



SMB Contractor Financing Program and Application Guide



FAQs

1 What documents will you need if you decide to move forward with an application?

An applicant will need a government-issued photo ID, a copy of their business tax return, and, if your bank account is unable to be verified electronically, a copy of your last three months business bank account statements.

2 Does pre-qualifying effect your credit?

No, this pre-qualifying application will NOT impact your credit score. Though, for a smooth application process, make sure your credit report is NOT frozen. Unfreezing your credit may not be required to pre-qualify, but it is necessary for final approval. If your credit is currently frozen, please contact each credit bureau listed below to unfreeze it. We've provided contact information below for your convenience.

Freezing and unfreezing your credit is FREE.

[Experian](#): (888) 397-3742 | [TransUnion](#): (888) 909-8872

[Equifax](#): (800) 349-9960

3 What is a verifiable business phone number?

This phone number will be verified against the applicant business and if the business does not have a verifiable phone number, please list the phone number related to it.

4 What is your NAICS Code?

The North American Industry Classification System (NAICS) groups establishments into industries based on the similarity of their production processes. Your NAICS Code is self-assigned and based on your own assessment of the primary activity of your business. The comprehensive system covers all economic activities, with 20 sectors and more than 1,000 industries in 2022 NAICS United States.

While applying, leverage the “Obtain Your NAICS Code” tool within the application with just a click to begin. If you have questions on how to use the tool, click “Help.”

For more information about NAICS in general, visit the [United States Census Bureau NAICS website](#).

5 What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. It enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness checks.

6 Who can I contact with questions about the application process?

You can contact the Lendistry Call Center at 855-476-5870 during the hours of 9:00 am to 8:00 pm Eastern Time Monday - Friday.

Tips for Applying

You do not have to complete the application in one session and will have an option to save and continue it later.

To make your application process as smooth as possible or if you experience difficulties while applying, these are some suggestions that may help.

1

Use the Latest Versions of Website Browsers

For the best user experience, please use the latest version of Google Chrome, Microsoft Edge, or Safari throughout the entire application process.

2

Open Incognito Window

Opening Incognito allows you to enter information privately and prevents your data from being remembered or cached.

3

Clear Your Cache

Cached data is information that has been stored from a previously used website or application and is primarily used to make the browsing process faster by auto-populating your information.

However, cached data may also include outdated information or information you may have previously entered incorrectly.



4

Registering your MyLendistry Account

When registering your account, please do the following:

- Make sure you pick a strong password that includes:
 - 8 minimum character length
 - 1 uppercase character
 - 1 lowercase character
 - 1 digit
- A confirmation code will be sent to you via SMS/Text, which you need in order to complete your account registration. To protect your privacy and the information you provide, you will also need a confirmation code every time you log into the Portal. Data and messaging rates may apply.

Welcome! Sign Up!

First name *

Last name *

Email *

Password *

Confirm Password *

Mobile Number *

I agree to Lendistry's Consent for Electronic Signatures and Documents

Register

Already registered? Sign in!

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How to Unlock your MyLendistry Account

For your security, when attempting to log in to MyLendistry if you use the incorrect password more than five times, your MyLendistry Account will be locked. To unlock it, you must call the Lendistry Program Call Center at 855-476-5870.

As a reminder you can reset your password by going to the [MyLendistry](#) sign-in page and clicking on “Forgot your password?”.

We just sent you a text

Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 57

Type your 6-digit security code here

[Didn't receive the code? Resend code](#)

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Company Information

Tell us about your company by providing basic information including legal business name, entity type, and an Employer Identification Number (if applicable).

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and may be able to apply online. This is a free service offered by the Internal Revenue Service and you can get your EIN immediately. Learn more at the IRS website.

Tell Us About Your Company

We want to get to know you.

Legal Business Name *	Doing Business As (DBA) - (Please type N/A if not applicable) *
<input type="text"/>	<input type="text"/>
Business Entity Type *	Business Phone Number *
<input type="text" value="Select an option"/>	<input type="text" value="+1-__-__-__"/>
NAICS Code * ⓘ	Business Website URL - (Please type N/A if not applicable) *
<input type="text" value="Obtain Your NAICS Code"/>	<input type="text"/>
Date Business was Established *	State of Formation *
<input type="text" value="Month"/> <input type="text" value="Day"/> <input type="text" value="Year"/>	<input type="text" value="Select an option"/>
Does your business have an Employer Identification Number (EIN)? *	Does your business have any affiliates? *
<input type="text" value="Select an option"/>	<input type="text" value="Select an option"/>
Fiscal Year of your Most Recently Filed Tax Return *	Annual gross receipts listed on your most recently filed Tax Return * ⓘ
<input type="text" value="Select an option"/>	<input type="text"/>
Average monthly revenue for the last 12 months *	
<input type="text"/>	

