

A Professional Lending Loan Application Form

BORROWER INFORMATION			
Borrower			Co-Borrower
Borrower's Name		Co-Borrower's Name	
Social Security Number	Home Phone (incl. Area code)		Social Security Number
E-Mail Address		E-Mail Address	
Date of Birth (mm/dd/yy)	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (divorced) <input type="checkbox"/> Single (never married)	Date of Birth (mm/dd/yy)
Present Address (street, city, state, zip code)		Present Address (street, city, state, zip code)	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	\$ _____ Per Mo. _____ No. Yrs.	<input type="checkbox"/> Own
			<input type="checkbox"/> Rent
			\$ _____ Per Mo. _____ No. Yrs.
<i>If residing at present address for less than ten (10) years, complete the following:</i>			
Former Address (street, city, state, zip code)		Former Address (street, city, state, zip code)	
<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	\$ _____ Per Mo. _____ No. Yrs.	<input type="checkbox"/> Owned
			<input type="checkbox"/> Rented
			\$ _____ Per Mo. _____ No. Yrs.

RESUME						
Borrower				Co-Borrower		
Last College/Tech School Attended	Dates (from-to)			Last College/Tech School Attended	Dates (from-to)	
	Degree/Certificate				Degree/Certificate	
Name and Address of Employer				Name and Address of Employer		
Title/Position	Type of Business			Title/Position	Type of Business	
Business Phone (incl. area code)	Years on this job	Years in Profession		Business Phone (incl. area code)	Years on this job	Years in Profession
<i>If employed in current position for less than two (2) years, complete the following:</i>						
Name and Address of Employer				Name and Address of Employer		
Title/Position	Type of Business			Title/Position	Type of Business	
Business Phone (incl. area code)	Dates (from-to)			Business Phone (incl. area code)	Dates (from-to)	

DECLARATIONS							
Borrower					Co-Borrower		
Yes	No	If you answer "yes" to any questions 1 through 6, use Continuation Sheet for explanations. 1. Are there any outstanding judgements against you? 2. Have you been declared bankrupt in the last 10 years? 3. Have you had property foreclosed upon or given title or deed in lieu? 4. Are you a party to a lawsuit? 5. Are you obligated to pay alimony, child support, or separate maintenance? 6. Are any of your assets held in a trust? 7. Are you a U.S. citizen? 8. Are you a permanent resident alien? If yes, please provide a copy of resident alien ID card				Yes	No
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>

BORROWER ASSETS AND LIABILITIES

This Statement and any supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and schedules are required.

Completed Jointly Not Jointly

To provide additional information, please use Continuation Sheet.

Assets		Liabilities		
Deposit toward purchase held by	Amount \$	List all outstanding debt; Installment, Auto, Alimony, Child Support, Stock Pledges, etc. Use Continuation Sheet if necessary. Combine all credit card debt. Mark liabilities that will be satisfied upon sale or refinancing of real estate owned.		
Bank Account	Amount \$			
Account #		Loans and Leases, Not Real Estate		
Bank Account	Amount \$	Creditor Name	Mo. Pymt. \$	Unpaid Balance \$
Account #		Account #	Check if variable rate <input type="checkbox"/>	
Publicly Traded Stocks & Bonds (Exclude privately owned co.'s)	Amount \$	Creditor Name	Mo. Pymt. \$	Unpaid Balance \$
Life Insurance net cash value	Cash Value	Account #	Check if variable rate <input type="checkbox"/>	
Face amount \$	\$	Creditor Name	Mo. Pymt. \$	Unpaid Balance \$
Subtotal Liquid Assets	\$	Account #	Check if variable rate <input type="checkbox"/>	
Vested interest in retirement fund	\$	Creditor Name	Mo. Pymt. \$	Unpaid Balance \$
Motor Vehicles (make and year)	Market Value \$	Account #	Check if variable rate <input type="checkbox"/>	
		Creditor Name	Mo. Pymt. \$	Unpaid Balance \$
		Account #	Check if variable rate <input type="checkbox"/>	
		Credit Card Debt		
Other Assets (itemize)	Market Value \$	Combined Credit Card Debt	Mo. Pymt. \$	Unpaid Balance \$
		Alimony/Child Support/Separate Maintenance		
		Owed to: _____	Mo. Pymt. \$	
Real Estate Owned		Real Estate Mortgage Debt		
Property A	Type of property	1st Lender Name (personal residence)	Mo. Pymt. \$	Unpaid Balance \$
	Address	Account #	Check if variable rate <input type="checkbox"/>	
	Date purchased	2nd Lender Name (personal residence)	Mo. Pymt. \$	Unpaid Balance \$
	Original cost \$	Account #	Check if variable rate <input type="checkbox"/>	
	Present market value \$	Monthly rental income \$		
Property B	Type of property	1st Lender Name	Mo. Pymt. \$	Unpaid Balance \$
	Address	Account #	Check if variable rate <input type="checkbox"/>	
	Date purchased	2nd Lender Name	Mo. Pymt. \$	Unpaid Balance \$
	Original cost \$	Account #	Check if variable rate <input type="checkbox"/>	
	Present market value \$	Monthly rental income \$		
Property C	Type of property	1st Lender Name	Mo. Pymt. \$	Unpaid Balance \$
	Address	Account #	Check if variable rate <input type="checkbox"/>	
	Date purchased	2nd Lender Name	Mo. Pymt. \$	Unpaid Balance \$
	Original cost \$	Account #	Check if variable rate <input type="checkbox"/>	
	Present market value \$	Monthly rental income \$		
		Total Monthly Payments	\$	
Total Assets	\$	Net Worth	\$	Total Liabilities

