

I. PERSONAL OR BORROWING ENTITY INFORMATION
Complete this section for all guarantors and spouse or non-spouse, if applicable. (Attach additional sheets if needed.)
Additional guarantors must complete sections I, V - XI

Will Borrower be an: Individual(s) Entity

Borrowing entity is a: Corporation (C Corp) LLC LP/LLP S Corp Other:

Borrowing Entity Name: _____ Date Formed: _____ Tax ID: _____

Please provide the vested owner according to the recorded deed:

Please list ALL owners below or attach organization chart. Ownership total must equal 100%. Please describe any intended changes to vesting and/or changes to the borrowing entity membership/ownership. Borrowing entity must be a single purpose entity for bridge loans.

Name	Ownership	On Title	Is the ownership % consistent with the current operating agreement or bylaws? <input type="checkbox"/> Yes <input type="checkbox"/> No
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please describe:
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	%	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Any individual who owns 25% or more of the borrowing entity is required to be a guarantor of the loan and complete the following sections.

Borrower Name:	Co-Borrower Name:
Social Security #: _____ Date of Birth: _____	Social Security #: _____ Date of Birth: _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced
Address 1: _____	Address 1: _____
Address 2: _____	Address 2: _____
Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented	Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented
City: _____ State: _____ ZIP: _____	City: _____ State: _____ ZIP: _____
Phone Number: _____	Phone Number: _____
Email Address: _____	Email Address: _____

<u>If a purchase:</u>	<u>If a refinance:</u>
Purchase Contract Expires:	Original Purchase Date:
Purchase Price: \$	Original Purchase Price: \$
Amount of Down Payment: \$	Cost of Improvements Made* \$
	Current Lender:
	Interest Rate %:
	Monthly Payment: \$
	Pay-Off Mortgage 1: \$
	Pay-Off Mortgage 2: \$
	Pay-Off Outstanding Taxes/Others: \$
	Cash Out: \$
	Cash Out Description:
	Is the property subject to any additional liens, encumbrances, or restrictions? Yes No
	If yes, please explain:

II. SUBJECT PROPERTY INFORMATION

Subject Property Address: _____

City: _____ State: _____ ZIP: _____ Year Built: _____

Description of Subject Property (attach description if necessary): _____

Commercial Property Type (Note: property types with an asterisk are not eligible for bridge loans):

- Multifamily
 Mixed-Use (>50% Residential)
 Mixed-Use (<50% Residential)
 Warehouse
 Office
 Light Industrial
 Retail
 Mobile Home Park
 Automotive*
 Self-Storage
 Day Care*
 Restaurant/Bar*

1-4 Investment Property Type:

- Single Family Residence
 Townhouse
 Multifamily 2-4 Unit
 PUD
 Condominium

Does the property have?
 Underground or above ground storage tanks
 Automotive repair uses
 Ongoing environmental remediation
 Hazardous material handling/Licensing
 On-site dry cleaner
 A prior Phase 1 available
 N/A

Estimated "As Is" Value of Real Estate: \$ _____
 Estimated "Stabilized" Value of Real Estate \$ _____
 (bridge loans only):

Source of Value Estimate:
 Appraisal
 Estimate
 Sales Price (if purchase)

Occupancy Type:
 Investment
 Owner
 Owner Occupancy % (Owner Occupied Loans Only): _____

Number of investment properties currently owned for 12 months or more: _____
 Number of Buildings: _____

Number of Units: _____
 Building Sq. Footage: _____

Number of Units Occupied: _____
 Land Sq. Footage: _____

III. BUSINESS INFORMATION

Please complete if you are Self-Employed or the Borrower is a Business Entity.

Business Name: _____

Will this business occupy the subject property?
 Yes
 No

Address: _____

City: _____ State: _____ ZIP: _____

Years as Business Owner: _____

IV. ASSETS AND LIABILITIES

	Assets	Liabilities
Total Assets:	\$ _____	\$ _____
Total Cash Available: (Savings and Checking)	\$ _____	\$ _____

V. PERSONAL DECLARATIONS		
If you answer "Yes" to any questions A through H, please provide a separate explanation.	Borrower	Co-Borrower
A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you declared bankruptcy within the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title in lieu thereof in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you presently in forbearance on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Are you presently in a loan modification plan or have been in a loan modification plan in the previous 24 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. If applicable, do you intend to occupy the property as your primary housing residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Have you been convicted of a felony within the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
M. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered "No" to questions L and M, please provide visa status (only for borrowers applying for a loan for a 1-4 unit residential investment property as noted in Section III. Please contact your Account Executive for eligible visas):		

