Commercial Loan Application

Generic Application

Loan Information

Type of Request								
Use of Funds:	chase 🔲 Rate & Ter	rm Refinance	☐ Cash	n-Out Refii	nance			
Property Information								
Property Address:		City:		ST:		Zip	Соц	unty:
Property Type: If "Other," please describe:								
Leasehold?	Is use legal and conformin		HOA?	Yes 📮	l No		% Occupie	ed
Year Built: No. 6	Buildings:	No. Floors:		Acres:		•	Parl	king Spots:
Gross Sq. Feet:	No. Units:				Co	ondition:		
Deferred Maintenance?	lf	f "Yes," please	explain: (Attach s	eparate sheet	if necess	ary)		
☐ Yes ☐ No								
	Tra	ınsaction	Informatio	on				
If the purpose of the loan is to finance a Purchase Price:		the following: Cash Do \$	own:			Purc	chase Closing	g Date:
Is seller a friend, relative, or affiliate of b	porrower or borrower's princi	pals or officers	5?				Yes [□ No
Is this a 1031 exchange?	☐ Yes ☐ No		If "yes", excha	ange expira	ation d	ate:		
			Name of Acco	omodator:				
			Email:				Phone:	
If the purpose of the loan is to finance a refinance , please complete the following: Estimated Value: Date Acquired: Original Purchase Price:								
<u></u>								
Current Loan Balance?	Does refinanced loan have	e a prepaymen	t penalty? OR	%		1 Yes	□ No	
Existing Lender(s):								
Cash Out? ☐ Yes ☐ No	If "yes", describe use of pr	roceeds:						

Borrower Information

Borrower/Vesting Entity (1) (Required)									
Please check one:	☐ Individual☐ Limited Liab	ility Company	☐ Corpor☐ Partner	ration rship (LTD or G		Trust Other			
Name of Borrower:					Name of Contact	(if different):			
Address of Borrower,	/Entity:			City:		ST:	Count	y:	Zip:
Phone #:		Cell #:		•	Fax #:	•		Email:	•
SSN (or Tax ID if enti	ty):	•	Date of E		or Formation Dat	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Forma (Entity)	ation:			
		Co-Bo	rrower	/Vesting I	Entity (2) (if a	pplicabl	e)		
Please check one:	☐ Individual☐ Limited Liab	ility Company	☐ Corpor☐ Partne	ration rship (LTD or 0		Trust Other			
Name of Borrower:					Name of contact (if different):				
Address of Borrower,	/Entity:			City:		ST:	Count	y:	Zip
Phone #:		Cell #:			Fax #:		•	Email:	•
SSN (or Tax ID if enti	ty):		Date of E		or Formation Dat (Entity)	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Forma (Entity)	ation:			
		Co-Bo	orrower,	/Vesting I	Entity (3) (if a	pplicabl	e)		
Please check one:	☐ Individual☐ Limited Liab	ility Company	☐ Corpor☐ Partne	ration rship (LTD or G		Trust Other			
Name of Borrower:					Name of Contact	(if different)	:		
Address of Borrower,	/Entity:			City:		ST:	Count	y:	Zip:
Phone #:		Cell #:			Fax #:	•		Email:	
SSN (or Tax ID if enti	ty):		Date of E		or Formation Dat (Entity)	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Forma (Entity)	ation:			
		DUPLICATE	PAGE A	S NEEDED	FOR ADDITION	AL BORR	OWERS	5	

