

PERSONAL INFORMATION

Guarantor Name:	Co- Guarantor Name:
Guarantor E-mail:	Co- Guarantor E-mail:
Borrower(s) will be: <input type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation (C Corp.) <input type="checkbox"/> LLC <input type="checkbox"/> LP/LLP <input type="checkbox"/> S Corp. <input type="checkbox"/> Other:	
Name of Borrowing Entity (Name(s) in which title will be held):	

SUBJECT PROPERTY INFORMATION

Address:	City:	State:	Zip:
Property Contact Name:	Property Contact Phone Number:		
Commercial Property Type: (Choose one) <input type="checkbox"/> Multifamily <input type="checkbox"/> Mixed Use (>50% Residential) <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Mixed Use (<50% Residential) <input type="checkbox"/> Retail <input type="checkbox"/> Self Storage <input type="checkbox"/> Light Industrial <input type="checkbox"/> Other <input type="checkbox"/> Automotive <input type="checkbox"/> Mobile Home Parks		Estimated Value of Real Estate: \$ _____ Source of Value Estimate (Choose One): <input type="checkbox"/> Appraisal <input type="checkbox"/> Estimate <input type="checkbox"/> Sales Price (if purchase) Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No Owner Occupancy %: _____ Yrs. of Investing Experience _____ Number of Properties: _____ Number of Units: _____ Number of Units Occupied: _____	

<u>If a Purchase:</u> Purchase Contract Expires: _____ Purchase Price: \$ _____ Subordinate or Seller Financing: \$ _____ Amount of Down Payment: \$ _____	<u>If a Refinance:</u> Original Purchase Date: _____ Original Purchase Price: \$ _____ Cost of Improvements Made*: \$ _____ Current Lender: _____ Interest Rate: _____ % Monthly Payment: \$ _____ Pay-Off Mortgage 1: \$ _____ Pay-Off Mortgage 2: \$ _____ Pay-Off Outstanding Taxes/Other \$ _____ Cash Out: \$ _____	<u>Subject Property Cash Flow:</u> Actual Rents in Place (annualized): \$ _____ Less Actual Expenses* (annualized): \$ _____ Equals Net Op. Income (annualized): \$ _____ Gross Annual Rent of Largest Tenant: \$ _____ <small>(*Please do not include mortgage payment or depreciation in your expense number)</small>
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BUSINESS INFORMATION

Please complete if you are Self-Employed or the Borrower is a Business Entity. Business Name: _____ Address: _____ City: _____ State: _____ Zip: _____ Years as Business Owner: _____ Will this business occupy the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No Type of Business: Corporation (C Corp.) LLC LP/LLP S Corp. Other	Any individual who owns 25% or more of the Borrower (business entity) is required to be a Guarantor of the loan. Please list ALL additional owners below. <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Ownership</th> <th style="text-align: left;">On Title</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </tbody> </table>	Name	Ownership	On Title	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
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_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No																	

Tax Year 1 20____ Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ <small>(*Please do not include mortgage payment or depreciation in your expense number)</small> Net Operating Income (A-B) \$ _____	Tax Year 2 20____ Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ <small>(*Please do not include mortgage payment or depreciation in your expense number)</small> Net Operating Income (A-B) \$ _____
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BUSINESS DECLARATIONS

Neither my business, nor any principal of my business is a party to any lawsuit. True False

My business has never defaulted on any Federal debt including SBA and FHA loans. True False

No principal of my business has had a property foreclosed within the past 7 years. True False

The business has neither been denied a license, certification or ability to conduct business. True False

Please explain any declaration with a "False" response: _____

ADDITIONAL COMMENTS

DOCUMENTS

Please include the following documents when requesting a loan:

- Fully completed and signed Personal Financial Statement for all Borrowers / Guarantors.
- Valid Photo ID for all Borrowers / Guarantors.
- Most recent two consecutive asset statements for all liquid assets listed on Personal Financial Statement
- Fully executed Purchase and Sale Agreement with all amendments and exhibits, as applicable.
- Current Rent Roll for subject property signed by the Borrower or Seller, as applicable.
- Trailing 12 months operating income statement for the subject property, as applicable.

GENERAL AUTHORIZATION

I HEREBY AUTHORIZE LENDER, TO VERIFY ANY AND ALL INFORMATION PROVIDED OR REQUESTED WITH THIS APPLICATION, INCLUDING BUT NOT LIMITED TO MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I AUTHORIZE LENDER TO MAKE ALL INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS. I UNDERSTAND THAT FALSE INFORMATION AND STATEMENTS MAY RESULT IN POSSIBLE PROSECUTION UNDER FEDERAL AND STATE LAWS. FURTHER, I UNDERSTAND THAT MY INFORMATION WILL BE SCRUBBED AGAINST THE OFAC, SDN LISTS, EXCLUSIONARY AND OTHER LISTS TO CONFIRM COMPLIANCE WITH THE US PATRIOT ACT, COUNTER-TERRORISM REGULATIONS AND BSA/AML REGULATIONS.

Guarantor Authorization/Signature: _____ Social Sec. #: _____ Date: _____

Co- Guarantor Authorization/Signature: _____ Social Sec. #: _____ Date: _____

Closing Notes: (1) IRS Form 4506C to be signed prior to underwriting for all borrowers and businesses related to the transaction. (2) Signatures on all tax returns are due prior to closing. This application is for a business purpose loan secured by commercial real estate. The undersigned specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) In the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; and (10) I/we understand and hereby agree that all principals of the company have been identified to the Lender and will sign the note personally guaranteeing repayment of the obligation. I/we the undersigned certify that the information provided in this loan application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, sexual orientation, 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 Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580.