Primary Physical Business Address

Business Address Line 1 (P.O. boxes will not be accepted) *	Business Address Line 2 (P.O. boxes will not be accepted)
<input type="text"/>	<input type="text"/>
Business City *	Business State *
<input type="text"/>	<input type="text"/>
Business Zip Code *	
<input type="text"/>	

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Owner Information

List all individuals with 20% or more of ownership of the business. If no owner has at least 20% ownership of the business, you must list enough owners whose combined ownership represents at least 20%.

Listed ownership does not have to total to 100% at this time. Certain loans will require identification and information of all owners for final approval.

If an owner is not from the United States, therefore does not have a social security number, the owner can enter their alien card, green card number instead.

Let's talk about ownership

Please list all owners that have 20% or more ownership in the business.

First Name *	Last Name *
<input type="text"/>	<input type="text"/>
Title *	Owner Date of Birth *
<input type="text"/>	Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>
Percent of Ownership (%) *	Owner Social Security or ITIN Number (SSN or ITIN) *
<input type="text"/>	XXXX-XX-XXXX
Years of Industry Experience *	Email *
<input type="text"/>	<input type="text"/>
Mobile Number *	
<input type="text"/>	
What is your preferred contact method? *	
Select an option <input type="text"/>	
<input type="checkbox"/> I consent to auto-dialed calls or text messages.	
Owner Residential Address	
Owner Residential Address Line 1 (P.O. boxes will not be accepted) *	Owner Residential Address Line 2 (P.O. boxes will not be accepted)
<input type="text"/>	<input type="text"/>
Owner City *	Owner State *
<input type="text"/>	<input type="text"/>
Owner Zip Code *	Do you rent or own your home? *
<input type="text"/>	Select an option <input type="text"/>
General	
What is your race? *	What is your ethnicity? *
Select an option <input type="text"/>	Select an option <input type="text"/>
Are you a veteran? *	
Select an option <input type="text"/>	

List all owners with 20% or more of ownership of the business. If no owner has at least 20% ownership of the business, you must list enough owners whose combined ownership represents at least 20%. Listed ownership does not have to total to 100% at this time. Certain loans will require identification and information of all owners for final approval.

8

Contractor Project Details

Provide information about your project including the current status of the contract and type of financing needed for it.

You will also need to provide contact information for the government agency or entity that is sponsoring your project.

Tell us about your project

Contractor Project Details

What is the status of the contract for your project? *

Select an option

What type of financing do you need for your project? *

Select an option

Are you a prime or a sub-contractor for this Project? *

Select an option

Project Sponsor\Owner

Government Agency or Entity Sponsoring Project *

Select an option

Project Name *

Project/RFP / Event ID *

Project Sponsor's First & Last Name *

Project Sponsor's Phone Number *

+1-__-__-__

Project Sponsor's E-mail Address *

Project Details

Project/RFP/ Event Application # - (Please type N/A if not applicable) *

Contract Award Date *

Month Day Year

Expected Contract Start Date *

Month Day Year

Expected Contract End Date *

Month Day Year

Contract Amount *

Mobilization Capital Needed *

Total outstanding business debt obligation *

Total monthly debt serving payments *

[Save and Continue Later](#) [Continue](#)

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License and Insurance Information

Provide all insurances and business, contractor, trade, professional licenses that are required for your project.

Licenses & Insurance Information

Please provide all business, contractor, trade, professional licenses required for your Project. [Add License](#)

You do not have any license added

Please provide all business insurance required for your Project. [Add Insurance](#)

You do not have any insurance added

[Save and Continue Later](#) [Continue](#)

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Verifying your bank account via Plaid. What is Plaid?

Plaid is a quick, seamless way for you to provide what we need to verify your banking information. It replaces you having to scan and upload documents, making it easier for you and giving us an opportunity to provide you with a decision faster.

Plaid is a third-party technology Lendistry uses to set up Automated Clearing House (ACH) transfers by connecting accounts from any bank or credit union in the U.S. to an app like MyLendistry. The third-party does not share your personal information without your permission and does not sell or rent it to outside companies. The use of personal information on or through Plaid is subject to [Plaid's End User Privacy Policy](#). Lendistry uses this technology to verify and review your bank statements.

This method of bank verification is preferred, but may not be acceptable, including if your banking institution is not available through the provider. In this case, you can verify your bank account using other methods.

