

## Contact Information

<b>Your Name:</b>		
<b>Company:</b>		
<b>Address:</b>		
<b>Phone:</b>		
<b>Fax:</b>		
<b>Email:</b>		

## Loan Information

<b>Loan Amount:</b>		
<b>Term (mos.):</b>		
<b>Purpose of the Loan:</b>		Refinance or Acquisition (Circle One)

## If Acquisition

<b>Anticipated Closing Date:</b>		
<b>Down Payment:</b>		
<b>Will there be additional financing? If so describe.</b>		

## If Refinance

<b>Acquisition Date</b>						
<b>Original Cost</b>		\$				
Funds will be used to pay:						
Name	Balance	Current Payment	Origination Date	Interest Rate	Maturity Date	Lien Position
	\$	\$		%		
	\$	\$		%		
	\$	\$		%		
Describe significant repairs/improvement made or to be made						

## Borrower Information

<b>Borrower's Name:</b>		
<b>Address:</b>		
<b>City:</b>		
<b>Zip:</b>		

<b>Phone:</b>		
<b>Fax:</b>		
<b>Income:</b>		
<b>Net Worth:</b>		
<b>Social Security #:</b>		
<b>Other Real Estate Owned:</b>		

ASSETS		OBLIGATIONS				
DESCRIPTION	AMOUNT		AMOUNT OWED	MO. PAYMENTS	INTEREST RATE	NAME OF COMPANY OWED & SECURITY PLEDGED
1. Cash in this Bank	\$	13. Bank Loans-Secured	\$	\$		
2. Cash in Other Financial Institutions		14.				
3. Stocks or Bonds Complete Schedule 1 (On Back)		15. Bank Loans-Unsecured				
4. Real Estate Complete Schedule 2 (On Back)		16. Real Estate Loans-Schedule 2 (On Back)				
5. Automobiles		17. Auto Loans or Lease Payments				
6.		18.				
7. Cash Value of Life Insurance  Face Value \$ _____ Complete Schedule 3 (On Back)		19. Life Ins. Loans Schedule 3 (On Back)				
8. Notes Receivable		20. Credit Cards				
9. IRA, Keogh, or Retirement Funds		21.				
10. Other Assets Complete Schedule 4 (On Back)		22. Other Obligations				
11.		23.				
12. Networth of Business (Attach Financial Statement)		24.		\$		◀ Total Monthly Payments
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL OBLIGATIONS</b>	<b>\$</b>	<b>NET WORTH (ASSETS LESS OBLIGATIONS)</b>	<b>\$</b>	

ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

MONTHLY INCOME		ESTIMATE OF MONTHLY EXPENSES	
Salary (Gross)		Total Monthly Payments Listed Above	
Joint Applicant's Salary*		Estimated Monthly Living Expenses	
Interest and Dividends		Alimony, Child Support, or Separate Maintenance	
Rental Income		Other — Itemize	
Alimony, Child Support, or Separate Maintenance			
Other			
<b>TOTAL INCOME</b>		<b>TOTAL EXPENSES</b>	

**CONTINGENT LIABILITIES**

Debts on which I am or the joint applicant is comaker, guarantor or endorser on obligations either of us will have to pay if the person or company primary liable does not pay.

NAME OF LENDER	LOAN IS IN NAME OF:	AMOUNT OWING

**SCHEDULE 1 — STOCKS AND BONDS OWNED**

NO. OF SHARES	COMPANY	REGISTERED IN NAME(S) OF	COST	MARKET VALUE
<b>TOTAL</b>				

ENTER ON LINE 3 OF ASSETS ON FRONT

**SCHEDULE 2 — REAL ESTATE OWNED**

LOCATION OF PROPERTY	DESCRIPTION OF PROPERTY	DATE ACQUIRED	COST	MARKET VALUE	MORTGAGES	EQUITY
<b>TOTAL</b>						

ENTER ON LINE 4 OF ASSETS ON FRONT      ENTER ON LINE 16 OF OBLIGATIONS ON FRONT

**SCHEDULE 3 — LIFE INSURANCE**

POLICY AMOUNT	COMPANY	BENEFICIARY	CASH VALUE OF LIFE INSURANCE	POLICY LOANS
<b>TOTAL</b>				

ENTER ON LINE 7 OF ASSETS ON FRONT      ENTER ON LINE 19 OF OBLIGATIONS ON FRONT

**SCHEDULE 4 — OTHER ASSETS**

ITEM	COST	MARKET VALUE
<b>TOTAL</b>		

ENTER ON LINE 10 OF ASSETS ON FRONT

**Description of the Collateral:**

(Reproduce as many of these pages as necessary and attach to your application)