BUSINESS INFORMATION

Business Name	Executive Business Address		Sq.Ft.	Mo. Rent \$	Lease expires
dba:					
Primary Business Address	List Additional Business Locations		Sq.Ft.	Mo. Rent \$	Lease expires
Primary Contact Name					
Phone #					
Fax #					
Mo. Rent paid at this location \$	Sq.Ft?				
Lease expires	Mo/Mo?				
Business Tax ID #					
E-mail Address					
Number of Employees					
Date Business Established					

Type of Entity (select one) Corporation Partnership Proprietorship Other _____

Business Type (select one) Retail Service Wholesale Manufacturing Construction

OWNERSHIP/OFFICERS/DIRECTORS

Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____

HISTORY

Nature of Business: _____

Types of Products / Services as percentages of total revenue: _____

Business revenue (Sales) trends in the last 3 years are Increasing Decreasing Stable
 Explain what factors have affected your trends: _____

Business profitability (Net Income) trends in the last 3 years are Increasing Decreasing Stable
 Explain what factors have affected your trends: _____

BUSINESS DECLARATIONS

If you answer "yes" to any questions, use Continuation Sheet for explanations.

1. Is the business a party to a lawsuit?
2. Has the business been involved in bankruptcy proceedings in the last 10 years?
3. Does the business have delinquent federal, state, payroll, sales or other tax liability?
4. Has the business had property foreclosed upon or given title or deed in lieu?
5. Does the business, its owners or majority stockholders own or have a controlling interest in another business?
 If "Yes", please complete a separate BUSINESS INFORMATION form for each affiliate business.

Yes	No	N/A
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LOAN REQUEST

Operating Company Name

Borrower Name

Loan Amount Requested	Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction Permanent	Application is for <input type="checkbox"/> ALT A <input type="checkbox"/> Investor
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Purchase Money Loan

Purchase Price	Seller Credits \$	Source of Down Payment
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If any part of the down payment is borrowed, complete the following.

Lender	Loan Amount \$	Interest Rate %	Terms
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Construction-Permanent Loan

Yr. Lot Acquired	Original Cost	Existing Liens	Present Value	Improvement Cost
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Refinance Loan

Year Acquired	Original Cost	Year Improved	Improvement Cost	Present Value
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Existing Liens - Lender	Date Made	Original Amount	Current Balance	Term	Rate	SBA?

Cash Out Request

Amount Requested	Cash out use:
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How does this loan transaction benefit your business?

REAL ESTATE TO BE FINANCED

Property Address	County
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# Units	Building size	Lot size	Year built
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Construction type (CTU, frame, block, etc.)	Zoning	% Occupied Now	Property type (industrial, retail, office, mixed use, etc.)
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Describe occupancy upon funding of this loan:

Tenant Rent Roll (including owner occupant)	Owner-Occupied %	Tenant-Occupied%	Vacancy %
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Unit	Occupant	Sq.Ft.	Mo. Rent	Started	Expires	Options

STATED PROPERTY INCOME

Gross Annual Rental Income (Monthly rent of all tenants x 12)	Vacancy (Actual or 5%, whichever is greater)	
Expenses (Taxes, insurance, utilities, maint)	Total Net Operating Income (Income less vacancy and expenses)	

VESTING OF REAL ESTATE TITLE

Print Exact Names of Individuals, Form of Title, or Entity

DOCUMENTS ADDITIONALLY NEEDED

In order to consider a Loan Commitment Letter, the following documents from your files are required.

- Transaction documents as available; purchase contract, escrow instructions, preliminary title report.
 - Copy of the business commercial property lease(s) currently in force.
 - If proceeds are for refinance, provide most recent mortgage payment statement/coupon for all loans to be refinanced.
 - If applying for the Investor program, 3 years complete personal Federal tax returns for each borrower and subject property holding company.
 - If applying for the ALT A program and leasing existing facility, 12 months cancelled checks or bank statements evidencing payment history.
- Other items may be required as requested.

CONTINUATION SHEET

Use this Continuation Sheet to add information to [Borrower Information](#), [Business Information](#), and [Loan Request](#) forms.

Business Name

Borrower

Co-Borrower
