Business Purpose/Commercial Loan Application

Applicants should complete this from (including the referenced addenda, if applicable) as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when \Box the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for the loan qualification or \Box the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other persona has community property rights pursuant to applicable law and borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

NOTE: Borrower and Co-Borrower means an "applicant" for a potential loan. Once the application is completed, it is not to be considered a loan commitment from the lender or the lenders' broker for the requested loan. Any loan commitment from the lender or the lenders' broker must be in writing and signed by either party.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for the joint credit (sign below):

Amount Requested	ga.a.o. D		d Signer / Principal / Guaranto	I. CREDIT REQU	JESTED		ture: Co-Borrower c/o		J - 2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
	₋oan Type					ss Expa	ansion Other	(explain):	
Reside Principal Pay down Purpose and Real Property Loan Security Declaration."				Amortization Ty	ре: [Fixed	Rate	le	
Bearding Bearding	☐ Refinanc	e 🗆 Resale	ted Loan ☐ Principal Pay down						separate "Loan
Subject Property Address (street, city, state, & ZIP) Current Occupancy	Vesting (Ma	nner in which title will k	e held):	be a Borrower of □ Yes (provide of	r Co-Borrov	er?	, 0	, ,,	
Current Occupancy Owner Tenant Vacant Other (specify): Proposed Occupancy (if occupancy is to change post close) Year Built			II.	PROPERTY INFO	DRMATION				
Owner Tenant Vacant Other (specify): Owner Tenant Vacant Other (specify):	Subject Pro	perty Address (street, ci	ty, state, & ZIP)						No. of Units
		. ,	Other (specify):					close)	Year Built
Beneficiary:	☐ SFR-1 un	nit Duplex-2		•	☐ Comi	nercial	Residential	Commercial No	n-Residential
Lien Position:	iens Currer	ntly on Property							
Interest Rate:	3eneficiary: _				Beneficiar	y:			
Amortization Type:	ien Position:				Lien Posit	on:			
Monthly Payment:	nterest Rate:				Interest R	ate:			
Balloon Payment (Date): Balloon Payment (Amount): Balloon Payment (Amount): Balloon Payment (Amount): Lien Will Remain on Title	Amortization	Туре:			Amortization	on Type	ə:		
Balloon Payment (Amount):	/lonthly Payn	nent:			Monthly Pa	ayment	:		
Lien Will Remain on Title Yes No Lien Will Remain on Title Yes No Lien Will Subordinate Yes (if yes, what position) No Lien Will Subordinate Yes (if yes, what position) No Lien Will Subordinate Yes (if yes, what position) No No No No No No No N	Balloon Paym	nent (Date):			Balloon Pa	yment ((Date):		
Lien Will Subordinate Yes (if yes, what position) No	3alloon Paym	nent (Amount):			Balloon Pa	yment ((Amount):		
Year Lot Acquired Original Cost of Lot Stime if this is a construction loan. Year Lot Acquired Stime if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Stime if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Cost Improvements Made Cost Improvements to be Made	ien Will Sub-	ordinate □ Yes (if yes, wl	nat position)	□ No	Lien Will Su	bordin	ate Yes (if yes, what	at position) □ No
Acquired \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$									
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Original Cost of Lot	Amount Existing Liens	(a) Present Value	of Lot	(b) Pr	roposed Rehab Budge	et Estimated Af	ter Repair Value
Year Acquired Original Cost Amount Existing Liens Cost Improvements Made Cost Improvements to be Made		\$	\$	\$		\$		\$	
Year Acquired Original Cost Amount Existing Liens Cost Improvements Made Cost Improvements to be Made	Complete thi	 s line if this is a refinance	loan.						
	Year		1	Cost Improvement	ts Made		Cost Improvements	to be Made	
	Acquirea	\$	\$	\$			\$		