We need some financial details!

We need to verify your banking information and [Plaid](#) is a quick, seamless way for you to provide that. It replaces you having to scan and upload documents, making it easier for you and giving us an opportunity to provide you with a decision faster.

[Learn more about Plaid](#)

Start Plaid

 **PLAID**

Save and Continue Later

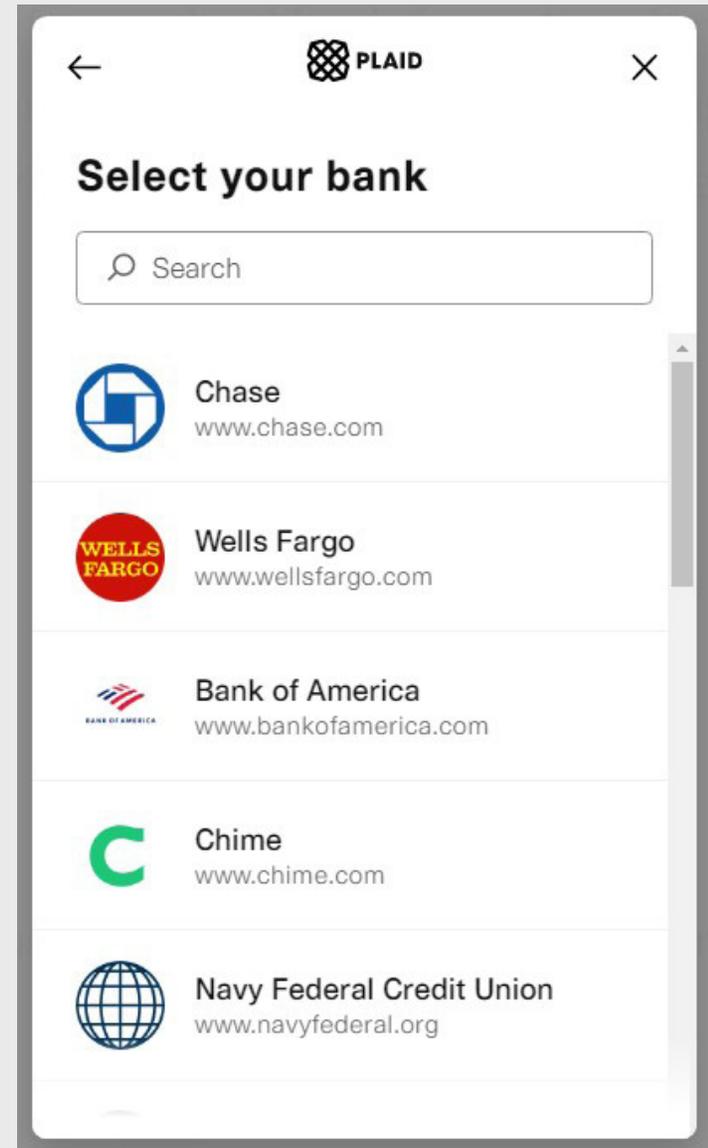


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Using Plaid to Verify Your Bank Account in MyLendistry

When registering in MyLendistry, you will be prompted to provide bank details and you click “Start Plaid”.

- First, select your bank account and provide credentials.
- After following directions in Plaid, you will be back in MyLendistry and if you have more than one account in that bank, they will all be listed.
- If you run into errors, you have the option to try again. If you continuously run into errors or your bank institution is not available through the provider, you can proceed using another method, by clicking the link provided.



12

Use Persona to verify your identity.

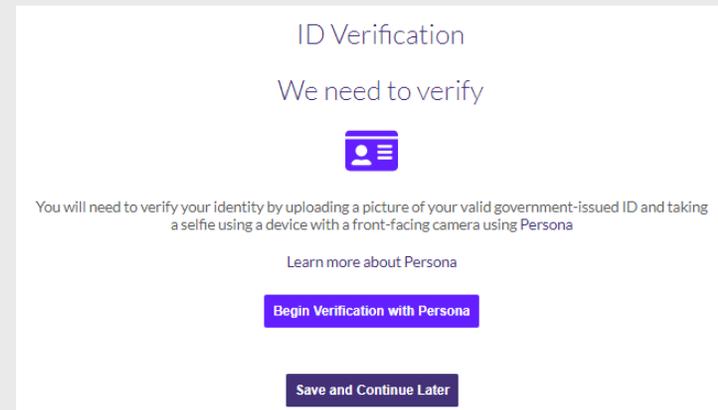
What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness checks.

Applicants will be required to verify their identity using Persona by uploading a picture of a valid government-issued photo ID.

