



**III. SUBJECT PROPERTY INFORMATION**

Subject Property Address:

City: State: Zip: Year Built:

Description of Subject Property (attach description if necessary):

**Commercial Property Type:**

- Multifamily       Mixed Use (>50% Residential)       Warehouse       Retail       Restaurants  
 Mobile Home Parks       Mixed Use (<50% Residential)       Light Industrial       Office       Bars  
 Automotive       Self Storage       Daycare Center       Other

**1-4 Investment Property Type:**

- Single Family Residence       Residential Condo       Townhouse       Multifamily 2-4 Unit       PUD

- Does the property have?    Underground or above ground storage tanks    Automotive repair uses    Ongoing environmental remediation  
 Hazardous material handling/Licensing       On-site dry cleaner       A prior Phase 1 report available       N/A

Estimated Value of Real Estate: \$

Source of Value Estimate:    Appraisal       Estimate       Sales Price (if purchase)Owner Occupied:    Yes    No

Owner Occupancy %:

Yrs. of Investor Experience:

Number of Buildings:

Number of Units:

Building Sq. Footage:

Number of Units Occupied:

Land Sq. Footage:

**IV. BUSINESS INFORMATION****Please complete if you are Self-Employed or the Borrower is a Business Entity.**

Business Name:

Address:

City: State: Zip:

Years as Business Owner:

Will this business occupy the subject property?    Yes    NoType of Business:    Corporation (C Corp)    LLC    LP/LLP    S Corp    Other**Tax Year 1 20\_\_\_\_ Business Income****Tax Year 2 20\_\_\_\_ Business Income**

a. Annual Revenues: \$

a. Annual Revenues: \$

b. Annual Expenses: \$  
(Exclude depreciation)b. Annual Expenses: \$  
(Exclude depreciation)

Net Operating Income (A-B) \$

Net Operating Income (A-B) \$

**V. EMPLOYMENT INFORMATION**Self Employed:    Yes    NoSelf Employed:    Yes    No

Years on the Job:

Years on the Job:

**VI. ANNUAL INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Net ANNUAL Income:	<b>Borrower</b>	<b>Co-Borrower</b>	Combined MONTHLY Housing Expenses (for Primary Residence only)	
Total Income:	\$	\$	Total Monthly Housing:	\$

**VII. ASSETS AND LIABILITIES**

<u>Assets</u>		<u>Liabilities</u>	
Total Assets:	\$	Total Liabilities:	\$
Total Cash Available: (Savings and Checking)	\$	Net Worth:	\$









---

Closing Notes: (1) IRS Form 4506T to be signed prior to underwriting for all borrowers and businesses related to the transaction. (2) Signatures on all tax returns may be completed at closing. This application is for a business purpose loan secured by commercial real estate. The undersigned specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) In the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; and (10) I/we understand and hereby agree that all principals of the company have been identified to the Lender and will sign the note personally guaranteeing repayment of the obligation. I/we the undersigned certify that the information provided in this loan application and in all loan documents submitted to Lender is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this 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 this application.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your Lender within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, sexual orientation, 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 creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580.

---

Co-Applicant 3 Initials: \_\_\_\_\_

Co-Applicant 4 Initials: \_\_\_\_\_