



## Loan Questionnaire

(Attach Separate Questionnaire  
for Partners or Affiliates)

Borrower Names		Name of Borrowing Entity		
DBA Name (if applicable)		Does Borrower Own Additional Businesses		Yes <input type="checkbox"/> No <input type="checkbox"/>
Business Phone	Business Fax	Website		
Borrowing Entity	Corporation <input type="checkbox"/>	S-Corp <input type="checkbox"/>	C-Corp <input type="checkbox"/>	
Partnership <input type="checkbox"/>	Ltd Partnership <input type="checkbox"/>	Sole Proprietor <input type="checkbox"/>	LLC <input type="checkbox"/>	
State of Incorporation	Date of Incorporation	Date Established		

**Borrower Names** - Self Explanatory

**Name of Borrowing Entity** - What is the name of your Corporation, LLC or Partnership, if applicable.

**DBA Name** (If applicable)- Even though the borrower may be an individual or corporation, they frequently will trade under a different name such as "Main Street Exxon". The "Main Street Exxon" is the DBA, or "Doing Business As" name. Also known as "Fictitious Name"

**Does Borrower Own Additional Businesses** - Does borrower own any other controlling interests in any other companies or businesses

**Business Phone/Fax /Website** - Only fill this in if you currently own a business. If this is a purchase and there currently is no business phone or fax, simply put TBO for "To Be Obtained"

**Borrowing Entity** - Will the actual entity signing at time of closing be a Sole Proprietor, Corporation (S-Corp or C-Corp), Partnership, Limited Partnership or Limited Liability Corporation (LLC).

**State of Incorporation** - Self Explanatory. If Company is yet to be formed, indicate with "TBF" for "To Be Formed."

**Date of Incorporation** - Self Explanatory. If Company is yet to be formed, indicate with "TBF" for "To Be Formed."

**Date Established** - Self Explanatory. If Company is yet to be formed, indicate with "TBF" for "To Be Formed."

### Transaction Information

Purpose of Loan	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Cash-out Refinance <input type="checkbox"/>	Construction <input type="checkbox"/>
Total Project Cost	Equity Infusion		LTV	
Loan Amount	Secondary Financing		Funds Borrowed	
Under Contract <input type="checkbox"/>	LOI <input type="checkbox"/>	Contract Expires	Source of Funds	

**Purpose of Loan** - Self Explanatory. If this is a build-out of an existing site or a total site rebuild, please list it under construction.

**Total Project Cost** - This would be the purchase price plus additional costs such as inventory, working capital and closing costs.

**Equity Infusion** - If this is a purchase, how much will the borrower put in as a down payment. If this is a refinance, the answer should be "Existing."

**LTV**- Loan To Value- Self Explanatory, although frequently interchangeably used with LTC, or Loan To Cost. If the purchase price is \$1,000,000 and the finance amount is \$800,000, the LTV for finance purposes is 80% even though the asset may be worth more. If the borrower is told the property is worth \$1,500,000, it is still viewed as an 80% loan.

**Real Estate/Biz Only** - Does purchase/refinance include real estate or business only **Loan Amount** - Self Explanatory

**Secondary Financing** - Will there be any other financing provided, i.e. by fuel supplier and/or seller or other and what will that amount be.

**Funds Borrowed** - Is part of the Equity Infusion borrowed, which can also be in the form of a Home Equity loan or any equity that has to be paid back. If yes, what amount and what per cent.

**Under Contract** - This is self explanatory. The main thing we need to know is if the borrower, if this is a purchase, has a Letter of Intent to Purchase, or has an actual contract to purchase and when this contract expires.

**Source of Funds** - What is source of equity infusion? Personal Funds? Home Equity? Sale of Stocks/Bonds? Gift Letter?

### Ownership of Applicant Company

Name	Title		
Birth Date	Birth Place	U.S. Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>
If not citizen, alien registration number			
Employed by U.S. Govt.	Military Service	Branch/Dates	
Education	College/University	Dates Attended	Major
		Degree	

Social Security Number		Percentage of Ownership	
Borrower Credit	Excellent <input type="checkbox"/>	Good <input type="checkbox"/>	Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Bankruptcy	IRS Liens	Judgements	Mortgage Lates
Ever arrested for criminal offense		Under indictment, parole, probation	
(If yes to either question, please attach explanation)			
Address (No P.O. Box)			
City, State, Zip			
How Long at Address		If less than five years, list prior address:	
Address (No P.O. Box)			
City, State, Zip			
Telephone (W)	Cell	Fax	
Telephone (H)		E-mail	

