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Primary Guarantor

FIRST NAME

MIDDLE

LAST NAME

MARITAL STATUS

CITIZENSHIP / RESIDENCY

CURRENT STREET ADDRESS

CITY

STATE

ZIP

OWN / RENT

TIME THERE (YRS/MOS)

MOBILE PHONE

EMAIL ADDRESS

DATE OF BIRTH

SOCIAL SECURITY NUMBER

EST. CREDIT SCORE

2

Additional Guarantor

Each additional guarantor beyond two completes a separate guarantor page.

FIRST NAME

MIDDLE

LAST NAME

MARITAL STATUS

CITIZENSHIP / RESIDENCY

CURRENT STREET ADDRESS

CITY

STATE

ZIP

OWN / RENT

TIME THERE (YRS/MOS)

MOBILE PHONE

EMAIL ADDRESS

DATE OF BIRTH

SOCIAL SECURITY NUMBER

EST. CREDIT SCORE

3

Borrowing Entity

LEGAL ENTITY NAME

ENTITY TYPE (LLC, LP, CORP)

DATE FORMED

FORMATION STATE

EIN

ENTITY ADDRESS

CITY

STATE

ZIP

ENTITY PHONE

BUSINESS BANK NAME

ACCOUNT BALANCE (\$)

AUTHORIZED SIGNER(S)

Ownership Schedule

List every owner with 20% or more, plus any managing member. Explain non-U.S.-citizen owners in Notes.

OWNER NAME	SSN / TIN	TITLE	HOME ADDRESS	OWN %	GUARANTOR		U.S. CITIZEN	
					☐ Yes	☐ No	☐ Yes	☐ No
					☐ Yes	☐ No	☐ Yes	☐ No
					☐ Yes	☐ No	☐ Yes	☐ No
					☐ Yes	☐ No	☐ Yes	☐ No
					☐ Yes	☐ No	☐ Yes	☐ No

LENDER

Commercial Loan Application

Business-purpose financing for commercial and 5+ unit investment property
Submit with every item on the lender's commercial submission checklist

4 Subject Property

STREET ADDRESS

CITY

STATE

ZIP

COUNTY

PROPERTY TYPE

☐ Multifamily (5+)☐ Mixed-use☐ Retail☐ Office☐ Industrial / Flex☐ Self-storage☐ Hospitality☐ Other

IF OTHER, DESCRIBE

UNITS / SUITES

BUILDING SQ. FT.

LOT SIZE

YEAR BUILT

ZONING

CURRENT OCCUPANCY %

OF LEASES / TENANTS

GROSS ANNUAL INCOME (\$)

ANNUAL OPERATING EXPENSES (\$)

NET OPERATING INCOME (\$)

CURRENT CONDITION

☐ Stabilized☐ Value-add / lease-up☐ Light rehab☐ Heavy rehab☐ Ground-up construction☐ Vacant

5 Loan Request

TRANSACTION TYPE

☐ Purchase☐ Rate / term refinance☐ Cash-out refinance☐ Construction

LOAN PROGRAM

☐ Bridge☐ Fix & flip / rehab☐ Permanent (DSCR)☐ Construction☐ Not sure

LOAN AMOUNT REQUESTED (\$)

PURCHASE PRICE (\$)

AS-IS VALUE (\$)

AFTER-REPAIR / STABILIZED VALUE (\$)

REHAB / CONSTRUCTION BUDGET (\$)

TERM REQUESTED

INTEREST-ONLY?

TARGET CLOSING DATE

CASH-OUT PURPOSE

EXIT STRATEGY / BUSINESS PLAN (HOW THE LOAN WILL BE REPAYED)

ACCESS CONTACT NAME

RELATIONSHIP

LOCKBOX / ACCESS CODE PHONE

EMAIL

6 Existing Financing *Refinance transactions only*

CURRENT LENDER

LOAN / ACCOUNT #

PAYOFF BALANCE (\$)

ORIGINAL PRICE (\$)

DATE ACQUIRED

CAPITAL INVESTED SINCE (\$)

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7 Experience & Real Estate Owned Properties currently owned or sold in the past 3 years, by guarantors or their entities

YEARS INVESTING IN REAL ESTATE

BOUGHT & SOLD (PAST 3 YRS)

