

Borrower		PERSONAL INFORMATION				Co-Borrower	
Borrower's Name		Co-Borrower's Name					
Social Security Number	Home Phone (incl. Area code)	Social Security Number	Home Phone (incl. Area code)				
E-Mail Address		E-Mail Address					
Date of Birth (mm/dd/yy)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced)	Date of Birth (mm/dd/yy)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced)				
	<input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)		<input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)				
Street Address (street, city, state, zip code)		Street 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.				
<input type="checkbox"/> Check if Mailing Address is DIFFERENT from Street address If different, show Mailing address on page 5.		<input type="checkbox"/> Check if Mailing Address is DIFFERENT from Street address If different, show Mailing address on page 5.					
<b>If residing at present address for less than two (2) years, complete the following:</b>							
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.				
List 1 commercial property owned (50%+) for 2 of the last 5 yrs (Alt-A).		List 1 commercial property owned (50%+) for 2 of the last 5 yrs (Alt-A).					
Dates owned - from _____ to _____		Dates owned - from _____ to _____					

Borrower		RESUME				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
<b>If employed in current position for less than two (2) years, complete the following:</b>							
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)	

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

**ACKNOWLEDGEMENT AND AGREEMENT**

I/We authorize Broker/Lender, its successors and/or assigns, to make inquiries as necessary to verify the accuracy of the statements made in this application and to determine my/our creditworthiness. I/We authorize and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. I/We certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan. I/We understand FALSE statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). I/We authorize the release of this information whether the signature below is an original or a copy.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

**PERSONAL 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

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. <i>Mark liabilities that will be satisfied upon sale or refinancing of real estate owned.</i>		
	\$			
Bank Account	Amount	<b>Loans and Leases, Not Real Estate</b>		
Account #	\$	Creditor Name	Mo. Pymt.	Unpaid Balance
Bank Account	Amount	Account #	Check if variable rate <input type="checkbox"/>	\$
Account #	\$	Creditor Name	Mo. Pymt.	Unpaid Balance
Publicly Traded Stocks & Bonds (Exclude privately owned co.'s)	Amount	Account #	Check if variable rate <input type="checkbox"/>	\$
Life Insurance net cash value	Cash Value	Creditor Name	Mo. Pymt.	Unpaid Balance
Face amount \$	\$	Account #	Check if variable rate <input type="checkbox"/>	\$
<b>Subtotal Liquid Assets</b>	\$	Creditor Name	Mo. Pymt.	Unpaid Balance
Vested interest in retirement fund	\$	Account #	Check if variable rate <input type="checkbox"/>	\$
Motor Vehicles (make and year)	Market Value	Creditor Name	Mo. Pymt.	Unpaid Balance
	\$	Account #	Check if variable rate <input type="checkbox"/>	\$
		<b>Credit Card Debt</b>		
Other Assets (itemize)	Market Value	Combined Credit Card Debt	Mo. Pymt.	Unpaid Balance
	\$		\$	\$
		<b>Alimony/Child Support/Separate Maintenance</b>		
		Owed to:	Mo. Pymt.	\$
			\$	
<b>Real Estate Owned</b> (use additional sheets if necessary)		<b>Real Estate Mortgage Debt</b>		
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	\$	
<b>Total Assets</b>	\$	<b>Net Worth</b>	\$	<b>Total Liabilities</b>

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

**REAL ESTATE HOLDING COMPANY 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					
Website					

Type of Entity (select one)    Corporation    Partnership    Proprietorship    Other \_\_\_\_\_

Business Type (select one)    Real Estate    Retail    Service    Wholesale    Manufacturing    Construction

**OWNERSHIP/OFFICERS/DIRECTORS**

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

**REAL ESTATE HISTORY**

List 1 commercial property owned (50% +) for 2 of the last 5 yrs (Alt-A only)

Dates owned - from \_\_\_\_\_ to \_\_\_\_\_

**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. If renting, have you failed to pay rent on time for each of the last 12 months?
6. Does the business, its owners or majority stockholders hold other loans with Lender?  
If "Yes", please provide information.

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"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

LOAN REQUEST

Business Name Borrower Name

Loan Amount Requested Purpose Application is for

Purchase Money Loan Purchase Refinance Construction Permanent Alt A Investor Investor

Purchase Price Seller Credits Source of Down Payment

Construction-Permanent Loan Yr. Lot Acquired Original Cost Existing Liens Present Value Improvement Cost

Refinance Loan Have all payments been made on time for the last two years? Yes No

Year Acquired Original Cost Year Improved Improvement Cost Present Value

Table with columns: Existing Liens - Lender, Date Made, Original Amount, Current Balance, Term, Rate, SBA?

Cash Out Request Amount Requested Cash out use:

This is a business purpose loan request. How does this loan transaction benefit your business?

REAL ESTATE TO BE FINANCED

Property Address County # Units Building size Lot size Year built

Construction Type (CTU, frame, block, etc.) Zoning % Occupied Now Property Type (industrial, retail, office, mixed use, etc.)

Table with columns: Tenant Rent Roll (including owner occupant), Owner-Occupied %, Tenant-Occupied %, Vacancy %

STATED PROPERTY INCOME

Gross Potential Annual Rental Income Expenses Vacancy Total Net Operating Income

VESTING OF REAL ESTATE TITLE

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

Borrower

Co-Borrower \_\_\_\_\_

**Business Application**

# Labrador Financial Services, Inc.

INVESTOR (pg 5 of 5)

## DOCUMENTS ADDITIONALLY NEEDED

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

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

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.

For the Investor program Only, 3 years complete personal Federal tax returns for each borrower and subject property holding company. Tax returns are not required for Alt A Investor program.

\*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

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_