

Commercial Loan Application

1. FINANCING REQUEST				
Requested Loan Amount \$ _____		Property Value \$ _____		Purpose of Loan: Purchase Refinance
				Type of Loan: FlexTerm ARV Pro Flex I/O Fast50
2. PROPERTY INFORMATION				
Subject Property Address			Property Type	
Street: _____			1-4 Residential Units 5+ Residential Units	
City: _____ State: _____			Mixed Use Retail	
Zip Code: _____ # of units: _____			Warehouse Office	
Will title be held in an entity? YES NO			Auto Service	
If YES, Entity Name: _____			Other _____	
Refinance: Year acquired: _____ Cost: \$ _____			Improvements: Made To be made	
Purchase: Purchase Price: \$ _____			\$ _____	
Flx/Flip or Renovation? YES NO ARV is \$ _____				
Does Applicant intend to live in the subject property for more than 14 days per year? YES NO			Does Co-Applicant intend to live in the subject property for more than 14 days per year? YES NO	
3. APPLICANT INFORMATION				
Applicant's Name: _____ FICO: _____			Co-Applicant's Name: _____ FICO: _____	
Applicant's Email Address: _____			Co-Applicant's Email Address: _____	
SSN #: _____	Phone Number: _____	DOB: _____	SSN #: _____	Phone Number: _____ DOB: _____
Marital Status: Married Unmarried	Residency Status: US Citizen Permanent Resident Alien Non-permanent Resident Alien		Marital Status: Married Unmarried	Residency Status: US Citizen Permanent Resident Alien Non-permanent Resident Alien
Primary Residence (Street, City, State, Zip): _____ Own Rent Number of Years: _____			Primary Residence (Street, City, State, Zip): _____ Own Rent Number of Years: _____	
4. EMPLOYMENT INFORMATION				
Employer's Name: _____		Yrs. On Job: _____		Employer's Name: _____ Yrs. On Job: _____
Address: (Street, City, State & Zip) _____		Monthly Income: \$ _____		Address: (Street, City, State & Zip) _____ Monthly Income: \$ _____
Business Phone: _____		Self-Employed		Business Phone: _____ Self-Employed
Position / Title / Type of work: _____				Position / Title / Type of work: _____
5. REAL ESTATE OWNED (if more than 5, please attach separate document)				
Property Address:		Type of Property	Current Value	Existing Mortgage
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$
5.			\$	\$

6. EXPRESS PROCESSING INFORMATION

Settlement Agent Contact Info:

Contact Name: _____	Phone: _____
Company Name & Address: _____ _____	Email Address: _____

Insurance Agent Contact Info:

Contact Name: _____	Phone: _____
Company Name: _____	Email Address: _____

HOA Contact Info:

Contact Name: _____	Phone: _____
Company Name: _____	Email Address: _____

7. AGREEMENT & ACKNOWLEDGEMENT

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 including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a business purpose mortgage loan; (5) the property will be occupied as indicated in this application; (6) 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; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may 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 should change prior to closing of the Loan; (8) 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; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) 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 (11) 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 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.

Applicant's Signature X	Date:	Co-Applicant's Signature X	Date:
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8. GOVERNMENT MONITORING INFORMATION

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

Applicant:	Co-Applicant:
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Ethnicity: Hispanic or Latin Mexican Puerto Rican Cuban Other Hispanic or Latin Not Hispanic or Latin	Ethnicity: Hispanic or Latin Mexican Puerto Rican Cuban Other Hispanic or Latin Not Hispanic or Latin
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Race: American Indian or Alaska Native Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian Black or African American Native Hawaiian or Other Guamanian or Chamorro Samoan Other Pacific Islander White	Race: American Indian or Alaska Native Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian Black or African American Native Hawaiian or Other Guamanian or Chamorro Samoan Other Pacific Islander White
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Sex: Female Male	Sex: Female Male
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