

# NATIONS CAPITAL

*Where vision gets built.*

Thank you for selecting **NATIONS CAPITAL** for your financial and investment needs.

Our team of highly successful and accomplished real estate executives possess exceptional skill in identifying quality real estate assets and offer superior expertise in originating, structuring, underwriting and asset management of complex real estate investments. Our expertise in credit analysis and flexibility in common sense underwriting allows us to offer loan applicants greater access to capital. Our loan approvals vastly outpace those of traditional banking channels.

Nations Capital is a global platform offering a multi-asset strategy through the asset classes of private equity, energy, natural resources, infrastructure, aviation and real estate. Our depth of experience, global insight and local understanding make us the partner of choice for borrowers, investors, management teams, entrepreneurs and governments.

We understand the unique requirements of our entrepreneurial clients. **NATIONS CAPITAL** recognizes that middle market customers operate properties in many different ways. Underwriting without foresight to unique needs can result in inappropriate conclusions for our clients. In accordance with that promise, we apply creative solutions to such problems so that an optimal debt and equity structure will be provided.

In addition to our standard line of financing products, **NATIONS CAPITAL** can help you with structured financing options including bridge, mezzanine, construction, turnarounds, renovations, condo conversions, hotel and casino properties, equipment financing, FF&E, due diligence, Energy and Agriculture finance, M&A advice and equity participations.

Regardless of the type of project, **NATIONS CAPITAL** brings innovation and imagination to your deal. Nations Capital is a flexible, responsive and solution oriented balance sheet lender. We provide the speed and certainty of execution that is essential to our customers real estate transactions.

We welcome the opportunity to assist you and your company in realizing and exceeding your goals.

Sincerely,

*John Gregory*

President/CEO

## DUE DILIGENCE CHECKLIST

---

The Loan Application Checklist is a tool to guide you through the information we will need to properly review and process your loan request. It is important to provide us with as much of the requested information as possible. Please include with your application any brochures or other descriptive material that may explain your business. We understand that if you are a new business much of this information is not available. In any event, your loan officer is available to answer any questions you may have about the application, required items and our loan approval process.

- ☐ Name of borrower
- ☐ Name of related companies
- ☐ List of owners for each company with 20% or more ownership
- ☐ Organizational Documents for the business (certificate of incorporation and by-laws or articles of organization and operating agreement or doing business certificate)
- ☐ Detail of loan request
- ☐ Purchase contract and contract deposit check – construction estimates – other cost estimates
- ☐ Sources of funds
- ☐ Last three years of federal tax returns for the borrower and related companies (including accountant prepared statements, if available)
- ☐ Borrower balance sheet and income and expense statement dated within 90 days of your loan request
- ☐ Current accounts receivable and accounts payable aging (dated within 90 days)
- ☐ Income and expense projections for the next two years (monthly figures for the first year, if a new business)
- ☐ Personal financial statement for all owners. Include copies of current bank account statements that show the source of cash equity
- ☐ Copy of Picture ID for all owners (driver's license, passport, government photo ID)
- ☐ Last three years of personal federal tax returns for all owners
- ☐ Management resumes
- ☐ Brief description of business

For all initial prescreen applicants please complete the attached application forms. The remaining due diligence documents can be provided after the prescreen process has been completed.

Please send the application forms to [apply@nations.capital](mailto:apply@nations.capital)

## LOAN APPLICATION

### Applicant

Name \_\_\_\_\_ SSN/EIN \_\_\_\_\_  
D.O.B. /Date Organized \_\_\_\_\_ Email Address \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Mailing Address (City, State, Zip) \_\_\_\_\_ County you reside in \_\_\_\_\_  
Physical Address \_\_\_\_\_  
Employer \_\_\_\_\_ Position \_\_\_\_\_  
How long have you been employed by your current employer? (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_  
If less than 2 years: Previous employer (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_  
Any other sources of income you want considered \_\_\_\_\_ Source: \_\_\_\_\_  
Amount of Life Insurance \$ \_\_\_\_\_ Are you a US Citizen? ☐ Yes ☐ No Age of Dependents \_\_\_\_\_  
Marital Status\* ☐ Married ☐ Unmarried ☐ Separated Do you own or rent your home? ☐ Own ☐ Rent How much is your rent? \_\_\_\_\_  
Total assets in your operation that you now own \_\_\_\_\_  
Method of operation of assets owned ☐ Operator ☐ Landlord ☐ Combination Year Operations started \_\_\_\_\_  
Are you an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard? ☐ Yes ☐ No  
Are you a dependent of an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard? ☐ Yes ☐ No  
☐ I am applying for individual credit.  
☐ I am applying for joint credit. Total number of Borrowers \_\_\_\_\_

### Co-Applicant

Name \_\_\_\_\_ SSN/EIN \_\_\_\_\_  
D.O.B. /Date Organized \_\_\_\_\_ Email Address \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Address (City, County, State, Zip) \_\_\_\_\_  
Employer \_\_\_\_\_ Position \_\_\_\_\_  
How long have you been employed by your current employer? (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_  
If less than 2 years: Previous employer (yrs/mos) \_\_\_\_\_ Annual Income \_\_\_\_\_  
Any other sources of income you want considered \_\_\_\_\_ Source: \_\_\_\_\_  
Amount of Life Insurance \$ \_\_\_\_\_ Are you a US Citizen? ☐ Yes ☐ No Age of Dependents \_\_\_\_\_  
Marital Status\* ☐ Married ☐ Unmarried ☐ Separated Do you own or rent your home? ☐ Own ☐ Rent How much is your rent? \_\_\_\_\_  
Total assets in your operation that you now own \_\_\_\_\_  
Method of operation of assets owned ☐ Operator ☐ Landlord ☐ Combination Year Operations Started \_\_\_\_\_  
Are you an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard? ☐ Yes ☐ No  
Are you a dependent of an Active Duty or reserve Member of the Army, Navy, Marine Corps, Air Force or Coast Guard? ☐ Yes ☐ No  
☐ I am applying for joint credit. Your initials \_\_\_\_\_

---

## Loan Request

Loan request is for ☐ Purchase ☐ Refinance ☐ Rehab ☐ Development ☐ Construction ☐ Other \_\_\_\_\_

Amount requested \$ \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Loan Purpose: ☐ Purchase ☐ Refinance ☐ Other \_\_\_\_\_

Requested term of loan (years) \_\_\_\_\_

Requested interest rate: ☐ Fixed ☐ Adjustable Requested term ☐ 5 Years ☐ 10 Years ☐ 20 - 25 Years ☐ 30 Years

Description of offered security (including number of acres, if real estate) \_\_\_\_\_

Address of offered security (Street Address) \_\_\_\_\_

The security will be/ is owned by ☐ Individual ☐ Entity Name of Owner (if other than applicant) \_\_\_\_\_

Corporation? ☐ Yes ☐ No Trust? ☐ Yes ☐ No

Limited Liability Corporation? ☐ Yes ☐ No Limited Partnership or Other? ☐ Yes ☐ No

Are there any liens against the offered security? ☐ Yes ☐ No If so, please list all liens \_\_\_\_\_

Will the loan proceeds be used to purchase the offered security? ☐ Yes ☐ No

If the title to the property offered herein is owned jointly, \_\_\_\_\_ is hereby authorized to act for and on behalf of all joint owners in all matters pertaining to this Application and any loan made hereunder, including the right to receive dividends, refunded stock or participation certificates.

---

## Miscellaneous

- |   | Applicant  | Co-Applicant   |
|---|--|--|
| • Is any part of the down payment borrowed?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are there any current lawsuits or judgments outstanding or pending against you or against any entities you have ownership interest?                                       | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Have you or any of your entities declared bankruptcy? If so, when? _____  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Have you been the beneficiary of a loan restructuring, debt forgiveness, deed in lieu of foreclosure or Subject to foreclosure within the past 7 years?                   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you presently delinquent or in default on any loan, mortgage, or financial obligation?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Are you obligated to pay alimony, child support, or separate maintenance?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, then what is the amount that you are required to pay monthly? _____   |  |  |
| • Are you or any recipient of the loan proceeds a director, an employee, or a relative of any director or employee of Nations Capital or any subsidiary of Nations Capital? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, then please specify the relationship and organization: _____  |  |  |
| • Are you a co-maker, endorser, or liable on any agreement or note not disclosed herein?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Where did you hear about Nations Capital? ☐ Newspaper/Magazine ☐ Direct Mail ☐ Radio Station ☐ Internet  
☐ Television ☐ Billboard ☐ Tradeshow ☐ Previous /Existing Borrower ☐ Realtor ☐ Referral By: \_\_\_\_\_

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date

## CREDIT AUTHORIZATION

The undersigned applicants apply for the loan indicated on this application to be secured by a first or second mortgage, UCC or deed of trust on the property described herein. All persons and companies owning an interest in the property will sign all loan documents required by Nations Capital for closing. Applicant represents that it has no claims against, or defenses to obligations owing by applicant to Lender or its affiliates or waives all such claims and defenses to the extent allowed by law. This provision is subject to claims for performance of express contractual obligation owing to applicant by Nations Capital to its affiliates. Everything stated in the application is true and correct to the best of my knowledge. Nations Capital will retain this application whether or not it is approved. Nations Capital is authorized to check credit and employment history and verify questions about my credit experience. Your name, address, date of birth and other information used to identify you will be verified. You may also be asked to provide your driver's license or other identifying documents prior to closing your loan.

Nations Capital will require the conveyance, termination or subordination of any junior lien holders, leases or other liens as considered by the Nations Capital necessary in perfecting its security position. All improvements presently and hereafter attached to the real estate are and will be part of the security. Applicant will carry hazard insurance on the improvements in an amount satisfactory to the Lender and with a loss payable clause in favor of Nations Capital as Custodian/Trustee.

Applicant is required to pay all fees, taxes, and expenses in connection with closing the loan including but not limited to title and escrow fees, credit report, processing, appraisal, attorney fees, Inspection and site review fees, the cost of preparation, filing, and recording of all loan documents.

## BORROWER'S CERTIFICATION

I/We are applying for a commercial loan from Nations Capital. In applying for the loan, I/we have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment, income information, and assets and liabilities. I/We certify that the information in the application is true and correct. I/We, as of the date set forth opposite my/our signature on the application, made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. Furthermore, I/we fully understand that I/we have a continuing obligation to amend and/or supplement the information provided in the loan application if any of the material facts which have been represented should change prior to closing.

I/We authorize you to provide Nations Capital, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market, and similar account balance; credit history, and copies of income tax returns.

I/We further authorize Nations Capital to order a consumer credit report and verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as authorization.

I/We fully understand that any intentional or negligent misrepresentation(s) of the information contained in the 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 the application.

Applicant Signature \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Date: \_\_\_\_\_

# NATIONS CAPITAL

## USE OF FUNDS:

Land/Building Purchase:	\$
New Construction:	\$
Purchase of Equipment, Machinery, Furniture, Fixtures:	\$
Leasehold Improvements or Building Renovations:	\$
Working Capital:	\$
Inventory:	\$
Acquisition of Existing Business:	\$
Pay Off/Refinance Existing Business Debt:	\$
Soft Costs :	\$
Other:	\$
*Attach an additional sheet if needed	
<b>Total Project Costs:</b>	<b>\$</b>

## SOURCE OF FUNDS:

Equity Contribution (your contribution toward project)*	\$
Loan Requested	\$
Other:	\$
<b>Total Project Costs:</b>	<b>\$</b>

\*Please detail the sources of the Equity Contribution and provide two months bank statements as evidence of funds:

--

## LOAN DESCRIPTION:

Please provide a detailed synopsis if needed (attach additional sheet if needed):

--

## Personal Financial Statement

### Real Estate Financing

**A complete and signed Personal Financial Statement (PFS) is required from each individual guarantor. Co-guarantors with joint assets and liabilities can be included on one joint PFS. However, if any assets or liabilities are not joint, a separate PFS is required from each individual even if the co-guarantor is a spouse/domestic partner. Please complete each relevant supporting schedule.**

Guarantor/Applicant Name (First MI Last): \_\_\_\_\_

Co-Guarantor/Co-Applicant Name (guaranteeing spouses/domestic partners only): \_\_\_\_\_

Business Name: \_\_\_\_\_

### Financial Statement Schedules

#### Schedule 1: Cash in Bank Accounts

Account Description/Account Owner	Name of Bank	Current Balance
		\$
		\$
		\$
		\$
<b>Total</b>		\$

#### Schedule 2: Publicly Traded Investments – stocks, bonds, mutual funds, 401k, IRAs

Account Description	Name Registered In	Shares/Amount	Retirement	Current Value
			<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	\$
<b>Total</b>				\$

#### Schedule 3: Other Assets – vehicles, boats, partnerships, proprietorships, cash-value life insurance

Property Description	Name Registered In	Current Value
		\$
		\$
		\$
		\$
<b>Total</b>		\$

#### Schedule A: Total Revolving Credit – credit cards, credit lines

To Whom Payable	Description	Commitment Amount	Monthly Payment	Current Balance
				\$
				\$
				\$
				\$
<b>Total</b>				\$

#### Schedule B: Total Installment Loans – boats, cars, furniture

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
			\$
<b>Total</b>			\$

#### Schedule C: Other Liabilities – contract debts, maintenance payments, lawsuits, tax penalties

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			\$

**Schedule D: Contingent Liabilities – partnerships, guarantees**

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			<b>\$</b>

**Guarantor/Applicant Real Estate Schedule****Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			

**Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			

<b>Real Estate Holdings Attachment – Totals</b>	
Total Market Value	\$
Total Mortgage(s) Balance	\$

<b>Assets of Borrower</b>	<b>Amount</b>
Cash in Bank Accounts (Schedule 1)	\$
Publicly Traded Investments (Schedule 2)	\$
Other Assets (Schedule 3)	\$
Residence Market Value (RE Schedule)	\$
Other Real Estate Market Value (RE Schedule)	\$
<b>Total Assets</b>	<b>\$</b>

Liabilities of Borrower	Amount
Total Revolving Credit (Schedule A)	\$
Total Installment Loans (Schedule B)	\$
Other Liabilities (Schedule C)	\$
Mortgage on Residence (RE Schedule)	\$
Mortgage(s) on Other Real Estate (RE Schedule)	\$
<b>Total Liabilities</b>	<b>\$</b>
<b>Net Worth</b>	<b>\$</b>

<b>Annual</b>	<b>Amount</b>
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

Annual	Amount
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

## General Information

	Guarantor/Applicant	Co-Applicant
1. Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or was the debtor in an involuntary bankruptcy case? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever been convicted of a felony? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you a co-signer or guarantor of any other debt? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

--

Date: \_\_\_\_\_  
(mm/dd/yyyy)

# NATIONS CAPITAL

## **Borrower Certification of Principals**

Please list information for the borrowing entity and **each** Key Principal or major partner (*defined as ownership of 10% or more*). If any ownership share is by an entity, then a separate completed form is required for each partner entity. *We are required to have and verify this information in accordance with US and International law.*

### **Borrower Registration:**

Name of Borrowing Entity	Registered Address	State/Country of Organization	Date of Organization

### **Principals:**

Name	Tax ID/SS Number	Address	Relationship to Entity	Percentage of Ownership

I hereby certify that I am the authorized principal for the Borrowing Entity listed above, and that this information is true and accurate to the best of my knowledge and belief as of this date.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

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