- Acceptable forms of government issued photo ID include:
- Driver's License;
- United States Passport; and
- State ID.

Applicants will also need to take a selfie using a device with a front-facing camera to complete the Persona verification.



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Reviewing Your Application Status

If a decision wasn't immediately made on your application, you can review the status at any time by logging in to [MyLendistry](#). Your Application Number was provided after you submitted your application on the application site and sent via email.

Company Owners LHM Apply

6.99 % APR up to \$100,000.00

Look it over

Do you need to change anything?

Company Information

Business Name DOC_CHECK	Country US		
Business Type Sole Proprietorship	EIN / Tax ID 01-0102235		
Business Address 123 S Main St			
City Los Angeles	State CA	Zip 90012	Phone +1-858-999-9998

[I have some edits!](#)

Business Owner #1 Information

First Name Test989	Last Name Thanks	
Date of Birth 1985-05-05	E-mail testthanks989@aol.com	
Business Address 321 S Main St		
City Los Angeles	State CA	Zip 90013
SSN 121-22-1234	Ownership % 90	

[I have some edits!](#)

Financial Information

Account
Business checking ending #921

[I have some edits!](#)

By checking this box, you agree to these [terms and conditions](#).

By checking this box, you agree to auto-dialed calls or text messages.

[Save and Come Back Later](#) [Everything is Good, Continue](#)

Terms Borrower's Bill of Rights Term of Use Privacy Policy Mobile Terms and Conditions Credit and Other Authorizations	Instructions Application Guide FAQs	About Lendistry About Us Custom Stories	Contact Us Lendistry Program Call Center 844-204-9099 Monday-Friday 6am-5pm PT
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Pre-Qualification Letter

Once you are pre-qualified, you will receive a letter with an ID, terms and conditions, and document requirements to proceed.



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Delivery of the Executed Contract

After manual review, contract confirmation with the Program Administrator and workflow process confirmation, the executed contract agreement will be added to the documents collection.



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Uploading Required Documents

All documents that are required to be uploaded have certain requirements, mainly to make sure information is read accurately.

- Must be in clear, straight format with no disruptive backgrounds
- File name CANNOT contain any special characters, such as !@#%^&*()_+=
- File size must be under 10MB

Required Documents

We need to confirm a few things

All REQUESTED SUBMITTED

Contractor License

Business Entity Documents * Max 10 Files REQUESTED [Drag and drop files or Browse](#)

2021 Tax Return

Business Licenses - FRONT & BACK * Max 20 Files REQUESTED [Drag and drop files or Browse](#)

Business Insurance - FRONT & BACK * Max 10 Files REQUESTED [Drag and drop files or Browse](#)

[Save and Continue Later](#) [Continue](#)

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How to DocuSign

When you return to your application on [MyLendistry](#) you should be prompted to “Sign your agreement” via DocuSign. This will take you to DocuSign to where you can review your loan application and securely sign and finalize your documents.

If you have issues, please contact the Lendistry Program Call Center at 855-476-5870.

View Menu

lendistry

Welcome, Scott

Please click the button below to proceed to DocuSign to execute your agreement documents. Agreement is not active until signature stage is completed.

DocuSign

DocuSign - Sign Agreement

Terms
Borrower's Bill of Rights
Terms of Use
Privacy Policy
Mobile Terms and Conditions
Credit and Other Authorizations

Instructions
Application Guide
FAQs

About Lendistry
About Us
Customer Stories

Contact Us
Lendistry Program
Call Center
800-888-8008
Monday-Friday
6am-5pm PT

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California Financial Lender

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NMLS# 1945565

lendistry

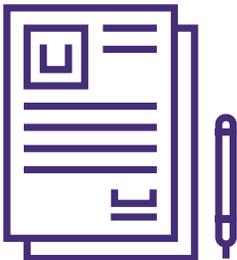
CDFI

FHLBank
San Francisco

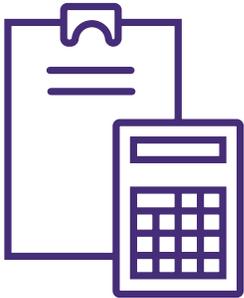
Lendistry Loan Funding Process



Lendistry Opens
Custodial Bank
Account for Contractor



Contractor Executes
Loan Agreement



Lendistry Provides
Executed Loan
Agreement & Custodial
Bank Account to
Program Administrator



Fund Custodial Account
and create loan in Loan
Management System

Lendistry Call Center

(855) 476-5870

Monday-Friday

9:00 a.m.-8:00 p.m. ET