Borrower/Co-Borrower Information							
Name of Borrower (1):	Name of Borrower (2):			Name of	Borrower (3):		
		Borro	wer (1)	Borro	wer (2)	Borro	wer (3)
Do you have any existing or prior commercial loan If "Yes", how many exi		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
2. How many years of experience does (do) the key person estate?	orincipal(s) have in real						
3. How many commercial properties does (do) the ke	ey principal(s) own?						
4. Does the borrowing entity or any of its affiliates or principal owners currently guarantee a bank loan or mortgage for another person or entity? If "yes", please attach a page and provide a detailed description including the dollar amount of each of these contingent liabilities.			□ No	☐ Yes	□ No	☐ Yes	□ No
5. Are there any material lawsuits, judgments or liens pending against the property, borrowing entity, or an entity having an interest in the subject property?			□ No	☐ Yes	□ No	☐ Yes	□ No
6. Has the borrowing entity or any of its affiliates or principal owners been involved in any material lawsuits or had any judgments or liens filed against the property, borrowing entity or an entity having an interest in the subject property in the past ten years?			□ No	☐ Yes	□ No	☐ Yes	□ No
7. Has the borrowing entity or any of its principal ow bankruptcy, including Chapter 11?	ners filed for	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
Has the borrowing entity or any of its principal owners ever lost any real estate through foreclosure preceding or deeded property to a lender in lieu of foreclosure?			□ No	☐ Yes	□ No	☐ Yes	□ No
9. Has the borrowing entity or any of it's affiliates or been charged or convicted of a felony?	principal owners ever	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
11. Are you a party to any lien or lawsuit?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
12. Have you incurred a loss in any of the past 3 years	?	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
13. Do you owe any delinquent state or federal taxes?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	☐ No
14. Is the borrower (if an entity) for sale or under agree change the ownership of the business?	ement that would	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
15. Has the borrower (if an entity) changed names in	the past 5 years?	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
IF YOU ANSWERED YES TO ANY OF THE QUESTIONS ABOVE, PLEASE ATTACH DETAILS.							
DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS							

Information for Government Monitoring Purposes

COMPLETE THIS SECTION ONLY IF YOU ARE APPLYING FOR A LOAN TO PURCHASE, REFINANCE, ASSUME, OR IMPROVE A MULTI-FAMILY RESIDENCE OF 5 OR MORE UNITS AND YOU ARE A NATURAL PERSON. DO NOT COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CREDIT IN THE NAME OF A BUSINESS, CORPORATION, TRUST OR PARTNERSHIP.

The following information is requested by the federal government for certain types of loans related to dwelling in order to monitor the lender's compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not want to furnish this information, please check below:

Bor	rower (1)	Borro	ower (2)	Borrower (3)			
I do not wish to	furnish this information	I do not wish to furnish this information		I do not wish to furnish this informatio			
SEX: Male Female	RACE: American Indian or Alaska Native	SEX: Male Female	RACE: American Indian or Alaska Native	SEX: Male Female	RACE: American Indian or Alaska Native		
ETHNICITY: Hispanic or Latino Not Hispanic or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White	African Hispanic or awaiian or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White	ETHNICITY: Hispanic or Latino Not Hispanic or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White		

Required Signatures

The undersigned hereby applies to the lender for a loan under the above vesting. The undersigned is fully aware that the financial capability of the named above will undergo the credit review process to qualify for the loan. All charges and fees incurred during this process, which may include, but are not limited to, any and all credit verifications, administrative expenses, property inspection, appraisal, attorneys, consultants or others in connections with the considering this application ("expenses") will be incurred by the undersigned and will be deducted from the good faith deposit(s). You agree to pay for these expenses even if the lender declines your loan. In the event the initial deposit is insufficient to cover the lender expenses, you will be advised of the deficiency owed to the lender.

The undersigned acknowledges that all signature copies and faxes can be relied upon by the lender as it would such original signatures. The undersigned further gives permission to the lender to share information in this loan application with any Federal, State, or other authorities and/or lenders for the purpose of processing this loan application or participation of this loan with another financial institution and authorizes the lender to verify my (our) identity. The undersigned hereby authorizes the lender to initial debit entries to the checking account listed above for the scheduled payments or any credit extension, or renewal thereof, arising from this application. The undersigned certifies that any property and/or proceeds from the proposed request will be used by the applicant for commercial purpose only and not for any person, family, or household purposes, and that the proposed request would constitute a business loan which is exempted from the disclosure requirements of Regulation Z - Truth in Lending Act. The applicant agrees to indemnify and hold lender harmless from any and all claims, loss, or damage resulting or caused by the request being subject to any of the provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act). The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request. If the loan does not close after the lender issues a final approval, the balance of the good faith deposit may be retained by the the lender.

I authorize the lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify that the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

- I, the undersigned, hereby certify that the information shown on the above financial statement is true and correct to the best of my knowledge and belief. Further there have been no material or adverse changes to my financial condition since the date indicated on this statement.
- I, the undersigned, further certify that the information shown on the rent roll, operating statements, property income and expense statements are true and correct to the best of my knowledge and belief.