**Name** – Self Explanatory, same as Borrower Name above, **Title** – What is borrowers official title in corporation, LLC, or other  
**Birth Date** – Self Explanatory, **Birth Place** – Self Explanatory, **U.S. Citizen** – Self Explanatory  
**If not citizen alien registration number** – This number will be on their Permanent Resident Alien card  
**Employed by U.S. Government** – Self Explanatory  
**Military Service** – Self Explanatory, **Branch/Dates** – Self Explanatory  
**Education, College/University** – Self Explanatory  
**Social Security Number** – Self Explanatory  
**Percentage of Ownership** - What percent of company does borrower own  
**Borrower Credit** – Self Explanatory  
**Bankruptcy, IRS Liens, Judgements, Mortgage Lates** – Indicate if any of these exist  
**Ever Arrested For Criminal Offense** – Self Explanatory  
**Under Indictment, Parole, Probation** – Self Explanatory If yes to either question, please attach an explanation  
**Home Address** – List current address. If borrower has been there less than five years, list prior address  
**Telephone (Home)** – Self Explanatory  
**Cell** – Self Explanatory, **Fax (Home)** – Self Explanatory, **Home** – Self Explanatory, **E-mail** – Self Explanatory

**Work Experience - (List Chronologically With Present Employer)**

Employer (Dates)		Employer (Dates)	
Address		Address	
City, State, Zip		City, State, Zip	
Duties		Duties	
Employer (Dates)		Employer (Dates)	
Address		Address	
City, State, Zip		City, State, Zip	
Duties		Duties	

**Employer (Dates)** – List chronologically for the past ten years the borrowers work experience with addresses and their **specific duties.**

**Property/Business Information**

Property Address			
Type of facility (i.e. gas station, C-store, truck stop, car wash)			
When was the property built	Canopy	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Number of MPD's	Number of refueling points	Pay at Pump	
Size of land	Land Leased	Size of Building	
Other Competitors within subject market and distance		Customer Count	

Hypermarkets nearby		What Type		Distance	
Car Wash	Yes <input type="checkbox"/> No <input type="checkbox"/>	Restaurant/QSR	Yes <input type="checkbox"/> No <input type="checkbox"/>	Franchise?	
Brand and avg. monthly sales		Purchase fuel from jobber	<input type="checkbox"/> oil company <input type="checkbox"/>		
Monthly inside sales average		Average Gross Margin %			
Monthly Fuel Gallonage average		Average pool margin			
Annual Fuel Gallonage	2011	2010	2009		
Diesel	Yes <input type="checkbox"/> No <input type="checkbox"/>	Propane	Yes <input type="checkbox"/> No <input type="checkbox"/>	Kerosene	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there or have there been any known or suspected environmental problems?					Yes <input type="checkbox"/> No <input type="checkbox"/>
Is an environmental report available?			How recent?		
Site ever remediated?			No further action letter issued?		
Indemnification letter?			Site currently monitored?		
How many UST's?		Age of UST's?		Fiberglass/Steel	
Name of gas brand?			How many years under brand?		
Number of years as gas station/C-store?			What % of inside sales is lottery?		
Number of years you have operated location?			(If applicable)		
Annual R.E. Tax		Extra revenue sources		Type	
What is your monthly mortgage or lease payment?			(If applicable)		
Who is the current lien holder (if applicable)					
Loan balance (if applicable)			Conventional/SBA loan (if applicable)		

**Address** – This is the address of the property/business you are applying for a loan for. If it is multiple properties, fill out this section for each property on separate application forms.

**Type of Facility** – Is this a gas station, convenience store, truck stop, car wash, auto lube or auto repair facility

**When Was The Property Built** – Self Explanatory. If this was a total site rebuild, please indicate the year.

**Canopy** – Does the gas station/convenience store have a canopy over or in front of the building

**Number of MPD's** – Multiple Product Dispensers, (MPD's), Dispensers or "gas pumps"

**Pay At Pump** – Does MPD have CRIND's (Card Reader In Dispenser) or Pay At Pump capability

**Size of Land** – Self Explanatory

**Land Leased** – From time to time, borrower will own building but lease property from third party.

**Size of Building** – Self Explanatory

**Other Competitors** – List with a mile radius competitors and distance from subject property

**Hypermarkets, What Type, Distance** – A hypermart is a retailer such as Costco, Sam's Club, Albertsons that offers fuel, typically at cost. Indicate which type is nearby and distance from subject property

**Car Wash** – Self Explanatory

**Restaurant/QSR** (Quick Service Restaurant) – Do you have a restaurant, deli QSR on site or in store

**If yes, what brand and average monthly sales** – If borrower has business such as Subway, Dunkin Donuts, indicate Co-Brand and average monthly sales

**Will you purchase from jobber, oil company or spot** – Will borrower purchase fuel from fuel supplier (jobber), major oil company or will borrower be independent

**Monthly Inside Sales Average** – This does NOT include any sales from a Restaurant/QSR. This is indicated in dollar amount

**Average Gross Margin** – Typically 28% - 35%

**Monthly Fuel Gallonage Average** – How many gallons does operator/dealer pump per month on average, i.e. 75,000 gallons per month

**Average Gross Margin** – What is operator/dealer's average gross or pool margin. The nationwide average is 8 – 13 cents per gallon

**Diesel** – Self Explanatory, **Propane** – Self Explanatory, **Kerosene** – Self Explanatory

**Are There Or Have There Been Any Known or Suspected Environmental Problems** – Even though a site may be "clean" now, if the site has had reported leakage or spillage, the answer would be yes. Most problems are either spillage from either a fuel tanker truck or from an overspill from an automobile. Most leakage are from either Underground Storage Tanks (UST's) or from the lines that run from UST's to the dispensers. Contamination can also come from adjoining or nearby properties that also might have hazardous substances on site. What year was the environmental problem.

