

# Commercial Loan Application

## I. PERSONAL OR BORROWING ENTITY INFORMATION

Complete this section for all guarantors and spouse or non-spouse, if applicable. (Attach additional sheets if needed.)

*Additional guarantors must complete sections I, V - XI*

Borrower is an:       Individual(s)       Entity

Borrowing entity is a:       Corporation (C Corp)     LLC     LP/LLP       S Corp     Other:

Borrowing Entity Name: \_\_\_\_\_ Date Formed: \_\_\_\_\_ Tax ID: \_\_\_\_\_

**Any individual who owns 25% or more of the borrowing entity is required to be a guarantor of the loan.  
Please list ALL additional owners below or attach organization chart.**

Name	Ownership	On Title	Is the structure of the entity changing as part of the loan transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please describe:
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Borrower Name: \_\_\_\_\_ Co-Borrower Name: \_\_\_\_\_

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

Marital Status:      Married      Single      Divorced      Marital Status:      Married      Single      Divorced

Address 1: \_\_\_\_\_ Address 1: \_\_\_\_\_

Address 2: \_\_\_\_\_ Address 2: \_\_\_\_\_

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

Phone Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_ Email Address: \_\_\_\_\_

## II. LOAN REQUEST

Commercial Mortgage Type Applied For:     Investor       Owner-Occupied

Loan Purpose:     Purchase     Refinance     Cash-out Refinance    Amortization:    15 Years    20 Years    25 Years    30 Years

Requested Loan Amount: \_\_\_\_\_ Requested Interest Rate %: \_\_\_\_\_

Loan Program    5 Year    7 Year      Prepayment Type:      5% for 5 Years      5% for 3 Years

<b><u>If a Purchase:</u></b>	<b><u>If a Refinance:</u></b>	<b><u>Subject Property Cash Flow:</u></b>
Purchase Contract Expires:	Original Purchase Date:	Actual Rents in Place (annualized):    \$
Purchase Price:      \$	Original Purchase Price:      \$	Less Actual Expenses (annualized):    \$
Amount of Down Payment: \$	Cost of Improvements Made*: \$	Equals Net Op. Income (annualized):    \$
	Current Lender:	Gross Annual Rent of Largest Tenant:    \$
	Interest Rate %:	(*Please do not include mortgage payment or depreciation as a part of the Actual Expenses above.)
	Monthly Payment:      \$	
	Pay-Off Mortgage 1:    \$	
	Pay-Off Mortgage 2:    \$	
	Pay-Off Outstanding Taxes/Others:    \$	
	Cash Out:      \$	
	Cash Out Description:	
	Is the property subject to any additional liens, encumbrances or restrictions? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	If yes, please explain:	

**III. SUBJECT PROPERTY INFORMATION**

Subject Property Address:

City: State: Zip: Year Built:

Description of Subject Property (attach description if necessary):

Commercial Property Type:  Multifamily  Mixed Use (>50% Residential)  Warehouse  Retail  Restaurant  
 Mobile Home Parks  Mixed Use (<50% Residential)  Light Industrial  Office  Bar  
 Automotive  Self Storage  Daycare Center  Other

Does the property have?  Underground or above ground storage tanks  Automotive repair uses  Ongoing environmental remediation  
 Hazardous material handling/Licensing  On-site dry cleaner  A prior Phase 1 report available  N/A

Estimated Value of Real Estate: \$

Source of Value Estimate:  Appraisal  Estimate  Sales Price (if purchase)

Owner Occupied:  Yes  No Owner Occupancy %:

Yrs. of Investor Experience: Number of Buildings:

Number of Units: Building Sq. Footage:

Number of Units Occupied: Land Sq. Footage:

**IV. 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?  Yes  No

Type of Business:  Corporation (C Corp)  LLC  LP/LLP  S Corp  Other

Tax Year 1 20____ Business Income		Tax Year 2 20____ Business Income	
a. Annual Revenues:	\$	a. Annual Revenues:	\$
b. Annual Expenses: (Exclude depreciation)	\$	b. Annual Expenses: (Exclude depreciation)	\$
Net Operating Income (A-B)	\$	Net Operating Income (A-B)	\$

**V. EMPLOYMENT INFORMATION**

Self Employed:  Yes  No Self Employed:  Yes  No

Years on the Job: Years on the Job:

**VI. ANNUAL INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Net ANNUAL Income:	Borrower	Co-Borrower	Combined MONTHLY Housing Expenses (for Primary Residence only)	
Total Income:	\$	\$	Total Monthly Housing:	\$

**VII. ASSETS AND LIABILITIES**

Assets		Liabilities	
Total Assets:	\$	Total Liabilities:	\$
Total Cash Available: (Savings and Checking)	\$	Net Worth:	\$

**VIII. PERSONAL DECLARATIONS**

If you answer "Yes" to any questions A through F, please provide a separate explanation.	Borrower	Co-Borrower
A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you declared bankruptcy within the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title in lieu thereof in the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment in the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. If applicable, do you intend to occupy the property as your primary housing residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Have you been convicted of a felony within the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered no to questions J and K, please provide visa status:

**IX. BUSINESS DECLARATIONS**

Please select N/A if you are closing as an individual and your business is not going to occupy the subject property.