Authorized Borrower Signature (1) (Required)	Title	Date
Authorized Borrower Signature (2) (if applicable)	Title	Date
Authorized Borrower Signature (3) (if applicable)	Title	Date

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS

Guarantor Information

Guarantor (1) (Required)									
Please check one:	☐ Individual☐ Limited Liab	lity Company	☐ Corpor☐ Partner	ration rship (LTD or G		Trust Other			
Name of Guarantor:					Name of Contact (if different):			
Address of Guaranto	r:			City:		ST:	County	r:	Zip:
Phone #:		Cell #:		•	Fax #:	•		Email:	
SSN (or Tax ID if enti	ty):		Date of E		or Formation Date (Entity)	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Format (Entity)	tion:			
			Gua	rantor (2)	(if applicable)			
Please check one:	☐ Individual ☐ Limited Liab	ility Company	☐ Corpor☐ Partne	ration rship (LTD or G		Trust Other			
Name of Guarantor:					Name of contact (if	f different):			
Address of Guaranto	r:			City:		ST:	County	<i>r</i> :	Zip
Phone #:		Cell #:			Fax #:		•	Email:	
SSN (or Tax ID if entit	ty):		Date of E		or Formation Date (Entity)	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Format (Entity)	tion:			
			Gua	rantor (3)	(if applicable)			
Please check one:	☐ Individual ☐ Limited Liab	ility Company	☐ Corpor			Trust Other			
Name of Guarantor:					Name of Contact ((if different)	:		
Address of Guaranto	r:			City:		ST:	County	y:	Zip:
Phone #:		Cell #:		•	Fax #:	•		Email:	
SSN (or Tax ID if enti	ty):		Date of E		or Formation Date (Entity)	e:			
Driver's License: (Individual)			Place of (Individual)		or Place of Format (Entity)	tion:			
DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS									

Guarantor(s) Information							
Name of Guarantor (1):	Name of Guarantor (2):			Name	e of Guarantor	(3):	
		Guara	ntor (1)	Guaran	tor (2)	Guara	ntor (3)
Do you have any existing or prior commercial loan If "Yes", how many ex		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
2. How many years of experience does the guaranton	r have in real estate?						
3. How many commercial properties does the guaran	ntor own?						
4. Does the guarantor or any of its affiliates or princip guarantee a bank loan or mortgage for another per If "yes", please attach a page and provide a detailed descramount of each of these contingent liabilities.	rson or entity?	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
Are there any material lawsuits, judgments or liens property, guarantor, or an entity having an int property?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
6. Has the guarantor or any of its affiliates or princip in any material lawsuits or had any judgments or l property, borrowing entity or an entity having an in property in the past ten years?	iens filed against the	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
7. Has the guarantor or any of its principal owners fil including Chapter 11?	ed for bankruptcy,	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
Has the guarantor or any of its principal owners even through foreclosure preceding or deeded property foreclosure?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
Has the guarator or any of it's affiliates or principal charged or convicted of a felony?	ll owners ever been	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
11. Are you a party to any lien or lawsuit?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
12. Have you incurred a loss in any of the past 3 years	i?	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
13. Do you owe any delinquent state or federal taxes?		☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
14. Is the guarantor (if an entity) for sale or under agr would change the ownership of the business?	eement that	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
15. Has the guarantor (if an entity) changed names in	the past 5 years?	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
16. Are you (if individual) a US citizen? (If not, please number and a copy of your alien registration card	•	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
17. Have you (if individual) relocated from one count 5 years?	ry to another in the past	☐ Yes	□ No	☐ Yes	□ No	☐ Yes	□ No
IF YOU ANSWERED YES TO ANY OF	THE QUESTIONS AE	BOVE (EXC	LUDING QU	JESTION 16	S), PLEASE	ATTACH DE	TAILS.
DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS							

