

## Agent Loan Application/Underwriting Checklist

Below are the documents needed to apply for a loan.

### Existing Agents with Allstate – Line of Credit

- Signed and completed loan application\*
- Applicant's last 3 years of federal income tax returns (both individual & business/agency)
- Current year-to-date profit and loss statement
- Current business metrics report in printable view in Excel format
- Last 3 years of December year-end business metrics reports in printable view in Excel format (reports should include ALL agency numbers)
- Last 3 years of November year-to-date Compensation Summary Reports (DASH-Compensation App)
- Last 2 years of December Commission Payment Notification – Allstate pay statement found in Gateway
- Current Termination Payment (TPP) – Summary Report in Excel format (include Vested and In Vesting TPP reports for ALL applicable agency numbers)
- Screenshot of current Agent Achievement Program Report – Scorecard (DASH-Dashboards tab)

Please mail or email these documents to:

Wintrust Agent Finance  
9701 W. Higgins Rd., Suite 330  
Rosemont, IL 60018  
855-552-LOAN (5626)  
agentfinance@wintrust.com

**LINE OF CREDIT  
AGENT LOAN APPLICATION**

9701 W. Higgins Rd., Suite 330, Rosemont, Illinois 60018  
855-552-LOAN (5626)

**INDIVIDUAL ACCOUNT    JOINT ACCOUNT**

We intend to apply for joint credit (if applicable) \_\_\_\_\_

Applicant Signature

Co-Applicant Signature

**APPLICANT INFORMATION**

Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Current Home Address: \_\_\_\_\_  
City County State Zip

Previous Home Address (if at current address < 2 years): \_\_\_\_\_  
City County State Zip

Home Phone: \_\_\_\_\_ Personal Email Address: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Preferred Contact Method: \_\_\_\_\_

Fax: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Driver's License #: \_\_\_\_\_ State Issued: \_\_\_\_\_

Driver's License Issue Date: \_\_\_\_\_ Driver's License Expiration Date: \_\_\_\_\_

How many years of insurance experience do you have? \_\_\_\_\_ How many years with Allstate? \_\_\_\_\_

Are you a licensed Allstate agent? \_\_\_\_\_ Securities Licenses: 6 \_\_\_\_\_ 63 \_\_\_\_\_ 7 \_\_\_\_\_

Have you acquired any books of business in the last 12 months? \_\_\_\_\_ If yes, how many? \_\_\_\_\_

**AGENCY INFORMATION**

Legal Name of Agency: \_\_\_\_\_

Agency Address: \_\_\_\_\_  
City County State Zip

Tax Identification Number: \_\_\_\_\_ Type (S Corp, C Corp, Sole Prop, LLC, LLP): \_\_\_\_\_

State of Organization: \_\_\_\_\_

Has your Agency Type ever changed? (If yes, provide details): \_\_\_\_\_

Name of all entity Officers: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Work Email Address: \_\_\_\_\_

Work Fax: \_\_\_\_\_ Agency # (Include all): \_\_\_\_\_

Year agency was established: \_\_\_\_\_ Length of your ownership: \_\_\_\_\_

Do you have any debt on your agency? \_\_\_\_\_ If yes, what is the amount? \_\_\_\_\_

Lender Name: \_\_\_\_\_ Loan Maturity: \_\_\_\_\_ Loan Rate: \_\_\_\_\_

How many licensed staff do you employ? \_\_\_\_\_ How many unlicensed staff? \_\_\_\_\_  
(Please include yourself in the count)

Once application is completed along with all accompanying documents (Questions call 855-552-LOAN (5626)):  
Mail to: Wintrust Agent Finance Attn: Loan Underwriting (Confidential), 9701 W. Higgins Rd., Suite 330, Rosemont, Illinois 60018 or email to agentfinance@wintrust.com  
**To ensure overnight delivery please use Federal Express vs. US Post Office Express Mail**

**LOAN INFORMATION**

Requested Line Amount (\$25,000 - \$100,000) \$ \_\_\_\_\_

Is agency pledged to another financial institution or individual? If yes, then explain: \_\_\_\_\_

