

For Business or Commercial Purposes

| I. CREDIT REQUESTED | | | | | | |
|---|--|---|-------------------------|--|-----------------------------|---|
| Loan Type <input type="checkbox"/> Purchase <input type="checkbox"/> No/Limited Cash-Out Refinance <input type="checkbox"/> Business Expansion <input type="checkbox"/> Rehab <input type="checkbox"/> Ground-Up Construction <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Other (explain): | | | | | | |
| Amount Requested \$ | Interest Rate _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable | | | Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower? <input type="checkbox"/> Yes (provide guarantors' loan application and property information) <input type="checkbox"/> No | | |
| Vesting (Manner in which title will be held): | | | | | | |
| II. PROPERTY INFORMATION | | | | | | |
| Subject Property Address (street, city, state, & ZIP) | | | | | | No. of Units |
| Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): | | | | Parcel Number(s): | | Year Built |
| Property Description: | | | | | | |
| Type of Property <input type="checkbox"/> SFR (non-owner occupied) <input type="checkbox"/> SFR 2-4 units <input type="checkbox"/> Apartments <input type="checkbox"/> Commercial <input type="checkbox"/> Land <input type="checkbox"/> Other (specify): | | | | | | |
| Year Acquired | Original Cost \$ | Existing Liens \$ | (a) Present Value \$ | (b) Proposed Budget \$ | (c) Improvements made \$ | Estimated Final Value \$ |
| III. BORROWER INFORMATION | | | | | | |
| Borrower's Name (include Jr. or Sr. if applicable) | | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | |
| SSN: | Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School | SSN: | Phone (incl. area code) | DOB (mm/dd/yyyy) Yrs. School |
| <input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated | | Dependents (not listed by Co-Borrower) No. _____ Ages _____ | | <input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated | | Dependents (not listed by Co-Borrower) No. _____ Ages _____ |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | |
| Mailing Address , if different from Present Address | | | | Mailing Address , if different from Present Address | | |
| <i>If residing at present address for less than two years, complete the following:</i> | | | | | | |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | |

IV. ENTITY INFORMATION

Entity is a/an: Corporation LLC Partnership Trust Limited Partnership
 Nonprofit Entity Government Entity Other (specify)

Entity Name: _____ State of Organization: _____ TIN: _____

Signing Party on Behalf of Entity: _____ Title: _____ % Ownership: _____

List Members Under the Entity and their title and % of Ownership.

| Name | Title | % Ownership: |
|------|-------|--------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |

Principal Place of Business Address (not a P.O. Box)

Mailing Address (if different from the above)

Balance Sheet Available for Review Yes No Financial Statements have been audited by CPA or PA Yes No

Additional Member Information on an Addendum Yes No ***ATTACH A SIGNED COPY OF THE ENTITY DOCUMENTS**

V.EMPLOYMENT INFORMATION

Borrower

Co-Borrower

| | | | |
|---|-------------------|---|-------------------|
| Name & Address of Employer <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer <input type="checkbox"/> Self Employed | Dates (from-to) |
| | Monthly Income \$ | | Monthly Income \$ |

| | | | |
|---------------------------------|----------------------------------|---------------------------------|----------------------------------|
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) |
|---------------------------------|----------------------------------|---------------------------------|----------------------------------|

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

| | | | |
|---|-------------------|---|-------------------|
| Name & Address of Employer <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer <input type="checkbox"/> Self Employed | Dates (from-to) |
| | Monthly Income \$ | | Monthly Income \$ |

| | | | |
|---------------------------------|----------------------------------|---------------------------------|----------------------------------|
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) |
|---------------------------------|----------------------------------|---------------------------------|----------------------------------|

Signature: Borrower c/o an Authorized Signer / Principal / Guarantor

Signature: Borrower c/o an Authorized Signer / Principal / Guarantor

I. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

| Gross Monthly Income | Borrower/ Entity | Co-Borrower/ Entity | Total | Monthly Housing Expense | Current Housing Expenses | Requested Loan Housing Expenses |
|---|------------------|---------------------|-------|-------------------------|--------------------------|---------------------------------|
| Base Empl. Income* | | | | Rent | | |
| Overtime | | | | First Mortgage (P&I) | | |
| Bonuses | | | | Second Mortgage (P&I) | | |
| Commissions | | | | Other Financing (P&I) | | |
| Dividends/Interest | | | | Hazard Insurance | | |
| Net Rental Income | | | | Real Estate Taxes | | |
| Other <small>(before completing, see the notice in "describe other income," below)</small> | | | | Mortgage Insurance | | |
| | | | | Homeowner Assn. Dues | | |
| | | | | Other: | | |
| Total | \$ | \$ | \$ | Total | \$ | \$ |

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
| | |
| | |
| | |

II. SCHEDULE OF REAL ESTATE

| Property Address | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Maintenance Taxes & Misc. | Net Rental Income | % Owned |
|------------------|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------|-------------------|---------|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ | |

Additional Properties on an Addendum Yes No

Name _____

Loan# _____

Signature _____

Date _____

ASSETS**LIABILITIES****Cash**

Cash on hand _____
 Cash for deposit _____
 Savings Account Balance _____
 Money Market Account Balances _____
 CD's _____

Securities

Stocks _____
 Bonds _____
 Mutual Funds _____
 Stock Options _____

Real Estate

Primary Residence _____
 Other Properties _____

Personal Property

Automobiles _____
 Motorcycle, Boat, RV, etc _____
 Personal Property _____
 Other _____

Long Term Assets

Equity in a Business _____
 Cash Value of Life Insurance _____
 Annuities _____

Pensions

401K _____
 IRA _____
 Keogh _____
 Other _____

| | |
|---------------------|-----------|
| Total Assets | \$ |
|---------------------|-----------|

Debts

Credit Card Balances _____
 Student Loans _____
 Auto Loans _____
 Line of Credit _____
 Other Personal Loans _____

Real Estate Loans

Balance Owned on Primary Residence _____
 HELO/Home Equity Loan _____
 Balance Owed on Other Property _____

Taxes

Federal Tax Due _____
 Property Tax Due _____

Alimony/Child Support Owed

Other Debts _____

| | |
|--------------------------|-----------|
| Total Liabilities | \$ |
|--------------------------|-----------|

| | |
|--------------------------|-----------|
| Total Assets | \$ |
| Total Liabilities | \$ |
| Net Worth | \$ |

_____ Name

_____ Signature

_____ Loan# _____ Date