PROPERTIES CURRENTLY OWNED

COMMERCIAL PROPERTIES OWNED

PROPERTY ADDRESS	TYPE	ACQUIRED	SOLD (IF SOLD)	MARKET VALUE	LOAN BALANCE	MONTHLY RENT	LENDER

Liquidity Combined for all guarantors; statements required at submission

CASH IN BANK (\$)

STOCKS / BROKERAGE (\$)

RETIREMENT ACCOUNTS (\$)

OTHER LIQUID ASSETS (\$)

SOURCE OF DOWN PAYMENT

8 Background Questions Answer for each guarantor. Explain every "Yes" in Notes (section 10).

		GUARANTOR 1		GUARANTOR 2	
Q1	Is any guarantor or the borrowing entity currently, or in the past, a party to a lawsuit, including a foreclosure, collection action, or claim by a lender, creditor, tenant, contractor, or supplier?	Yes	No	Yes	No
Q2	Has any guarantor or affiliated entity filed for bankruptcy or been part of an insolvency proceeding within the past 7 years?	Yes	No	Yes	No
Q3	In the past 7 years, has any guarantor or affiliated entity had a property foreclosed on, or given a deed-in-lieu, completed a short sale, or defaulted on a loan?	Yes	No	Yes	No
Q4	Are there any unpaid judgments, tax liens, or delinquent property taxes against any guarantor or affiliated entity?	Yes	No	Yes	No
Q5	Has any guarantor ever been charged with or convicted of a felony?	Yes	No	Yes	No
Q6	Is any guarantor a licensed contractor, real estate agent or broker, lender, appraiser, or otherwise working in a real estate-related role?	☐ Yes	☐ No	☐ Yes	☐ No
Q7	Will any guarantor, or a family member of a guarantor, occupy any part of the subject property?	Yes	No	Yes	No

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Closing Contacts

TITLE COMPANY	CONTACT NAME	PHONE	EMAIL
INSURANCE CARRIER	CONTACT NAME	PHONE	EMAIL
CLOSING / SETTLEMENT AGENT	CONTACT NAME	PHONE	EMAIL
REFERRING BROKER	CONTACT NAME	PHONE	EMAIL

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Notes & Explanations

Explain any "Yes" answers, non-U.S.-citizen owners, or anything else underwriting should know

11 Acknowledgments & Authorizations

Business-Purpose & Non-Occupancy Statement

1. The borrowing entity and each guarantor confirm that the requested loan will be used only for business, commercial, or investment purposes, and not for personal, family, or household purposes.
2. No guarantor, and no family member of a guarantor, occupies or intends to occupy any part of the subject property, except as disclosed in writing to the Lender before closing.

Certification

1. Each person signing below ("I" or "we") is applying on behalf of the borrowing entity, and as guarantor, to the lender named at the top of this application, together with its successors and assigns (the "Lender"), for a commercial loan. We confirm that every statement in this application and in the documents we provide, including property income and expenses, the loan purpose, the source of funds, and our assets, liabilities, and real estate holdings, is true, accurate, and complete, and that we have not left out any material information.
2. We agree that the Lender may request additional documentation or change the way this loan is reviewed at any time, including by verifying information directly with financial institutions, tenants, property managers, or other third parties.
3. We understand that knowingly making a false statement to obtain a loan is a federal crime that may be punished by fines, imprisonment, or both, including under 18 U.S.C. § 1014.

Authorization to Verify & Release Information

1. The Lender, any investor that buys, participates in, or services this loan, and their agents may verify the information in this application and its supporting documents, both before closing and afterward as part of quality control.
2. We authorize any person or institution holding relevant information about us or the borrowing entity, including banks, other financial institutions, and prior lenders, to release it to those parties on request. This includes account balances, loan payment history, credit history, entity records, and copies of tax returns.
3. A copy, fax, or electronic image of this authorization, including signatures, is as valid as the signed original.

Credit Report Authorization

Each guarantor authorizes the Lender, its successors and assigns, and their agents to obtain personal and business credit reports and to confirm deposit and credit history with any creditor or depository, both for this application and, if the loan closes, for servicing and collection.

BORROWING ENTITY NAME

SUBJECT PROPERTY ADDRESS

GUARANTOR 1 SIGNATURE (INDIVIDUALLY AND FOR THE ENTITY)_____
PRINTED NAME & TITLE_____
DATE_____
GUARANTOR 2 SIGNATURE (INDIVIDUALLY AND FOR THE ENTITY)_____
PRINTED NAME & TITLE_____
DATE