

# APPLICATION – COMMERCIAL REAL ESTATE

Referring Broker/Affiliate (if applicable) \_\_\_\_\_ Phone #s: \_\_\_\_\_  
Points Requested: \_\_\_\_\_ Outside Fee Agreement? \_\_\_\_\_ Email: \_\_\_\_\_

## GENERAL INFORMATION

Date: \_\_\_\_\_

Property (1) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Address  
(2) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
(3) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Borrowers Company Name: \_\_\_\_\_ Federal Tax ID / EIN #: \_\_\_\_\_

Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

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

Contact Info: Office: \_\_\_\_\_ Cell: \_\_\_\_\_ Home: \_\_\_\_\_

Email: \_\_\_\_\_ Marital Status:  Married,  Single,  Widow,  Separated,  Divorced

Household Income (yearly) \$ \_\_\_\_\_ Total Assets \$ \_\_\_\_\_ Total Liabilities \$ \_\_\_\_\_

% of Ownership: \_\_\_\_\_ Are you a US Citizen?: \_\_\_\_\_ Are you a Foreign National?: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

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

Contact Info: Office: \_\_\_\_\_ Cell: \_\_\_\_\_ Home: \_\_\_\_\_

Email: \_\_\_\_\_ Marital Status:  Married,  Single,  Widow,  Separated,  Divorced

Household Income (yearly) \$ \_\_\_\_\_ Total Assets \$ \_\_\_\_\_ Total Liabilities \$ \_\_\_\_\_

% of Ownership: \_\_\_\_\_ Are you a US Citizen?: \_\_\_\_\_ Are you a Foreign National?: \_\_\_\_\_

Amount Seeking \$ \_\_\_\_\_ Minimum Net Loan Amount Required \$ \_\_\_\_\_

Use of Funds: \_\_\_\_\_

1) \_\_\_\_\_ \$ \_\_\_\_\_ 3) \_\_\_\_\_ \$ \_\_\_\_\_

2) \_\_\_\_\_ \$ \_\_\_\_\_ 4) \_\_\_\_\_ \$ \_\_\_\_\_

## PROPERTY INFORMATION **\*THIS SECTION MUST BE COMPLETED**

Type of Loan: Refinance  Cash Out  Purchase  Construction  If Construction do you own property?: \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_ Original Date of Purchase or Date to-be-Purchased: \_\_\_\_\_

If Purchase: Down Payment: \$ \_\_\_\_\_ Seller/Carry Back: \$ \_\_\_\_\_ Additional funds to put down: \$ \_\_\_\_\_

If Refinance: Original Purchase Price: \$ \_\_\_\_\_ Funds Invested Into Property Since Purchase: \$ \_\_\_\_\_

Property Type:  Retail/Office  Multi-Family  Warehouse  Mix-Use  Light Industrial  Self Storage  Car Wash  
 5+ Units  Automotive  RV Park  Mobile Home Park  Day Care  Church  Restaurant - Stand Alone?  Yes /  No  
 Funeral Home  Assisted Living / Nursing Home  Air B&B or B&B  Raw Land  Development  Ranch / Farm  
 Cannabis Use  Hemp  Motel / Hotel - flagged?  Yes /  No  Investment Property  Other \_\_\_\_\_

Description of Property: Square Feet of the building(s): \_\_\_\_\_ Number of Units: \_\_\_\_\_

Number of Acres or size of the lot(s): \_\_\_\_\_ Age of Building(s): \_\_\_\_\_

Describe the property in detail) \_\_\_\_\_

PROVIDE DIGITAL PICTURES OF INTERIOR & EXTERIOR AND/OR Copy of OLD APPRAISAL.

Value of the Property: Appraised Value: \$ \_\_\_\_\_ Date of Appraisal: \_\_\_\_\_ Current Tax Value: \$ \_\_\_\_\_

Estimated "AS IS" Value (Value based on the current condition and entitlements): \$ \_\_\_\_\_

If the property is being Renovated or Under Development, what is the Projected Value \$ \_\_\_\_\_

If Construction are all Entitlements and Approvals in Place? \_\_\_\_\_ Are Permits Ready to be Pulled? \_\_\_\_\_

If not, where are you in the process, timing, and what are the costs? \_\_\_\_\_

Amount Owed: First Lien: \$ \_\_\_\_\_ Date Due: \_\_\_\_\_
Second Lien: \$ \_\_\_\_\_ Date Due \_\_\_\_\_
Other Liens: \$ \_\_\_\_\_
Are Taxes Current: Yes / No Taxes Owed \$ \_\_\_\_\_
Total Amount Owed: \$ \_\_\_\_\_

- > Current Monthly Payment \$ : \_\_\_\_\_ Current Interest Rate on First Lien \_\_\_\_\_ on Second Lien \_\_\_\_\_
> Are you current on Payments? [ ] Yes / [ ] No If NO, how many (number) of payments behind: \_\_\_\_\_
o Reason for being behind on payments: \_\_\_\_\_
> What percentage of subject property is occupied today? \_\_\_\_\_% ... Owner Occupied: \_\_\_\_\_%

Property Income and Expenses (if applicable): Current Monthly Income: \$ \_\_\_\_\_
Current Monthly Expenses: \$ \_\_\_\_\_
Current Net Income: \$ \_\_\_\_\_

- How is Title Held: Personally [ ] Partnership [ ] Corporation [ ] Trust [ ] Other [ ] \_\_\_\_\_
• In what County is the Property Located: Property 1: \_\_\_\_\_ Property 2: \_\_\_\_\_
• The population of County: \_\_\_\_\_ Population of City: \_\_\_\_\_
• Are there any known environmental issues with the property? [ ] Yes / [ ] No If Yes, provide more info or a copy of the Environmental.
• How would you rate your credit? (on a scale of 1 to 10): \_\_\_\_\_ .....Scores \_\_\_\_\_
• Time constraints on the loan and reason: \_\_\_\_\_
• Interest Rate Range Desired: \_\_\_\_\_ Length of Term Requested: \_\_\_\_\_
• Exit Strategy: (How do you plan on paying off the loan?): \_\_\_\_\_
• Have you been turned down previously? By whom & Reason(s): \_\_\_\_\_
• Have you been approved recently for any financing? By whom & outcome: \_\_\_\_\_
• Are you currently working with any other lender, consultant, or broker: Who? \_\_\_\_\_

BUSINESS INFORMATION

Business Inception Date MM/DD/YYYY \_\_\_\_\_ # of Employees \_\_\_\_\_ Dunn & Bradstreet # \_\_\_\_\_
Revenues Gross: 2020 \$ \_\_\_\_\_ 2021 \$ \_\_\_\_\_ Year to Date-2022 \$ \_\_\_\_\_ (thru \_\_\_\_\_ / month)
Net: 2020 \$ \_\_\_\_\_ 2021 \$ \_\_\_\_\_ Year to Date-2022 \$ \_\_\_\_\_ (thru \_\_\_\_\_ / month)
Average Bank Balance \_\_\_\_\_ Average Deposits Monthly \_\_\_\_\_ Average NSF's \_\_\_\_\_

## REAL ESTATE SCHEDULE

### Other Real Estate Owned

(Enter under Type of Property, R for Residential and C for Commercial ) (M for multifamily - indicate how many units)

Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

**Describe Commercial Properties in further detail:**

---



---

**Describe the Reason for your Loan Request** (i.e....to get a better interest rate, prevent foreclosure, make renovations, use the money for a business venture)

---



---

**Do you have any other Assets that can be utilized as Collateral** (i.e....equipment, stocks, bonds, other real estate...etc.)?

---



---



---