* IF APPLYING AS AN INDIVIDUAL		III. BO	ORROWER	INFORMATION					
Borrower's Name (include Jr. or Sr. if application	ole)			Co-Borrower's Name (include Jr. or Sr.	if applicable)		
Social Security Number Home Phone (incl. area	code) DOB	(mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (inc	l. area code)	DOB (mr	n/dd/yyyy)	Yrs. School
Married (includes registered demostic party	oro) De	ependents	I	☐ Marriad (includes re	l agistared domes	tio portnoro)	Depe	ndents	
☐ Married (includes registered domestic partr	1013)	· ot listed by Co	-Borrower)	☐ Married (includes re☐ Unmarried (includes	-			sted by Bor	rrower)
Unmarried (includes, divorced, widowed)		No. ———		•		eu)			-
☐ Single (never been married)		Ages ——		☐ Single (never been n	named)			s ——	
Separated				☐ Separated					
Present Address (street, city, state, ZIP/count	ry) ⊔ Ow	rn □ Rent	No. Yrs.	Present Address (stree	et, city, state, ZIF	P/country)	⊔ Own	⊔ Reni	tNo. Yrs.
Mailing Address, if different from Present Addr	ess			Mailing Address, if diffe	erent from Prese	nt Address			
If residing at present address for less that	n two years	•		Ť					
Former Address (street, city, state, ZIP)		Own □Re	nt_No. Yrs.	Former Address (stree	et, city, state, ZIF	P)	□Ow	n □Re	ntNo. Yrs.
Former Address (street, city, state, ZIP)		Own □Re	nt_No. Yrs.	Former Address (stree	et, city, state, ZIF	P)	□Ow	n □Re	nt_No. Yrs.
* IF APPLYING AS A BUSINESS ENTITY		IV. ENTIT	Y INFORM	ATION					
Entity is a/an: ☐ Corporation ☐ LLC☐ Government Entity ☐ Trus		Partnership Other (specif	☐ Lir	nited Partnership	☐ Nonprofit E	ntity			
Entity Name:		(,,	State of Organ	nization:			TIN:	
Signing Party on Behalf of Entity:				Title:					
List Members Under the Entity and their Title 1 2 3 4 5									
Date of Filing to Organize:	2.5.			Filing Location	ns:				
Principal Place of Business Address (not a P.0 Mailing Address (if different from the above)	J. BOX)								
Balance Sheet Available for Review ☐ Yes	□ No			Financial Stat	ements have be	en audited by	/ CPA or	PA 🗆 Y	es 🗆 No
Additional Member Information on an Adde *ATTACH A SIGNED COPY OF THE CORPORATION D		Yes □ N							
	OCUMEN 13	V ENDI (DENDUM TO BE FILLED OUT					
Name & Address of Employer Self	f Employed	Yrs. on this		FORMATION Name & Address of Er		o-Borrower Self Employ	1.7	s. on this	job
		Yrs. employ line of work	yed in this /profession				Yi	s. employ e of work	yed in this /profession
Position/Title/Type of Business	Business F	Phone (incl. a	area code)	Position/Title/Type of E	Business	Busir	ness Pho	ne (incl. a	area code)
If employed in current position for less th	an two year	s or if curre	ently emplo	yed in more than one p	osition, comple	ete the follo	ving:		
Name & Address of Employer ☐ Sel	f Employed	Dates (fror	n-to)	Name & Address of E	mployer	□Self Emplo	oyed	Dates (fro	om-to)
<u> </u>		Monthly Inc						Monthly I	ncome
Position/Title/Type of Business	Business	Phone (incl.	area code)	Position/Title/Type of I	Business	Bu	siness P	none (incl	l. area code)