**Is There An Environmental Report Available** – Is there a Phase I, Phase II, or remediation or Corrective Action Plans available (on sites that have had contamination)

**How Recent** – How recent are these reports

**Site Ever Remediated** – Self Explanatory

**No Further Action Letter Issued** – Did the State's local DEQ/DEP issue a No Further Action letter to indicate the file was closed

**Indemnification Letter** – If file is still open, is there an indemnification from the oil company, jobber or dealer or third party that owned property at the time that the leakage or spillage took place

**Site Currently Monitored** – All sites are technically “monitored”, but that usually refers to the Underground Storage Tanks and the lines running to the dispensers. Monitored in this sense refers to monitoring wells on site as a means to monitor to see if

**How Many UST’s** (Underground Storage Tanks) – How many underground storage tanks are on site (occasionally some Above Ground Storage Tanks are used)

**Age of UST’s** – Self Explanatory

**Fiberglass/Steel** – Are UST’s made of fiberglass or steel

**Name of Gas Brand** – Is the site branded BP, Shell, Exxon or an independent

**Number of Years Location Has Been Gas Station/C-store** – Particularly if site has been totally rebuilt, current building might have been there ten years, but there maybe had been a station there for thirty

**What % of inside sales is lottery sales** -

**Annual Real Estate Tax** – Self Explanatory

**What Is Your Monthly Mortgage or Lease Payment** – This only applies if this is a refinance or if a operator is exercising their right to purchase property

**Who Is The Current Lien Holder** – Only applicable in cases of refinance

**Investment Properties Only**

<b>Monthly Lease Payment</b>		<b>Term of lease</b>		<b>NNN Lease</b>	<b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/>
<b>Lease begins</b>		<b>Lease expires</b>			

**Monthly Lease Payment** – What is the lessee payment

**Term of Lease** – Self Explanatory

**NNN Lease** – Is this a Triple Net lease

**Lease Begins** – Self Explanatory

**Lease Expires** – Self Explanatory

**Bank References**

<b>Name of Bank</b>	<b>Type of Acct</b>	<b>Acct Number</b>	<b>Current Balance</b>	<b>Date Opened</b>

**Name of Bank, Type of Account, Account Number** – All Self Explanatory

**Professional Assistance**

<b>Attorney Name</b>		<b>Firm</b>	
<b>Address</b>			
<b>City, State, Zip</b>			
<b>Telephone</b>		<b>Fax</b>	
<b>Contact</b>			
<b>Accountant Name</b>		<b>Firm</b>	
<b>Address</b>			
<b>City, State, Zip</b>			
<b>Telephone</b>		<b>Fax</b>	
<b>Contact</b>			
<b>Insurance Carrier</b>		<b>Policy Number</b>	
<b>Agent</b>		<b>Agency</b>	

Telephone		Fax	
Petroleum Supplier	Terms	Approved	Yes <input type="checkbox"/> No <input type="checkbox"/>
Address			
City, State, Zip			
Telephone		Fax	

**Attorneys, Accountants, Petroleum Supplier, Insurance Agent Name/Address** – This section does not have to initially be filled in initially but will soon after application. It is not necessary that borrower have an attorney or an accountant, but if they do, this is something we will want to know. Of particular importance initially is who their fuel supplier will be. PetroMAC can assist in this.

**Additional Credit References**

Supplier		Supplier	
Address		Address	
City, State, Zip		City, State, Zip	
Telephone		Telephone	
Contact		Contact	
Type of Credit		Type of Credit	
Balance	Monthly pmt.	Balance	Monthly pmt.
Supplier		Supplier	
Address		Address	
City, State, Zip		City, State, Zip	
Telephone		Telephone	
Contact		Contact	
Type of Credit		Type of Credit	
Balance	Monthly pmt.	Balance	Monthly pmt.

**Supplier, Address, Telephone, Contact, Type of Credit** – If this is a refinance, or an operator exercising a purchase option, or a borrower that currently owns other businesses, we will want present vendors with contact information and the type of credit they currently have with their vendors.

**Referrer Contact Information**

Referrer Name		Company	
Address			
City, State, Zip			
Phone	Fax	E-mail	

**Additional Comments –**