

COMMERCIAL LOAN APPLICATION

<b>BORROWER INFORMATION</b>			
<b>Entity Name:</b>		<b>Tax ID#</b>	<b>State Filed:</b>
<b>Entity Type:</b> <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Other			<b>Good Standing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Is this a nested entity?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If yes, list related entities:</b>			
<b>Entity Mailing Address:</b>		<b>City:</b>	<b>State:</b> <b>Zip:</b>
<b>Property will be held in the name of:</b>			
<b>GUARANTOR 1 INFORMATION</b>			
<b>Name:</b>		<b>Title:</b>	<b>Ownership %:</b>
<b>Primary Residence Address:</b>			<b>Own</b> <input type="checkbox"/> <b>Rent</b> <input type="checkbox"/>
<b>Liquidity:</b>	<b>Net Worth:</b>	<b>Expected Credit Score:</b>	
<b>DOB:</b>	<b>SSN:</b>	<b>Mobile #:</b>	
<b>Email Address:</b>		<b>Employer:</b>	
<b>Position/Title:</b>		<b>Monthly Income:</b>	
<b>Borrower Real Estate Investment Experience: (Please be specific)</b>		<b>Total # of real estate investment properties owned: (Do not include personal residence)</b>	
<b>GUARANTOR 2 INFORMATION</b>			
<b>Name:</b>		<b>Title:</b>	<b>Ownership %:</b>
<b>Primary Residence Address:</b>			<b>Own</b> <input type="checkbox"/> <b>Rent</b> <input type="checkbox"/>
<b>Liquidity:</b>	<b>Net Worth:</b>	<b>Expected Credit Score:</b>	
<b>DOB:</b>	<b>SSN:</b>	<b>Mobile #:</b>	
<b>Email Address:</b>		<b>Employer:</b>	
<b>Position/Title:</b>		<b>Monthly Income:</b>	

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Borrower Real Estate Investment Experience: (Please be specific)		Total # of real estate investment properties owned: (Do not include personal residence)	
<b>BROKER INFORMATION</b>			
Name:		Phone #	Email Address:
Company:		Have you worked with VC previously? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>TRANSACTION INFORMATION</b>			
Loan Amount:		Loan Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term Refi <input type="checkbox"/> Cash-Out Refi	
Collateral Type: <input type="checkbox"/> SFR <input type="checkbox"/> Multi-Family <input type="checkbox"/> Retail <input type="checkbox"/> Office <input type="checkbox"/> Mixed-Use <input type="checkbox"/> Industrial <input type="checkbox"/> Short-Term Rental <input type="checkbox"/> Other		If other, please explain:	
If Cash-Out Refi, what will the proceeds be used for?		Current Property Condition <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D	
Are there past-due real estate taxes owed on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, what is the amount:	
Has this deal been submitted/rejected elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please explain:	
<b>PROPERTY INFORMATION</b>			
Property Address:		City:	State:    Zip:
Month/Year Acquired:	Purchase Price:	Year Built:	Year Renovated:
Estimated Property Value:		What is this value based on?	
Square Footage:	# of Units:	# of Units leased:	Amount Owed:
Current Lender:		Maturity Date:	Current Rate:
Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No		Total Monthly Rents:	
Deferred Maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please explain:	
Unique Features/Amenities:			
Annual Property Tax:		Annual Hazard Insurance:	
Annual Liability Insurance:		Annual HOA Dues:	Wind Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property in a flood zone? <input type="checkbox"/> Yes <input type="checkbox"/> No		Insurance Company:	

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<b>Agent Name:</b>	<b>Email:</b>	<b>Phone:</b>
<b>INFORMATION FOR GOVERNMENT MONITORING PURPOSES</b>		
COMPLETE THE SECTION BELOW ONLY IF YOU ARE APPLYING FOR A LOAN TO PURCHASE, REFINANCE, ASSUME, OR IMPROVE A MULTI-FAMILY RESIDENCE OF 5 OR MORE UNITS AND YOU ARE A NATURAL PERSON. DO NOT COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CREDIT IN THE NAME OF A BUSINESS, CORPORATION, TRUST OR PARTNERSHIP.		
The following information is requested by the federal government for certain types of loans related to dwellings in order to monitor the lender's compliance with equal opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information and you have made this application in person, under federal regulations the lender is required to not ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below:		
<b>GUARANTOR 1:</b>	<b>GUARANTOR 2:</b>	
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information	
<b>Sex:</b>	<b>Sex:</b>	
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Are you a U.S. Citizen:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you a U.S. Citizen:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If no, are you a resident alien?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>If no, are you a resident alien?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If no, are you a non-resident alien?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>If no, are you a non-resident alien?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>DECLARATIONS</b>		
<b>GUARANTOR 1</b>	<b>GUARANTOR 2</b>	
<b>Have any borrowers or guarantors failed to file federal tax returns in the last 3 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have any borrowers or guarantors failed to file federal tax returns in the last 3 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Have any borrowers declared bankruptcy in the last 7 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have any borrowers declared bankruptcy in the last 7 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Have any borrowers or guarantors had a property foreclosed upon, sold short sale, or given title or deed in lieu thereof in the last 7 years:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have any borrowers or guarantors had a property foreclosed upon, sold short sale, or given title or deed in lieu thereof in the last 7 years:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	

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<p>Are any borrowers or guarantors party to any lawsuit?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Are any borrowers or guarantors party to any lawsuit?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Are any borrowers or guarantors presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Are any borrowers or guarantors presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>If the loan is for a refinance, does the borrower or guarantor have any late payments on the subject property or properties within the last 12 months?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>If the loan is for a refinance, does the borrower or guarantor have any late payments on the subject property or properties within the last 12 months?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Does any borrower or guarantor have any late payments on any property owned?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Does any borrower or guarantor have any late payments on any property owned?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Does any borrower have any judgments, tax liens or other liens filed against them or any property owned?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Does any borrower have any judgments, tax liens or other liens filed against them or any property owned?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Are any borrowers a co-maker or endorser on a note?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Are any borrowers a co-maker or endorser on a note?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Are any borrowers or guarantors foreign nationals?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Are any borrowers or guarantors foreign nationals?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Do any borrowers/guarantors intend to occupy the property for any amount of time as their primary or any other residence?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Do any borrowers/guarantors intend to occupy the property for any amount of time as their primary or any other residence?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<b>CERTIFICATION AND SIGNATURE</b>	
<p>I submit this application to become qualified and approved for a loan for the purposes indicated above. I authorize the loan originator to share this application with any successors and/or assigns they deem necessary. I hereby attest that all the information I have provided is true and accurate to the best of my knowledge.</p>	<p>I submit this application to become qualified and approved for a loan for the purposes indicated above. I authorize the loan originator to share this application with any successors and/or assigns they deem necessary. I hereby attest that all the information I have provided is true and accurate to the best of my knowledge.</p>
<p>Signature of Borrower:</p>	<p>Signature of Borrower:</p>
<p>Date:</p>	<p>Date:</p>

*\*If more than 2 guarantors, complete additional copies of application with guarantor info.*