VI. BUSINESS DECLARATIONS		
Please select N/A if you are closing as an individual and your business is not going to occupy the subject property.		
Neither my business, nor any principal of my business has declared bankruptcy in the past 4 years.	<input type="checkbox"/> True	<input type="checkbox"/> False <input type="checkbox"/> N/A
Neither my business, nor any principal of my business is a party to any lawsuit.	<input type="checkbox"/> True	<input type="checkbox"/> False <input type="checkbox"/> N/A
My business has never defaulted on any Federal debt including SBA loans.	<input type="checkbox"/> True	<input type="checkbox"/> False <input type="checkbox"/> N/A
No principal of my business has had any property foreclosed within the past 4 years.	<input type="checkbox"/> True	<input type="checkbox"/> False <input type="checkbox"/> N/A
The business has neither been denied a license, certification, or ability to conduct business nor has been suspended or administratively limited to its ability to conduct business.	<input type="checkbox"/> True	<input type="checkbox"/> False <input type="checkbox"/> N/A
Please explain any declaration with "False" response or provide documentation:		

VII. GENERAL AUTHORIZATION

I HEREBY AUTHORIZE LENDER AND ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR, TO VERIFY ANY AND ALL INFORMATION PROVIDED OR REQUESTED WITH THIS APPLICATION, INCLUDING BUT NOT LIMITED TO MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I UNDERSTAND THAT FALSE INFORMATION AND STATEMENTS MAY RESULT IN POSSIBLE PROSECUTION UNDER FEDERAL AND STATE LAWS. FURTHER, I UNDERSTAND THAT MY INFORMATION WILL BE SCRUBBED AGAINST THE OFAC, SDN LISTS, EXCLUSIONARY AND OTHER LISTS TO CONFIRM COMPLIANCE WITH THE US PATRIOT ACT, COUNTER-TERRORISM REGULATIONS AND BSA/AML REGULATIONS.

I CERTIFY BY SIGNING BELOW THAT THIS IS NOT AN APPROVAL OR COMMITMENT TO LEND AND THAT I MAY BY DENIED AT ANY TIME DURING THE PROCESS FOR REASONS INCLUDING BUT NOT LIMITED TO CREDIT WORTHINESS SUCH AS; COLLATERAL ISSUES, BUSINESS PRACTICES OR UNSTABLE GOVERNMENT/POLITICAL CLIMATE WITHIN A COUNTRY.

Applicant

I AUTHORIZE LENDER TO MAKE ALL INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

Applicant Authorization/Signature: _____ Social Sec. #: _____ Date: _____

Co-Applicant

I AUTHORIZE LENDER TO MAKE ALL INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

Co-Applicant Authorization/Signature: _____ Social Sec. #: _____ Date: _____

VIII. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law requires that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide on this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____
- Asian
- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Enter race: _____

- White
- I do not wish to provide this information

CO-BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____
- Asian
- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Enter race: _____

- White
- I do not wish to provide this information

Commercial Loan Application

TO BE COMPLETED BY FINANCIAL INSTITUTION (FOR APPLICATION TAKEN IN PERSON):

Was the ethnicity of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No <input type="checkbox"/> Yes

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- Face-to-Face Interview (includes Electronic Media w/Video Component) Fax or Mail
 Telephone Interview Email

Closing Notes: (1) IRS Form 4506T to be signed prior to underwriting for all borrowers and businesses related to the transaction. (2) Signatures on all tax returns may be completed at closing. This application is for a business purpose loan secured by commercial real estate. The undersigned specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) In the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; and (10) I/we understand and hereby agree that all principals of the company have been identified to the Lender and will sign the note personally guaranteeing repayment of the obligation. I/we the undersigned certify that the information provided in this loan application and in all loan documents submitted to Lender is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Creditor's name: Lender. Creditor's address: 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida 33146

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact lender at 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, Florida, 33146 or by phone at 888.988.8843 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, sexual orientation, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580. Lender may order an appraisal to determine the property's value and charge you for this appraisal. The borrower/guarantor has a right to a copy of their appraisal even if the loan does not close.

Customer Notification: Unsolicited Mortgage Loan Offers

You may receive firm offers of credit from businesses who claim to be associated with us, and are not. If you receive such offers, and are unclear as to where these solicitations are coming from, please notify our office immediately for clarification.

We are providing this information as a courtesy to alleviate any questions or concerns you may have as a result of receiving unsolicited mortgage lending offers. The information contained here does not constitute legal advice and should not be used as a substitute for the advice of competent counsel.

You may click on the link below and follow the instructions to Opt Out of the offers of credit.

<https://www.optoutprescreen.com/>

Applicant's Initials: _____

Co-Applicant's Initials: _____