		VI.	MONT	HLY INCOME A	ND C	OMBINED HOUSING	EXPENSE INFORMA	TION	
Mon	Gross thly Income	Borrower/ E	intity	Co-Borrower/ E	ntity	Total	Monthly Housing Expense	Current Housing Expenses	Requested Loan Housing Expenses
Base I	Empl. Income*						Rent		
Overti	me						First Mortgage (P&I)		
Bonus	ses						Second Mortgage (P&I)	
Comm	nissions						Other Financing (P&I)		
Divide	nds/Interest						Hazard Insurance		
Net Re	ental Income						Real Estate Taxes		
	(before completing, notice in "describe						Mortgage Insurance		
	come," below)						Homeowner Assn. Dues		
							Other:		
Total		\$		\$		\$	Total	\$	\$
	ibe Other Income not choose to hav *IF APPLYING		for repa	aying this loan.			PY OF A RECENT BAL		Monthly Amount
					VII.	ASSETS AND LIABIL	LITIES	'	
was con NOTE: Comple Descr	If completed jointly eted	n-applicant spou	e respor	her person, this Sta	asset Lia	nt and supporting schedul or liability. bilities and Pledged Ass ts, including automobile le	arate Statements and Sch les must be completed by t sets. List the creditor's name oans, revolving charge acc inuation sheet, if necessar	hat spouse or other person, address and account nuounts, real estate loans,	umber for all outstanding alimony, child support,
	ase held by:		Ψ				tate owned or upon refinar	cing of the subject proper Monthly Payment &	
List c	hecking and savi	ings accounts	below		ПБ	Borrower	☐ Co-borrower	Months Left to Pay \$ Payment/Months	\$
□ Во	rrower and address of B		Co-bo		•	me and address of Com		or aymenivilionins	Ÿ
					Acc	ct. no.			
	no. rrower and address of B		\$ Co-boredit Un			Borrower me and address of Com	□ Co-borrower	\$ Payment/Months	\$
						ct. no.	□ Co-borrower	\$ Payment/Months	Φ.
Acct.	no.		\$			Borrower me and address of Com		φ r ayını c ın/ivi0nunS	\$
	rrower and address of B		Co-bo				,,		
					Acc	ct. no.			
					4	Borrower	☐ Co-borrower	\$ Payment/Months	\$
Acct.		0-1-	\$		Nai	me and address of Com	ipany		
Stock	rrower s & Bonds pany name/numb	Co-borrower er description)	\$						
(- = 1	, ,					ct. no.		(Day 10.5)	Φ.
						Borrower me and address of Com	□ Co-borrower	\$ Payment/Months	\$
Life in	surance net cash	Co-borrower value	\$		ING	no and address of Coll	, purity		
	amount: \$		_		ł				
Subto	otal Liquid Assets	3	\$		Acc	ct. no.			

Real estate owned (enter market value from schedule of real estate owned)	\$		☐ Borrower	address of Company	☐ Co-borrowe	ar aymenu	MONTHS	Φ		
☐ Borrower ☐ Co-borrower	\$									
Vested interest in retirement fund										
☐ Borrower ☐ Co-borrower	\$		A 1			_				
Net worth of business(es) owned (attach financial statement)			Acct. no.							
□ Borrower □ Co-borrower	\$		☐ Borrower		☐ Co-borrowe	er \$				
Automobiles owned (make and year)			Alimony/Ch	ild Support/Separate e Payments Owed to						
			Maintenand	e Payments Owed to).					
☐ Borrower ☐ Co-borrower	\$		☐ Borrower		☐ Co-borrowe	er \$		-		
Other Assets (itemize)	Ψ			Expense (child care						
			Total Mont	hly Payments		\$				
			Net Worth			Total Liabi	litios b	\$		
Total Assets a.	\$		(a minus b)	=> \$		TOTAL FIABL	iities b.	ð		
Property Address		Type of	Present	OULE OF REAL ES Amount of	Gross I	Mortgage	Mainter	ance	_	Net
1 roporty Address		Property		Mortgages & Liens		Payments	Taxes &	,	Ren	ntal Income
									╂	
									1	
									₩	
									+	
		Totals	\$	\$	\$	\$	\$		\$	
Additional Properties on an Addend	lum □ Yes	□ No								
IX. LIST OF AUTHORIZE	D SIGNERS	(BORRO	WER, CO-BO	RROWER AND/O	R GUARANTO	RES) FOR TH	HIS LOAN	I REQ	UES	Т
Name and Title:		□ E	Borrower	SSN:						
			Guarantor	TIN:						
Mailing Address:				Phone Number	:					
		-		Email Address:						
Name and Title:		□ E	Borrower	SSN:						
			Guarantor	TIN:						
Mailing Address:				Phone Number	:					
				Email Address:						
Name and Title:				SSN:						
I Name and Title.			Borrower Buarantor	TIN:						
Mailing Address:			buarantoi	Phone Number	•					
Ivialing Address.				Email Address:						
				Email / tadiooc.						
a. Purchase price			If you answ	er "Yes" to any ques	tions a through i	,		Borro	wer	Co-Borrowei
b. Alterations, improvements, repairs			·	continuation sheet for	•			Yes		Yes No
c. Land (if acquired separately)				e any outstanding judge						
d. Refinance (incl. debts to be paid of	f)			u been declared bankr u had property foreclos		•	eu thereof		_	
e. Estimated prepaid items				a nad property foreclos st 7 years?	sed upon or given	and of addu iii lit	zu ii ieleul			_
f. Estimated closing costs			d. Are you	a party to a lawsuit?						
g. Discount (if Borrower will pay)				u directly or indirectly b			esulted in			
h. Total costs (add items a through g	1)			ure, transfer of title in lie presently delinquent or	,	, 0	any other			
i. Subordinate financing				rtgage, financial obliga			any oulei		_ L	_ ⊔
j. Borrower's closing costs paid by Se	ller		If "Yes," g	ive details as described i	n the preceding que	stion.				