Neither my business, nor any principal of my business has declared bankruptcy in the last 4 years.	<input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A
Neither my business, nor any principle of my business is a party to any lawsuit.	<input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A
My business has never defaulted on any Federal debt including SBA loans.	<input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A
No principle of my business has had a property foreclosed within the past 4 years.	<input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A
The business has neither been denied a license, certification or ability to conduct business nor been suspended or administratively limited to its ability to conduct business.	<input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A

Please explain any declaration with "false" response or provide documentation:

**X. 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 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.

I CERTIFY BY SIGNING BELOW THAT THIS IS NOT AN APPROVAL OR COMMITMENT TO LEND AND THAT I MAY BY DENIED AT ANY TIME DURING THE PROCESS FOR REASONS INCLUDING BUT NOT LIMITED TO CREDIT WORTHINESS SUCH AS; COLLATERAL ISSUES, BUSINESS PRACTICES OR UNSTABLE GOVERNMENT/POLITICAL CLIMATE WITHIN A COUNTRY.

**Applicant**

I AUTHORIZE LENDER TO MAKE ALL INQUIRES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

I AUTHORIZE LENDER TO MAKE ALL INQUIRES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO ACCESS MY CREDIT REPORT FOR THE PURPOSE OF PRE-QUALIFYING ME FOR LOAN OPTIONS.

Applicant Authorization/Signature: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_ Date: \_\_\_\_\_

**Co-Applicant**

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I AUTHORIZE LENDER TO MAKE ALL INQUIRES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO ACCESS MY CREDIT REPORT FOR THE PURPOSE OF PRE-QUALIFYING ME FOR LOAN OPTIONS.

Co-Applicant Authorization/Signature: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_ Date: \_\_\_\_\_

**XI. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish this information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.
<b>ETHNICITY:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>ETHNICITY:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>RACE:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>RACE:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>SEX:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<b>SEX:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male

Closing Notes: (1) IRS Form 4506T to be signed prior to underwriting for all borrowers and businesses related to the transaction. (2) Signatures on all tax returns may be completed at 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 and in all loan documents submitted to Lender 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.

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 Lender 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, 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.

Applicant's Initials: \_\_\_\_\_

Co-Applicant's Initials: \_\_\_\_\_

**I. PERSONAL OR BORROWING ENTITY INFORMATION – continued.**

Co-Borrower 3 Name:				Co-Borrower 4 Name:							
Social Security #:		Date of Birth:		Social Security #:		Date of Birth:					
Marital Status:		Married	Single	Divorced	Marital Status:		Married	Single	Divorced		
Address 1:				Address 1:							
Address 2:				Address 2:							
City:		State:		Zip:		City:		State:		Zip:	
Phone Number:				Phone Number:							
Email Address:				Email Address:							

**V. EMPLOYMENT INFORMATION – continued.**

Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No				Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Years on the Job:				Years on the Job:			

**VI. ANNUAL INCOME AND COMBINED HOUSING EXPENSE INFORMATION – continued.**

Net ANNUAL Income:		<b>Co-Borrower 3</b>		<b>Co-Borrower 4</b>		Combined MONTHLY Housing Expenses (for Primary Residence only)	
Total Income:		\$		\$		Total Monthly Housing: \$	

**VII. ASSETS AND LIABILITIES – continued.**

<u>Assets</u>		<u>Liabilities</u>	
Total Assets:	\$	Total Liabilities:	\$
Total Cash Available: (Savings and Checking)	\$	Net Worth:	\$

**VIII. PERSONAL DECLARATIONS – continued.**

If you answer "Yes" to any questions A through F, please provide a separate explanation.	<b>Co-Borrower 3</b>	<b>Co-Borrower 4</b>
A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you declared bankruptcy within the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title in lieu thereof in the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment in the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. If applicable, do you intend to occupy the property as your primary housing residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Have you been convicted of a felony within the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Applicant Authorization/Signature: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_ Date: \_\_\_\_\_

**Co-Applicant**

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<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.
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Co-Applicant 3 Initials: \_\_\_\_\_

Co-Applicant 4 Initials: \_\_\_\_\_