

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

Will Borrower be an: Individual(s) Entity

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

Borrowing Entity Name: _____ Date Formed: _____ Tax ID: _____

Please provide the vested owner according to the recorded deed:

Please list ALL owners below or attach organization chart. Ownership total must equal 100%. Please describe any intended changes to vesting and/or changes to the borrowing entity membership/ownership.

Name	Ownership	On Title	Is the ownership % consistent with the current operating agreement or bylaws? <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	

Any individual who owns 25% or more of the borrowing entity is required to be a guarantor of the loan and complete the following sections.

Borrower Name:	Co-Borrower Name:
Social Security #: _____ Date of Birth: _____	Social Security #: _____ Date of Birth: _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced
Address 1: _____	Address 1: _____
Address 2: _____	Address 2: _____
Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented	Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented
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 25 Years 30 Years

Requested Loan Amount: \$ _____ Requested Interest Rate: % _____

Loan Program: 5 Year 30 Year Fixed Prepayment Type: 5% for 3 Years 5% for 5 Years Declining 5%, 4%, 3%, 2%, 1%
 Declining 3%, 2%, 1% (1-4-unit investment loans only)

<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): \$ _____
\$ _____	Current Lender:	Gross Annual Rent of Largest Tenant: \$ _____
	Interest Rate %:	Annual Property & Liability Insurance Premium: \$ _____
	Monthly Payment: \$ _____	Annual Property Taxes: \$ _____
	Pay-Off Mortgage 1: \$ _____	*Please do not include mortgage payment or depreciation as a part of the Actual Expenses above.
	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) Mixed-Use (<50% Residential) Warehouse Office Light Industrial

Retail Mobile Home Park Automotive Self-Storage Other

1-4 Investment Property Type:

Single Family Residence Townhouse Multifamily 2-4 Unit PUD Condominium

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 available N/A

Estimated Value of Real Estate: \$ _____

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

Occupancy Type: Investment Owner **Owner Occupancy % (Owner Occupied Loans Only):** _____

Number of investment properties currently owned for 12 months or more: _____ **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

YTD Business Income	Tax Year 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 PERSONAL INCOME AND MONTHLY LIABILITIES

Net ANNUAL Income	Borrower	Co-Borrower 2	Total MONTHLY Liabilities – List all personal and business liabilities (Example: car payments, equipment leases, and housing expenses)
Total Income:	\$ _____	\$ _____	\$ _____

VII. ASSETS AND LIABILITIES

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

X. GENERAL AUTHORIZATION

I HEREBY AUTHORIZE LENDER, AND ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR, 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 INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

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

Co-Applicant

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

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

XI. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law requires that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide on this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____
- Asian
- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Enter race: _____

- White
- I do not wish to provide this information

CO-BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX

- Male
- Female
- I do not wish to provide this information

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- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Enter race: _____

- White
- I do not wish to provide this information

TO BE COMPLETED BY FINANCIAL INSTITUTION (FOR APPLICATION TAKEN IN PERSON):

Was the ethnicity of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/Video Component) | <input type="checkbox"/> Fax or Mail |
| <input type="checkbox"/> Telephone Interview | <input type="checkbox"/> Email |

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 the 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 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, 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 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.

Creditor's name: Lender. Creditor's address: 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida 33146
 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 lender at 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida, 33146 or by phone at 888.988.8843 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 in 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. Lender may order an appraisal to determine the property's value and charge you for this appraisal. The borrower/guarantor has a right to a copy of their appraisal even if the loan does not close.

Applicant's Initials: _____

Co-Applicant's Initials: _____

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: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced		
Address 1:		Address 1:	
Address 2:		Address 2:	
Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented		Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented	
City:	State:	ZIP:	City: State: ZIP:
Phone Number:		Phone Number:	
Email Address:		Email Address:	

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:

ANNUAL PERSONAL INCOME AND MONTHLY LIABILITIES – continued

Net ANNUAL Income	Co-Borrower 3	Co-Borrower 4	Total MONTHLY Liabilities – List all personal and business liabilities (Example: car payments, equipment leases, and housing expenses)
Total Income:	\$	\$	\$

ASSETS AND LIABILITIES – continued

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

PERSONAL DECLARATIONS – continued

If you answer "Yes" to any questions A through H, please provide a separate explanation.		Co-Borrower 3	Co-Borrower 4
N. Are there any outstanding judgments against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
O. Have you declared bankruptcy within the last 3 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
P. Have you had property foreclosed upon or given title in lieu thereof in the last 3 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Q. Are you party to a lawsuit?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
R. 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 3 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
S. 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
T. Are you presently in forbearance on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
U. Are you presently in a loan modification plan or have been in a loan modification plan in the previous 24 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
V. 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
W. 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
X. 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
Y. Are you a U.S. citizen?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Z. 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 L and M, please provide visa status (only for borrowers applying for a loan for a 1-4 unit residential investment property as noted in Section III. Please contact your Account Executive for eligible visas):			

GENERAL AUTHORIZATION – continued

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Co-Applicant 3

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

Co-Applicant 4

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

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Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

- Asian
- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Enter race: _____

- White
- I do not wish to provide this information

CO-BORROWER

ETHNICITY

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 - Other Pacific Islander – Enter race: _____

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Commercial Loan Application

TO BE COMPLETED BY FINANCIAL INSTITUTION (FOR APPLICATION TAKEN IN PERSON):	
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Was the ethnicity of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

<input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/Video Component)	<input type="checkbox"/> Fax or Mail
<input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Email

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 the 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 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, 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 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.

Creditor's name: Lender. Creditor's address: 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida 33146
 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 lender at 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida, 33146 or by phone at 888.988.8843 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.

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Co-Applicant 3 Initials: _____
 Co-Applicant 4 Initials: _____