k. Other Credits (explain)					1	
	1	alimony, child support, or separate maintenance?				
	h. Is any part of the down	•				
	i. Are you a co-maker or	endorser on a note?				
	j. Are you a U. S. citizen?					
	k. Are you a permanent re	sident alien?				
	I. Do you intend to occu	py the property as your primary residence?				
	m. Have you had an owne	ship interest in a property in the last three years?				
		y did you own-principal residence (PR),	_	_		_
I. Loan amount	1	or investment property (IP)? e to the home-solely by yourself (S),				
		use (SP), or jointly with another person (O)?				
m. Cash from/to Borrower (subtract h from I)						
	XII. ACKNOWLEDGEMENT AND	AGREEMENT			<u> </u>	
Each of the undersigned specifically represents to Le			vicers	SUCCE	essors	and
assigns may retain the original and/or an electronic re successors and assigns may continuously rely on the application if any of the material facts that I have rep delinquent, the Lender, its servicers, successors, or a account information to one or more consumer credit re as may be required by law; (10) neither Lender nor its me regarding the property or the condition or value of terms are defined in applicable federal and/or state I signature, shall be as effective, enforceable and valid application and any other credit information Lender rec	information contained in the application, and presented herein should change prior to closs assigns may, in addition to any other rights a prorting agencies; (9) ownership of the Loan agents, brokers, insurers, servicers, success the property; (11) my transmission of this aplaws (excluding audio and video recordings as if a paper version of this application were	I I am obligated to amend and/or supplement the ing of the Loan; (8) in the event that my payments and remedies that it may have relating to such delir and/or administration of the Loan account may be toors or assigns has made any representation or wablication as an "electronic record" containing my "el, or my facsimile transmission of this application delivered containing my original written signature; (inform on the equence ransfe arranty ectron contain 12) Le	ation per Loan cy, reperred we cy, expression signing a center we continue to the center of the cen	provident become the provident	ed in this ome name and ch notice implied, to "," as those nile of my ain this
	hey may request with respect to my/our appli					
herein without verifying the information provided by the	e borrower.	,,, (· ·/,, · / · /				
	e borrower. Date:	Ву:				
herein without verifying the information provided by the						
herein without verifying the information provided by the Borrower:	Date:	Ву:				
herein without verifying the information provided by the Borrower: Co-Borrower: Guarantor: Fo be completed by Loan Originator This information was provided:	Date: Date: Date:	By:				
herein without verifying the information provided by the Borrower: Co-Borrower: Guarantor: Go be completed by Loan Originator This information was provided: In a face-to-face interview In a telephone interview By the applicant a	Date:	By: By: By:				
herein without verifying the information provided by the Borrower: Co-Borrower: Guarantor: Guarantor: Co be completed by Loan Originator This information was provided: In a face-to-face interview By the applicant a	Date: Date: Date:	By:				
herein without verifying the information provided by the Borrower: Co-Borrower: Guarantor: Guarantor: To be completed by Loan Originator This information was provided: In a face-to-face interview By the applicant a	Date: Date: Date:	By: By: By:			ode)	