addition to the previous two fiscal years. Additionally, if the year-end financial statements are not audited by a third-party, please provide backup documentation, including receipts and invoices to verify financial statement line items.
2. Business Account Bank Statements and Tax Filings – If unaudited financial statements are submitted, please provide business account bank statements and tax filings for the previous two reporting years.