

This form to be completed when the Borrowers/Guarantors complete a loan application other than the Silver Hill application.

PERSONAL INFORMATION

Guarantor Name:	Co- Guarantor Name:
Guarantor E-mail:	Co- Guarantor E-mail:
Street Address:	Street Address:
City, State, ZIP:	City, State, ZIP:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced
Borrower(s) is an: <input type="checkbox"/> Individual(s) <input type="checkbox"/> Entity	
Borrowing Entity is an: <input type="checkbox"/> Corporation (C Corp.) <input type="checkbox"/> LLC <input type="checkbox"/> LP/LLP <input type="checkbox"/> S Corp. <input type="checkbox"/> Other	Tax ID Number:
Name of Borrowing Entity (Name(s) in which title will be held):	
Is the structure of the entity changing as part of the loan transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe:	

SUBJECT PROPERTY INFORMATION

Address:	City:	State:	Zip:
Property Contact Name:	Property Contact Phone Number:		
Commercial Property Type: (Choose one) <input type="checkbox"/> Multifamily <input type="checkbox"/> Mixed Use (>50% Residential) <input type="checkbox"/> Other <input type="checkbox"/> Warehouse <input type="checkbox"/> Mixed Use (>50% Commercial) <input type="checkbox"/> Self Storage <input type="checkbox"/> Light Industrial <input type="checkbox"/> Automotive <input type="checkbox"/> Mobile Home Park <input type="checkbox"/> Office <input type="checkbox"/> Retail		Loan Program: <input type="checkbox"/> 5 Year <input type="checkbox"/> 30 Year Fixed Amortization: <input type="checkbox"/> 15 Years <input type="checkbox"/> 25 Years <input type="checkbox"/> 30 Years Estimated Value of Real Estate: \$ _____ Source of Value Estimate (Choose One): <input type="checkbox"/> Appraisal <input type="checkbox"/> Estimate <input type="checkbox"/> Sales Price (if purchase)	
1-4 Investment Property Type: (Choose one) <input type="checkbox"/> Multifamily 2-4 Unit <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Townhouse <input type="checkbox"/> PUD		Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No Owner Occupancy %: _____ Yrs. of Investor Experience: _____ Number of Bldgs.: _____ Number of Units: _____ Number of Units Occupied: _____ Land Bldg. Sq. Footage: _____ Sq. Footage: _____	
Prepayment Penalty: <input type="checkbox"/> 5% for 3 Years <input type="checkbox"/> 5% for 5 Years <input type="checkbox"/> Declining for 5%, 4%, 3%, 2%, 1% <input type="checkbox"/> Declining for 3%, 2%, 1% <small>*1-4 unit resi investment loans only</small>			

If a Purchase: Purchase Contract Expires: _____ Purchase Price: \$ _____ Subordinate or Seller Financing: \$ _____ Amount of Down P _____	If a Refinance: Original Purchase Date: _____ Original Purchase Price: \$ _____ Cost of Improvements Made*: \$ _____ Current Lender: _____ Interest Rate: _____ % Monthly Payment: \$ _____ Pay-Off Mortgage 1: \$ _____ Pay-Off Mortgage 2: \$ _____ Pay-Off Outstanding Taxes/Other \$ _____ Cash Out: \$ _____	Subject Property Cash Flow: Actual Rents in Place (annualized): \$ _____ Less Actual Expenses* (annualized): \$ _____ Equals Net Op. Income (annualized): \$ _____ Gross Annual Rent of Largest Tenant: \$ _____ Annual Property & Liability Insurance Premium: \$ _____ Annual Property Taxes: \$ _____ (*Please do not include mortgage payment or depreciation in your expense number.)
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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? <input type="checkbox"/> Yes <input type="checkbox"/> No Type of Business: <input type="checkbox"/> Corporation (C Corp.) <input type="checkbox"/> LLC <input type="checkbox"/> LP/LLP <input type="checkbox"/> S Corp. <input type="checkbox"/> Other	Any individual who owns 25% or more of the business is required to be a guarantor of the loan. Please list ALL additional owners below. (Choose Yes or No)																		
	<table border="1"> <thead> <tr> <th>Name</th> <th>Ownership</th> <th>On Title</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </tbody> </table>	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	_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
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_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No																	
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_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No																	

YTD Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (*Please do not include mortgage payment or depreciation in your expense number.) Net Operating Income (A-B) \$ _____	Tax Year 20 ____ Business Income: Most Recent Year a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (*Please do not include mortgage payment or depreciation in your expense number.) Net Operating Income (A-B) \$ _____
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ANNUAL PERSONAL INCOME AND MONTHLY LIABILITIES			
Net ANNUAL Income:	Borrower	Co-Borrower	Total MONTHLY Liabilities List all personal and business liabilities (Example: car payments, equipment leases, and housing expense)
Total Income:	\$ _____	\$ _____	\$ _____

SCHEDULE OF REAL ESTATE OWNED

Property Address <small>(enter S if sold, PS if pending sale or R if rental being held for income)</small>	Year Acquired	Property Type	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Payments, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$	\$	\$	\$	\$	\$ 0
			\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

PERSONAL DECLARATIONS

Have you been convicted of a felony within the past 10 years? Yes No

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 is a party to any lawsuit. True False N/A

My business has never defaulted on any Federal debt including SBA loans. True False N/A

No principal of my business has had a property foreclosed within the past 4 years. True False 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. True False N/A

Please explain any declaration with a "False" response: _____

ADDITIONAL COMMENTS

GENERAL AUTHORIZATION

I HEREBY AUTHORIZE _____ 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.

Applicant

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

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

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 provides 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 entolled or principal tribe: _____

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

Ex: 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
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Ex: 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

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

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

- Face-to-Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- 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 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.

Creditor's name: _____

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 Silver Hill Funding, LLC at 4425 Ponce de Leon Boulevard, Ste. 250, 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 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.