<b>Property Type:</b>		
<b>Address:</b>		
<b>City:</b>		
<b>State:</b>		
<b>Zip:</b>		
<b>Owners:</b>	<b>Name</b>	<b>Ownership</b>
		%
		%
		%
<b>Acquisition Price:</b>		
<b>Acquisition Date:</b>		
<b># of Square Feet</b>		
<b># of stories</b>		
<b># of tenants</b>		
<b>Parcel Size (acres)</b>		
<b>Year built:</b>		
<b>Last Renovated</b>		
<b>Appraised Value:</b>		
<b>Appraisal Date:</b>		
<b>Tax Assessment:</b>		
<b>Real Estate Tax Amount:</b>		
<b>Environmental Concerns:</b>		
<b>Property Description:</b>		

**Collateral Operating Statement**

	2003	2004	2005	Projected Cash Flow
<b>Total Income:</b>	\$	\$	\$	\$
<b>Operating Expenses:</b>	\$	\$	\$	\$
<b>Net Operating Income:</b>	\$	\$	\$	\$

Answering “Yes” to any of the following questions will **not** result in your request being turned down. It will merely allow us to better understand your needs

<b>Borrower Questionnaire</b>		
	Yes	No
1. Are there any items listed below, pending against the business or any of its affiliates or principal owners? a. Lawsuits b. Judgments c. Liens d. Foreclosure/foreclosure proceedings		
2. Have there ever been any liens or stop notices filed on any construction job(s)?		
3. Has the business or any of its affiliates or principal owners ever filed for bankruptcy, including chapter 11?		
4. Has the business or any of its affiliates or principal owners ever lost any real estate through a foreclosure proceeding or deeded a property to a lender in lieu of foreclosure?		
5. Are any of the subject property’s real estate taxes, bonds and/or assessments not paid current?		
6. Are there any assessments or encroachment affecting the subject property that could negatively affect value?		
7. Are there any environmental matters affecting the subject property or any adjacent properties		
8. Is the subject property in violation of any current City, County or State ordinances, requirements for zoning, fire and earthquake?		
9. Are any of the leases not currently in full force and affecting the subject property?		
10. Does any breach exist on the part of the lessor or lessee under the leases and/or does any lessee have any offset credit or claim against lessor?		
11. Are there any lease provisions, options, rights, or contracts existing with respect to the subject property other than disclosed on the lease summary, including sub-leases?		
12. Does the fixed monthly rent reflected on the lease summary include any operating expense reimbursement or reimbursements for tenant improvements?		

If you answered “yes” to any of the above questions, please explain below or attach a separate page with explanations


## Acknowledgement and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties; (2) the money borrowed will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining a commercial loan; (4) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (5) the Lender and its agents, brokers, insurers, servicers, successors, and assigns continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (6) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (7) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (8) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (9) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Signatures / Titles	Date

**Submission Checklist:**

The Following must be completed for us to process a loan application:

**Loan Application:** A Completed Lenders Trust Loan Application Form

**Credit Authorization:** A credit authorization form must be completed for all Borrowers and Key Principals

**Property Information (where applicable):**

- (i) Last two years (plus year to date) property financial statements or tax returns.
- (ii) Detailed Rent Roll
- (iii) Copies of leases
- (iv) Color pictures of property
- (v) Current Tax Bill

**Third Party Reports:** Include copies of any existing appraisal, environmental engineering, title and survey reports as available

**Contracts/Agreements:** Include any purchase, sale or option contracts/agreements relative to loan as available

**Payoff Letters:** Include all payoff letters stating mortgage balances owed and/or real estate tax bills substantiating back taxes owed

**Borrower Information:**

- (i) Personal Financial Statement for Borrower & Key Principals
- (ii) Past two years tax return
- (iii) Tax returns and financial statements for business entities which will act as Borrower (if applicable)
- (iv) Resume or personal history description for Borrower and Key Principals