

San Diego Lending, Inc.

Commercial Lending Services

SECTION 1. SUBJECT PROPERTY INFORMATION (REQUIRED)

Real Estate Type: <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Hospitality	Building Size: _____ Sq. Ft.
<input type="checkbox"/> Car Wash <input type="checkbox"/> Mixed-Use <input type="checkbox"/> Multi-Family <input type="checkbox"/> Other: _____	Land Size: _____ Sq. Ft.
Street Address: _____	Estimated Current Market Value: \$ _____
City: _____	State: _____ Zip Code: _____ County: _____
Building Structure: <input type="checkbox"/> Concrete Tilt-Up <input type="checkbox"/> Concrete Block <input type="checkbox"/> Wood Frame <input type="checkbox"/> Steel <input type="checkbox"/> Other: _____	
# Units: _____ # Stories: _____ Year Built: _____ Year Renovated: _____ Zoning _____	

PURCHASE MONEY LOAN

Purchase Price: \$ _____	Down Payment: \$ _____	Source of Down Payment: _____
--------------------------	------------------------	-------------------------------

REFINANCE LOAN

Original Purchase Price: \$ _____	Date of Purchase: _____
Costs for Construction/Renovation (if any): \$ _____	Year Construction Completed: _____

OCCUPANCY

Current:	Owner Occupancy _____ %	Tenant Occupancy _____ %	Vacancy _____ %
After Loan Closes:	Owner Occupancy _____ %	Tenant Occupancy _____ %	Vacancy _____ %

SECTION 2. LOAN REQUEST AND USE OF PROCEEDS (REQUIRED)

Purpose	Amount	Purpose	Amount
A. Land & Building Acquisition.....	\$ _____	H. Refinance – 1 st Trust Deed (details below)	\$ _____
B. New Building Construction.....	\$ _____	I. Refinance – 2 nd Trust Deed (details below)	\$ _____
C. Land Acquisition (if construction).....	\$ _____	J. Refinance – 3 rd Trust Deed (details below)	\$ _____
D. Contingency for Cost Overruns (10%).....	\$ _____	K. Cash Out/Other (details below).....	\$ _____
E. Construction Loan Interest.....	\$ _____	L. Closing Costs.....	\$ _____
F. Soft Costs (i.e. Architectural, Engineering, etc.)	\$ _____	M. Other: _____	\$ _____
G. Building Renovations/Improvements.....	\$ _____	N. Other: _____	\$ _____
Total Estimated Project Amount (A through N).....			\$ _____
Less Applicant's Cash / Equity Injection.....			\$ _____
Less Seller Financing (explain terms and conditions below).....			\$ _____
TOTAL LOAN(S) REQUESTED FOR PROJECT.....			\$ _____

REFINANCE DETAILS

Lender Name	Origination Date	Origination Amount	Current Balance	Monthly Payment	SBA Loan?
1 st Trust Deed:		\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 nd Trust Deed:		\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
3 rd Trust Deed:		\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

EXPLANATIONS. Provide Details for Cash Out, Other Uses of Proceeds, Terms of Seller Financing and any loans used for Down Payment.

SECTION 3. VESTING OF REAL ESTATE TITLE (REQUIRED)

Title to the Property Is / Will Be Held By:
(print exact names of individuals/entity)

Type of Organization: C-Corp S-Corp LLC LLP LP GP Sole Prop State of Organization: _____

List below all owners, partners, Limited Liability Company (LLC) members, and stockholders totaling 100% of ownership. For Corporations, identify all corporate officers regardless of ownership. For Partnership or LLC, identify the Managing/General Partner or Managing Member. Use attachments if necessary. Each attachment must be identified as part of this application and signed.

Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____
Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____
Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____

SECTION 4. PRIMARY BORROWER (REQUIRED)

Name: _____ Office Phone: _____
 E-Mail: _____ Mobile Phone: _____

SECTION 5. APPLICANT COMPANY (ONLY COMPLETE IF PROPERTY WILL BE OWNER OCCUPIED)

Operating Company Name: _____ DBA: _____
(if applicable)

Type of Organization: C-Corp S-Corp LLC LLP LP GP Sole Prop State of Organization: _____

Franchise Operation? Yes No Do you export? Yes No Do you have any previous SBA or government debts? Yes No

Mailing Address: _____ Suite #: _____ Phone: _____
 City: _____ State: _____ Zip Code: _____ Fax: _____

Website: _____ EIN (SSN sole prop): _____

Date Company Founded: _____ Date of Current Ownership: _____ NAICS (from tax return): _____

of Locations: _____ # of Employees (current / after financing): _____ / _____ Primary Competition (name & proximity): _____

Description of Business: _____
(attach brochures/info)

How will this loan benefit your Business? _____

Type of Business: Service Retail Wholesale Mfg. Distribution Other (describe): _____

Is the company 51% or more: Woman-owned? Yes No Veteran-owned? Yes No Minority-owned? Yes No

Business Trends: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Decreasing	Explain what factors have impacted your trends: _____
---	---

List below all owners, partners, Limited Liability Company (LLC) members, and stockholders totaling 100% of ownership. For Corporations, identify all corporate officers regardless of ownership. For Partnership or LLC, identify the Managing/General Partner or Managing Member. Use attachments if necessary. Each attachment must be identified as part of this application and signed.

Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____
Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____
Name: _____	Title: _____	Ownership: _____	%
Address: _____	City: _____	State: _____	Zip Code: _____

SECTION 5. (CONTINUED)

EXISTING LOCATION(S)

Address: _____ Sq Ft. _____ Mo. Rent: \$ _____ To be replaced? Yes No

Address: _____ Sq Ft. _____ Mo. Rent: \$ _____ To be replaced? Yes No

Address: _____ Sq Ft. _____ Mo. Rent: \$ _____ To be replaced? Yes No

AFFILIATES AND SUBSIDIARIES

List below all business/investment concerns in which the Applicant Company or any of the Principals listed in the ownership section(s) above have 20% ownership or controlling interest. Affiliation also exists where an individual(s) has control of the company and other concerns even though the ownership is less than 20%. (Search for NAICS codes at <http://www.naics.com/search.htm>)

Company Name: _____ Owned By: _____ Ownership: _____ %

Address: _____ NAICS: _____ # Employees: _____

Description of Business/Purpose: _____

Company Name: _____ Owned By: _____ Ownership: _____ %

Address: _____ NAICS: _____ # Employees: _____

Description of Business/Purpose: _____

Company Name: _____ Owned By: _____ Ownership: _____ %

Address: _____ NAICS: _____ # Employees: _____

Description of Business/Purpose: _____

SCHEDULE OF BUSINESS DEBTS

Please list all contracts, notes, lines of credit and mortgages payable, and make sure these correspond with figures on your most recent balance sheet, as provided with this loan application (Figures should reconcile with most recent Tax Return or Interim Financial Statement provided). Do not include trade accounts payable. Use attachments if necessary. Each attachment must be identified as part of this application and signed.

Payoff?	To Whom Payable (current lender)	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral
<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		\$		\$	%		\$	
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$		\$	%		\$	
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$		\$	%		\$	
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$		\$	%		\$	
TOTAL BALANCE OF EXISTING DEBT:				\$			\$	

ACCOUNTANT INFORMATION: Is lender authorized to contact your accountant? Yes No

Providing your accountant's or bookkeeper's contact information may expedite the loan approval process. Please provide the person that can be contacted with questions regarding the company financials and debt schedule.

Firm: _____ Contact: _____ Phone: _____

SECTION 6. DECLARATIONS (REQUIRED)

- YES NO Have any owners, directors, or principals ever been disbarred from doing business by and/or with the U.S. Government?
If 'Yes', a detailed explanation of the disbarment is required on a separate sheet (sign & date)
- YES NO Are any business or personal taxes delinquent?
If 'Yes', copies of payment arrangements and a detailed explanation is required on a separate sheet (sign & date)
- YES NO Has the company, or any officer or principal of the company ever been involved in bankruptcy or insolvency proceedings?
If 'Yes', copies of the proceedings and a detailed explanation of the bankruptcy is required on a separate sheet (sign & date)
- YES NO Has the company, or any officer or principal of the company ever had property in foreclosure or given title or deed in lieu?
If 'Yes', copies of the foreclosure or deed in lieu and a detailed explanation is required on a separate sheet (sign & date)
- YES NO Is the company or any of its principals involved in any pending lawsuits, liens or judgments?
If 'Yes', a detailed explanation is required on a separate sheet (sign & date)

SECTION 7. ADDITIONAL COMMENTS

ACKNOWLEDGEMENT AND AGREEMENT (REQUIRED)

The undersigned certifies that all statements in this application and each document required to be submitted in connection herewith, including Federal Income Tax Returns are true, correct and complete. The undersigned authorize all employment information, deposits, checking and/or savings accounts, obligations, borrowing information and all other credit information to be released by telephone, email or fax to Lender/Broker, its successors and/or assignees, or any credit reporting bureau. Your signature below acts not only under your authority and capacity within the entity you represent in making this business credit application; but also is an effective waiver and consent to Lender/Broker, its successors and/or assignees to verify any information it deems necessary on you as an individual to include, but not limited to, your individual credit bureau information.

Each of the undersigned is a principal, a personal guarantor or the sole proprietor of the Applicant and acknowledges that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant. Accordingly, the undersigned hereby consents and authorizes Lender/Broker, its successors and/or assignees to rely on such statements, make such inquiries and gather such information as it deems necessary to verify any information provided to Lender/Broker, its successors and/or assignees on this application or any such required document, including inquiries to the IRS, business credit reporting and credit bureau agencies, and further authorizes Lender/Broker, its successors and/or assignees or its designee the use of a consumer credit report on the undersigned, from time to time as may be needed. The authorization must allow pulling the individual's credit bureau for three reasons: 1) this application, 2) update/extension/renewal of this credit, and 3) collection efforts on the resulting account. A fax or photocopy of this authorization shall be valid as the original. The undersigned further agrees to notify Lender/Broker, its successors and/or assignees promptly of any material change in such information.

Commercial Use: The undersigned certifies that any property and or proceeds from the proposed loan request will be used by the applicant for business or commercial purposes only and not for any personal, family, or household purpose, and that the proposed request would constitute a business or commercial loan, which is exempted from the disclosure requirements of (Regulation Z) Truth in Lending of the Board of Governors of the Federal Reserve System. The applicant agrees to indemnify and hold harmless from any and all claims, loss, or damage resulting or caused by this request, being subject to any provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act) and Regulation Z of the Board of Governors of the Federal Reserve System. The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request. Products may not be available in all areas. Credit availability is subject to approval. Products may be modified based on requirements.

Each Proprietor, General Partner, Limited Partner, Manager or Stockholder owning 20% or more, and each Guarantor must sign. Each person should only sign once.

Print Applicant Name	Applicant Signature	Date	SSN	Date of Birth
Print Applicant Name	Applicant Signature	Date	SSN	Date of Birth
Print Applicant Name	Applicant Signature	Date	SSN	Date of Birth
Print Applicant Name	Applicant Signature	Date	SSN	Date of Birth
Print Applicant Name	Applicant Signature	Date	SSN	Date of Birth