How did you hear about this Lending Program? \_\_\_\_\_

*Please answer the following questions about your financial records. If the answer to any question is yes, please attach details.*

Are you:  Single  Married  Separated  Divorced

Do you have any tax liens or contested taxes?  Yes  No

Have you ever been convicted of a felony?  Yes  No

Are you a defendant in any suits or legal actions?  Yes  No

Has the applicant or any guarantor ever obtained credit under another name?  Yes  No

If yes, please explain: \_\_\_\_\_

Does the applicant or guarantor have tax obligations, including payroll and sales taxes, past due?  Yes  No

Have you ever filed for or taken bankruptcy, composition, settlement or assignment for benefit of creditors?  Yes  No

**EMPLOYMENT AND EDUCATION HISTORY**

<b>WORK EXPERIENCE:</b> (Include 20 years of employment or last 5 employers. If more space is needed, provide an attachment.)			
Employer Name	Address	Position/Title	Dates of Employment
<b>EDUCATION:</b>			
	School Name	Year Completed	
High School			
College			
Other			

**CERTIFICATE OF BENEFICIAL OWNER(S)**

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

The information below must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or foreign country. Legal entity does not include sole proprietorships, unincorporated associations or natural persons opening accounts on their own behalf.

**Control Person:** Please provide the following requested information. All information is required unless otherwise noted and must be completed by a person with the intent to open an account or apply for credit. Additional information may be requested based upon the response provided. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- o An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- o Any other individual who regularly performs similar functions. (If appropriate, an individual listed above may also be listed in this section.)

Legal Name		Position/Title
Date of Birth	SSN/Tax ID#	Address (Residential or Business Street Address)
Residency Status	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien	For Foreign Persons, Passport Number and Country of Issuance, or other similar identification number.

Please note: The Lender may ask to see a copy of the driver’s license or other form of government issued identification for each owner/guarantor and the controlling individual. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** — To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your loan officer at the address or phone number listed on the first page of this form within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

Sharing Information within the Wintrust Organization. Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A. (“Lender”) may share within the Wintrust organization information about Guarantor’s or Customer’s transactions or experiences with the Lender, information Guarantor or Customer supplies on applications, and information the Lender receives from third parties. Guarantor or Customer has the right to instruct the Lender not to share within the Wintrust organization certain information (other than information about Lender’s transactions and experiences with Guarantor or Customer) from Guarantor’s or Customer’s application or information the Lender receives from third parties. If Guarantor or Customer does not want the Lender to share this information, please contact the Compliance Officer at the address or phone number listed on the first page of this form. The Wintrust organization means the Lender and all other banks and non-bank companies affiliated with the Lender by common ownership or control.

**REPRESENTATION & AUTHORIZATION**

I/We, the undersigned, for myself/ourselves and as owners(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) jointly and severally certify to Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A., (the "Lender") that the information provided in this application (and in any related documents submitted in connection with this application) is true and correct in all respects and may be relied upon by the Lender in determining whether or not to extend credit to the undersigned. I/We understand that this application is subject to credit approval. I/We acknowledge our obligation to promptly notify the Lender of any changes to the information provided. I/We understand that this application and attachments are the property of the Lender, and will remain so, even if the loan is declined. I/We for ourselves and as owner(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) authorize the Lender to obtain any information the Lender requires relating to my/our creditworthiness from any source, including financial institutions and credit reporting agencies, now and any time during the term of the loan or while any balance is outstanding. Upon my/our request, the Lender will provide me/us with the name and address of any credit reporting agency from which the Lender obtained a report. I/We authorize the Lender to report to any of its affiliates and/or a credit reporting agency information about the applicant(s), including the following: the timeliness of payments, any collateral position taken by the Lender, the balance due under any loan outstanding, any default that has occurred or any other matter related to the loan. I/ We understand that personal and/or other guarantees will be required if the application is approved. The credit being applied for is intended solely for business or commercial purposes, and not for household, personal, family or consumer purposes. Each of the undersigned certifies that he/she is signing in the capacity indicated next to each signer's name and that such signer is duly authorized to execute this credit application on behalf of the applicant.

