



# 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

Borrowing entity is an:  Individual(s)  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
	%	<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

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

Social Security #: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Credit Score: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Credit Score: \_\_\_\_\_

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 10 Year Prepayment Type: 5% for 5 Years 5% for 3 Years

<u>If a Purchase:</u>	<u>If a Refinance:</u>	<u>Subject Property Cash Flow:</u>
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): \$ _____

<b>projected rents:</b> _____	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):

**Yearly taxes**  
**Yearly Insurance**

Commercial Property Type:  Multifamily  Mixed Use (>50% Residential)  Warehouse  Retail  
 Automotive\*  Mixed Use (<50% Residential)  Light Industrial  Office  
 # of units:  Mobile Home Parks\*  Self Storage  Other  
\*Max LTV is 65%

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

Estimated Value of Real Estate: \$ Rehab amount:

Source of Value Estimate:  Appraisal  Estimate  Sales Price (if purchase)Owner Occupied:  Yes  No Owner Occupancy %:

Present Rents 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: Year established:

Address:

City: State: Zip:

Years as Business Owner: No. of Like Projects in past 24 mnths: # projects. ever:

Will this business occupy the subject property?  Yes  NoType 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: \$ b. Annual Expenses: \$  
(Exclude depreciation) (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: \$ Net Worth: \$  
(Savings and Checking)

**VIII. PERSONAL DECLARATIONS**

If you answer "Yes" to any questions A through F, please provide a separate explanation.	<b>Borrower</b>	<b>Co-Borrower</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

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

**IX. BUSINESS DECLARATIONS**

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
Neither my business, nor any principle of my business is a party to any lawsuit.	<input type="checkbox"/> True <input type="checkbox"/> False
My business has never defaulted on any Federal debt including SBA loans.	<input type="checkbox"/> True <input type="checkbox"/> False
No principle of my business has had a property foreclosed within the past 4 years.	<input type="checkbox"/> True <input type="checkbox"/> False
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
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 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.

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

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 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.)

**BORROWER**       I do not wish to furnish this information.

**ETHNICITY:**     Hispanic or Latino       Not Hispanic or Latino

American Indian or Alaska Native       White

**RACE:**             Black or African American       Asian

Native Hawaiian or Other Pacific Islander

**SEX:**               Female       Male

**CO-BORROWER**       I do not wish to furnish this information.

**ETHNICITY:**     Hispanic or Latino       Not Hispanic or Latino

American Indian or Alaska Native       White

**RACE:**             Black or African American       Asian

Native Hawaiian or Other Pacific Islander

**SEX:**               Female       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 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 #:	Social Security #:
Date of Birth:	Date of Birth:
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
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Co-Applicant 3 Authorization/Signature: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant 4 Authorization/Signature: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_ Date: \_\_\_\_\_

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 Native Hawaiian or Other Pacific Islander  
**SEX:**  Female  Male

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Co-Applicant 3 Initials: \_\_\_\_\_

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