

Commercial Loan Application

1. FINANCING REQUEST					
Requested Loan Amount \$:	Estimated Market Value \$:	Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refi - Rate <input type="checkbox"/> Refi - Cash-out			
2. PROPERTY INFORMATION					
Subject Property Address: Street:		Property Type:		Loan Program:	
City: State:		<input type="checkbox"/> 1-4 residential units <input type="checkbox"/> 5+ resi units		<input type="checkbox"/> 30y Fixed	
Zip: #Units:		<input type="checkbox"/> Mixed use <input type="checkbox"/> Retail		<input type="checkbox"/> 30 Fixed I/O	
Is the property at least 70% occupied? <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> Warehouse <input type="checkbox"/> Office		<input type="checkbox"/> 30y ARM - 5/6	
Will title be held in an entity? <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> Auto service		<input type="checkbox"/> 30y ARM - 7/6	
If YES, Entity Name:		<input type="checkbox"/> Other _____		<input type="checkbox"/> Fix & Flip - 24 mo IO	
Refinance: <input type="checkbox"/> Year acquired: _____ Cost: _____		Improvements: <input type="checkbox"/> Made or <input type="checkbox"/> To be made			
Purchase: <input type="checkbox"/> Purchase Price: _____		\$ _____			
Does Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO			Does Co-Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO		
3. Applicant Information					
Applicant's Name:		FICO:	Co-Applicant's Name:		FICO:
SSN #:	Phone Number:	DOB:	SSN #:	Phone Number:	DOB:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien	
Primary Residence (Street, City, State, Zip):			Primary Residence (Street, City, State, Zip):		
<input type="checkbox"/> Own <input type="checkbox"/> Rent		Number of Years:	<input type="checkbox"/> Own <input type="checkbox"/> Rent		Number of Years:
Applicant's Email:			Co-Applicant's Email:		
4.If Refinancing - please complete the following:					
Original Purchase Price:		Date Acquired:		Current Payoff	

Loan Application

5. Real Estate Owned			
Property Address:	Date of Purch/Sold	Type of Property	Existing Mortgage
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$
6.			\$
7.			\$
8.			\$
9.			\$
10.			\$
6. Agreement & Acknowledgement			
<p>Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a business purpose mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.</p> <p><u>Acknowledgement:</u> Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.</p>			
Applicant Signature	Date:	Co-Applicant Signature	Date:
X _____		X _____	

Title, Escrow, & Insurance Information

Title Company: _____	Title Contact: _____
Title Phone: _____	Title Email: _____
Escrow Company: _____	Escrow Contact: _____
Escrow Phone: _____	Escrow Email: _____
Insurance Company: _____	Insurance Contact: _____
Insurance Phone: _____	Insurance Email: _____
<i>If Applicable;</i> Condo Association Name: _____	
Condo Association Contact Info: _____	

BORROWER SIGNATURE AUTHORIZATION

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FHA).

GENERAL INFORMATION

1. Borrower Name <input type="text"/>		2. Name and address of Lender/Broker Savi Ranch Capital its affiliates, successors and/or assigns. 155 N. Riverview Dr. Anaheim, CA 92808	
3. Date <input type="text"/>	4. Social Security Number <input type="text"/>	4. Date of Birth <input type="text"/>	

BORROWER SIGNATURE AUTHORIZATION

I hereby authorize the Lender/Broker, its affiliates, successors and/or assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker, its affiliates, successors and/or assigns to order a consumer credit report and criminal background checks to verify other credit information, including but not limited to past and present mortgages and landlord references. It is understood that a copy of this form will also serve as authorization. *

The information the Lender/Broker, its affiliates, successors and/or assigns obtains is only to be used in the processing of my application for a mortgage loan.

Guarantor Name Printed

Date

Guarantor Signature

ECOA - EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, 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 company is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payments if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Guarantor Printed Name

Date

Guarantor Signature

Property Address

APPRAISAL / VALUATION NOTICE

You will be provided a copy of any appraisal report or valuation concerning this property promptly upon completion of the appraisal, and in any event, no less than three (3) business days prior to the closing of the loan.

You may be required to reimburse the cost of an appraisal on the property listed above. Please initial applicable statement:

_____ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

_____ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, placing your initials in the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.

Guarantor Printed Name

Date

Guarantor Signature

Entity Name



CREDIT CARD AUTHORIZATION FORM

***Pursuant to Savi Ranch Financial, Inc. Information Security Plan, the personal data contained on this page of this CREDIT CARD AUTHORIZATION FORM will be destroyed immediately upon charging the card.

CREDIT CARD TO BE CHARGED PURSUANT TO AUTHORIZATION:

Type of Card (Please Circle One): Visa / MasterCard / American Express / Discover

Credit Card Number: _____

Expiration Date: _____

Security Code: ___ __ _

American Express: _____

(3 digit code on the back of your card as shown in the picture below or American Express 4 digit code in front of card)



Cardholder's Billing Address:

Name: _____

Street: _____

City: _____

State: _____ Zip: _____

Telephone: (____) _____ - _____.

Email: _____

Signature of Cardholder _____

Print name as it appears on the card:

Date:

This charge will be for a Credit Report of \$35 per person or married couple made payable to: Credit Technology, Inc. Your Employer may use outside HR services to verify employment and additional charges may apply. Prices range \$18 22.

DECLARATION OF NON-OWNER OCCUPANCY

I ("Borrower") certify and represent to Lender ("Originator") as follows:

I have applied to Originator for a mortgage, deed of trust or other security instrument secured by the real property located at:

_____ (the "Property") for investment purposes. I ("Borrower") hereby declare that neither I nor any member of the borrowing entity are currently utilizing the property as a principal residence. Additionally, I declare that neither I nor any member of the borrowing entity are currently utilizing the property as a second home.

I ("Borrower") understand and represent that I understand the difference between a consumer loan for personal purposes and a commercial loan for business purposes. Borrower represents and understands that this loan is not a consumer loan and therefore may not be subject to the various laws relating to consumer loans in the various states or federal laws. I declare that all loan proceeds are for investment/business purpose, and no loan proceeds are for consumer, family, and/or household purposes.

The lender, broker, assignees, and successors may rely upon this information. I declare under penalty of perjury the foregoing is true and correct.

Guarantor Printed Name

Date

Guarantor Signature

Entity Name