Personal Financial Statement

(3) each stockholder owning 25% or more of voting supporting schedules may be completed jointly by be statement can be meaningfully and fairly presented or statement can be meaningfully and fairly presented or statement.	stock, or (4) any person or e oth married and unmarried c on a combined basis; otherw	d partner or member who owns 25% or more interest a ntity providing a guaranty on the loan. This statement a o-borrowers if their assets and liabilities are sufficiently ise separate statements and schedules are required. If the disupporting schedules must be completed about that s	nd any applicable joined so that the ne co-borrower section
Name(s):		☐ Completed Jointly	☐ Not Jointly
Name(s):			
Assets (Omit Cent	s)	Liabilities (Omit Cer	nts)
Checking and Savings (Please propvide verification. Refer to attached Schedule of Liquid Assets)	\$	Accounts Payable (Including Credit Cards)	\$
IRA or Other Retirement Account — vested interest only. (Please provide verification. Refer to attached Schedule of Liquid Assets)	\$	Notes Payable to Banks	\$
Accounts & Notes Receivable (Please provide verification)	\$	Installment Account (Auto) Mo. Payments (\$)	\$
Real Estate (Describe in Section 2)	\$	Installment Account (Other) Mo. Payments (\$)	\$
Life Insurance — Cash Surrender Value Only	\$	Loan on Life Insurance	\$
Stocks & Bonds (Please provide verification)	\$	Mortgages on Real Estate (Describe in Schedule of Real Estate Owned)	\$
Closely Held Companies (Net Worth)	\$	Unpaid Taxes	\$
Other Personal Property. Include Automobile(s), Jewelry, etc.	\$	Other Liabilities	\$
Other Assets	\$	Alimony/Child Support/Separate Maintenance Payments	\$
Other Assets	\$	TOTAL LIABILITIES:	\$
TOTAL ASSETS:	\$	TOTAL NET WORTH (Total Assets minus Total Liabilities):	\$
Pe	ersonal Financial St	atement (continued)	
Annual Salary		Annual Net Investment Income	
Annual Real Estate Income		Other Annual Income (Retirement, Alimony or Child	Support, etc.)
Outstanding Legal Claims and/or Judgments		Annual Alimony and/or Child Support Obligation (if	applicable)
Real Estate Owned (List each parcel separat	ely on the attached Sche part of this staten	dule of Real Estate Owned). Each attachment m	ust be identified as
	DUPLICATE PA	AGE AS NEEDED	

Information for Government Monitoring Purposes

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The following information is requested by the federal government for certain types of loans related to dwelling in order to monitor the lender's compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not want to furnish this information, please check below:

Gua	rantor (1)	Guar	antor (2)	Guarantor (3)			
I do not wish to	furnish this information	I do not wish to furnish this information		I do not wish to furnish this information			
SEX: Male Female	RACE: American Indian or Alaska Native	SEX: Male Female	RACE: American Indian or Alaska Native	SEX: Male Female	RACE: American Indian or Alaska Native		
ETHNICITY: Hispanic or Latino Not Hispanic or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White	ETHNICITY: Hispanic or Latino Not Hispanic or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White	ETHNICITY: Hispanic or Latino Not Hispanic or Latino	Asian Black or African American Native Hawaiian or Other Pacific Islander White		

Required Signatures

The undersigned hereby applies to the lender ") for a loan under the above vesting. The undersigned is fully aware that the financial capability of the named above will undergo the credit review process to qualify for the loan. All charges and fees incurred during this process, which may include, but are not limited to, any and all credit verifications, administrative expenses, property inspection, appraisal, attorneys, consultants or others in connections with the considering this application ("expenses") will be incurred by the undersigned and will be deducted from the good faith deposit(s). You agree to pay for these expenses even if the lender declines your loan. In the event the initial deposit is insufficient to cover the lender expenses, you will be advised of the deficiency owed to the lender.

The undersigned acknowledges that all signature copies and faxes can be relied upon by the lender as it would such original signatures. The undersigned further gives permission to the lender to share information in this loan application with any Federal, State, or other authorities and/or lenders for the purpose of processing this loan application or participation of this loan with another financial institution and authorizes the lender to verify my (our) identity. The undersigned hereby authorizes the lender to initial debit entries to the checking account listed above for the scheduled payments or any credit extension, or renewal thereof, arising from this application. The undersigned certifies that any property and/or proceeds from the proposed request will be used by the applicant for commercial purpose only and not for any person, family, or household purposes, and that the proposed request would constitute a business loan which is exempted from the disclosure requirements of Regulation Z - Truth in Lending Act. The applicant agrees to indemnify and hold lender harmless from any and all claims, loss, or damage resulting or caused by the request being subject to any of the provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act). The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request. If the loan does not close after the lender issues a final approval, the balance of the good faith deposit may be retained by the the lender.

I authorize the lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify that the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

- I, the undersigned, hereby certify that the information shown on the above financial statement is true and correct to the best of my knowledge and belief. Further there have been no material or adverse changes to my financial condition since the date indicated on this statement.
- I, the undersigned, further certify that the information shown on the rent roll, operating statements, property income and expense statements are true and correct to the best of my knowledge and belief.

Authorized Guarantor Signature (1) (Required)	Title	Date
Authorized Guarantor Signature (2) (if applicable)	Title	Date
Authorized Guarantor Signature (3) (if applicable)	Title	Date

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS