



dbigfish.com COMMERCIAL REAL ESTATE LOAN 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)		Estimated Value of Real Estate: \$ _____ Prepayment Penalty: 5% for 5 Years 5% for 3 Years		
<input type="checkbox"/> Multifamily <input type="checkbox"/> Mixed Use (>50% Residential) <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Mixed Use (>50% Commercial) <input type="checkbox"/> Retail <input type="checkbox"/> Self Storage <input type="checkbox"/> Light Industrial <input type="checkbox"/> Bar <input type="checkbox"/> Automotive <input type="checkbox"/> Mobile Home Park <input type="checkbox"/> Other <input type="checkbox"/> Restaurant <input type="checkbox"/> Daycare Center		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)		Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No Owner Occupancy %: _____		
<input type="checkbox"/> Residential Condo <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Townhouse <input type="checkbox"/> Multifamily 2-4 Unit <input type="checkbox"/> PUD		Yrs. of Investor Experience: _____ Number of Bldgs.: _____ Number of Units: _____ Number of Units Occupied: _____ Bldg. Sq. Footage: _____ Land Sq. Footage: _____		
<u>If a Purchase:</u>	<u>If a Refinance:</u>	<u>Subject Property Cash Flow:</u>		
Purchase Contract Expires: _____	Original Purchase Date: _____	Actual Rents in Place (annualized): \$ _____		
Purchase Price: \$ _____	Original Purchase Price: \$ _____	Less Actual Expenses* (annualized): \$ _____		
Subordinate or Seller Financing: \$ _____	Cost of Improvements Made*: \$ _____	Equals Net Op. Income (annualized): \$ _____		
Amount of Down P _____	Current Lender: _____	Gross Annual Rent of Largest Tenant: \$ _____		
	Interest Rate: _____ %	Annual Property & Liability Insurance Premium: \$ _____		
	Monthly Payment: \$ _____	Annual Property Taxes: \$ _____		
	Pay-Off Mortgage 1: \$ _____	(*Please do not include mortgage payment or depreciation in your expense number.)		
	Pay-Off Mortgage 2: \$ _____			
	Pay-Off Outstanding Taxes/Other \$ _____			
	Cash Out: \$ _____			

BUSINESS INFORMATION

<p>Please complete if you are Self-Employed or the Borrower is a Business Entity</p> <p>Business Name: _____</p> <p>Address: _____</p> <p>City: _____ State: _____ Zip: _____</p> <p>Years as Business Owner: _____</p> <p>Will this business occupy the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Type of Business: <input type="checkbox"/> Corporation (C Corp.) <input type="checkbox"/> LLC <input type="checkbox"/> LP/LLP</p> <p><input type="checkbox"/> S Corp. <input type="checkbox"/> Other</p>	<p>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)</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:60%;">Name</th> <th style="width:15%;">Ownership</th> <th style="width:25%;">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
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																	

<p>Tax Year 1 20____ Business Income:</p> <p>a. Annual Revenues: \$ _____</p> <p>b. Annual Expenses: \$ _____ <small>(*Please do not include mortgage payment or depreciation in your expense number.)</small></p> <p>Net Operating Income (A-B) \$ _____</p>	<p>Tax Year 2 20____ Business Income:</p> <p>a. Annual Revenues: \$ _____</p> <p>b. Annual Expenses: \$ _____ <small>(*Please do not include mortgage payment or depreciation in your expense number.)</small></p> <p>Net Operating Income (A-B) \$ _____</p>
--	--

BUSINESS LIABILITIES

List all liabilities that are paid by the business but may appear on your personal credit report; for example, car payments or equipment leases. This may be used to reduce the personal debt-to-income ratio and enhance your eligibility profile.

Creditor Name	Balance	Monthly Payment	Original Date	Original Amount	Interest Rate	Maturity Date	Collateral
	\$ _____	\$ _____		\$ _____	%		
	\$ _____	\$ _____		\$ _____	%		
	\$ _____	\$ _____		\$ _____	%		

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 dbigfish.com AND ITS AFFILIATES 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 dbigfish.com AND ALL ITS AFFILIATES 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 dbigfish.com AND ALL ITS AFFILIATES 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 or 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
- 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

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