**Note: The applicant and guarantors must sign below (in addition, each guarantor other than the applicant is required to complete Exhibit C, page 9 of this application; the applicant is to complete Exhibit A, page 5). If a partnership, all partners must sign or evidence of partnership authorization must be provided.**

Authorized Signature	Title	Date
_____	_____	_____
Authorized Signature	Title	Date
_____	_____	_____
Authorized Signature	Title	Date
_____	_____	_____

Exhibit A to Credit Application  
**FINANCIAL STATEMENT**

9701 W. Higgins Rd., Suite 330, Rosemont, Illinois 60018  
855-552-LOAN (5626)

**INDIVIDUAL ACCOUNT    JOINT ACCOUNT**

We intend to apply for joint credit (if applicable) \_\_\_\_\_

Applicant Signature

Co-Applicant Signature

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, physical address, date of birth, taxpayer identification # and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

**Prepared as of:** \_\_\_\_\_, **20** \_\_\_\_\_

Complete this form for (1) each agent applicant, or (2) each limited partner/member/owner and each general partner, if any, or (3) each stockholder, or (4) any person or entity-providing a guaranty on the loan.

Name: \_\_\_\_\_  
Residence Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_

Business Phone: \_\_\_\_\_  
Residence Phone: \_\_\_\_\_

<b>ASSETS</b>		<i>(Omit Cents)</i>	<b>LIABILITIES</b>		<i>(Omit Cents)</i>
Cash on hand & in banks <sup>1</sup>	\$	_____	Accounts Payable	\$	_____
Savings Account <sup>1</sup>	\$	_____	Notes payable to banks & others (Describe in Section 2)	\$	_____
IRA or other retirement account <sup>1</sup>	\$	_____	Automobile Loan(s) Monthly Payments \$ _____	\$	_____
Life Insurance			Credit Card Debt Monthly Payments \$ _____	\$	_____
Cash Surrender Value Only (Complete Section 8)	\$	_____	Mortgages on Real Estate (Describe in Section 4)	\$	_____
Stocks & Bonds <sup>1</sup> (Describe in Section 3)	\$	_____	Unpaid Taxes (Describe in Section 6)	\$	_____
Automobile(s) — present value	\$	_____	Loan(s) on life insurance	\$	_____
Real Estate (Describe in Section 4)	\$	_____	Other Liabilities (Describe in Section 7)	\$	_____
Market value of existing Ins. Book	\$	_____	<b>Total Liabilities</b>	\$	_____
Other personal property (Describe in Section 5)	\$	_____	<b>Net Worth</b>	\$	_____
<sup>1</sup> Please provide most recent statement if individual balances exceed \$5,000.			<b>Total</b>	\$	_____
<b>Total</b>	\$	_____	<b>Total</b>	\$	_____

<b>Section 1. Sources of Income</b>		<b>Section 1. Sources of Income</b>			
Salary	\$	_____	As Guarantor, Endorser or Co-Maker	\$	_____
Net Investment Income	\$	_____	Legal Claims & Judgments	\$	_____
Real Estate Income	\$	_____	Provision for Federal Income Tax	\$	_____
Other (describe below*)	\$	_____	Other Specific Debt	\$	_____

Indicate your planned annual salary level you are seeking from your agency in the next 12 months: \_\_\_\_\_

IMPORTANT: Please indicate if any assets or sources of income are jointly owned by applicant and another person or wholly owned by another person.  
\*Alimony or child support payments need not be disclosed on "Other Income" unless it is desired to have such payments counted toward total income.

Exhibit A to Credit Application  
**FINANCIAL STATEMENT**

**Section 2. Notes payable to banks and others** *(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)*

Name & Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Maturity Date	Interest Rate	How secured or endorsed; type of collateral

**Section 3. Stocks and Bonds** *(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)*

Name of Security/Ticker/CUSIP	Number Shares	Cost	Market Value	Pledged (Yes or No)	Total Value

**Section 4. Real Estate Owned**

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name/Address of Mortgage Holder			
Monthly Rental Income			
Mortgage Balance			
Monthly Mortgage Payment (Principal & Interest plus Taxes)			
Status of Mortgage			

*(Please photocopy this sheet if additional space is required)*

Exhibit A to Credit Application  
**FINANCIAL STATEMENT**

**Section 5. Other Personal Property & Assets** (Describe in detail; and if any is pledged as security, state name and lien holder amount of all lien terms of payment and if delinquent, describe delinquency.)

**Section 6. Unpaid Taxes** (Describe in detail; ad to type, to whom payable, when due, and to what property, if any, a tax lien attaches.)

**Section 7. Other Liabilities, including Notes or Debts Guaranteed** (Describe in detail.)

**Section 8. Life Insurance Held**

Company	Policy #	Face Amount	Cash Surrender Value	Policy Loan (Yes or No)	Pledged (Yes or No)	Beneficiary

Has either Applicant ever filed Bankruptcy?	Date?	Outcome?

**REPRESENTATIONS AND WARRANTIES**

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N. A., ("Lender") on behalf of the undersigned or persons, firms, or corporations on whose behalf the undersigned may either severally or jointly with others execute a guaranty in the Lender's favor. Each undersigned understands that the Lender is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Lender may consider this statement as continuing to be true and correct until a written notice of a change is given to the Lender by the undersigned. The Lender is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein and to determine each undersigned's creditworthiness. The Lender is authorized to answer questions about their credit experience with the undersigned. The Lender may report information about each undersigned's account to credit bureaus. Late payments, missed payments, or other defaults on each undersigned's account may be reflected in their credit report.

**NOTICE OF RIGHT TO APPRAISAL COPY: Applications for credit secured by a first lien on a dwelling:** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**NOTICE OF RIGHT TO REASONS FOR ACTIONS TAKEN:** If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your loan officer at the Lender address and phone number listed on the first page of this document within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**Notice to Married Wisconsin Applicants:** No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052.

**Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ SSN: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ SSN: \_\_\_\_\_



Exhibit B to Credit Application  
**INSURANCE AGENT/AGENCY QUESTIONNAIRE**  
(Use attachments if needed to fully respond)

**PLEASE COMPLETE THE FOLLOWING FOR EACH BOOK OF BUSINESS YOU HAVE ACQUIRED IN THE PAST 3 YEARS**

Seller's Name: \_\_\_\_\_ Selling Agent Number: \_\_\_\_\_

Legal Name of Agency: \_\_\_\_\_

Agency Address: \_\_\_\_\_  
City County State Zip

Purchase Price of Agency: \_\_\_\_\_ Date the book was transferred: \_\_\_\_\_

Amount Financed: \_\_\_\_\_ Interest rate (APR) on the loan: \_\_\_\_\_

Lender Name: \_\_\_\_\_

Monthly Payments: \_\_\_\_\_ Number of months remaining on loan: \_\_\_\_\_

Collateral provided for loan: \_\_\_\_\_

When was agency established? \_\_\_\_\_ How long had the seller owned it? \_\_\_\_\_

What was the owner's reason for selling? \_\_\_\_\_  
\_\_\_\_\_

(Please photocopy this sheet if additional space is required)

**Note: Please complete this page for each corporate officer identified other than applicant, in the Agency Information section on page 1 of this application. In addition, all Guarantors must sign pages 1, 4, 5, and 7 of this application.**

Exhibit C to Credit Application  
**GUARANTOR QUESTIONNAIRE**

Name of Applicant Requesting Credit: \_\_\_\_\_

**GENERAL INFORMATION**

Guarantor's Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Driver's License Number: \_\_\_\_\_ State Issued: \_\_\_\_\_

Driver's License Issue Date: \_\_\_\_\_ Driver's License Expiration Date: \_\_\_\_\_

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**GENERAL FINANCIAL INFORMATION**

\_\_\_\_\_ Complete a copy of Financial Statement (Exhibit A)

\_\_\_\_\_ Provide guarantor federal income tax returns for the last three (3) years

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**EMPLOYMENT AND EDUCATION HISTORY**

**WORK EXPERIENCE:** *(Include 20 years of employment or last 5 employers. If more space is needed, provide an attachment.)*

Employer Name	Address	Position/Title	Dates of Employment

**EDUCATION:**

	School Name	Year Completed	Degree
High School			
College			
Other			