

PERSONAL INFORMATION

Form with fields for Borrower and Co-Borrower: Name, Social Security Number, Home Phone, E-Mail Address, Date of Birth, Marital Status, Street Address, Ownership, and Rental details.

RESUME

Form with fields for Borrower and Co-Borrower: Last College/Tech School Attended, Dates, Degree/Certificate, Name and Address of Employer, Title/Position, Type of Business, Business Phone, Years on this job, Yrs in Profession.

DECLARATIONS

Form with Yes/No columns and 8 numbered questions regarding outstanding judgments, bankruptcy, foreclosures, lawsuits, alimony, trusts, citizenship, and permanent resident status.

ACKNOWLEDGEMENT AND AGREEMENT

I/We authorize Lender/Broker and/or 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.

Signature lines for Borrower's Signature and Co-Borrower's Signature, each with a Date field.

PERSONAL BUDGET

Borrower Name _____

Co-Borrower Name _____

PERSONAL INCOME SOURCES

MONTHLY

ANNUALLY

Borrower and Co-Borrower Gross Salary \$ _____ - _____

Schedule B (Recurring Interest and Dividends) _____

Schedule C (Net Profit of Proprietorships) _____

Schedule D (Recurring Capital Gains Less Losses) _____

Schedule E (Recurring Rental Income Excluding Subject Property) _____

Other (List) _____

TOTAL PERSONAL INCOME

PERSONAL CASH REQUIREMENTS

MONTHLY

ANNUALLY

Residence Mortgage Payment / Rent Payment _____

Real Estate & Income Taxes _____

Installment Loan Payments _____

Credit Card Payments _____

Rental Mortgage P&I Payments and Expenses (Exclude Subject Property) _____

Alimony/Child Support _____

Other (List) _____

TOTAL PERSONAL EXPENSES

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 _____

BUSINESS INFORMATION

| | | | | | | |
|-----------------------------------|---------------------------------------|--|--|--------|-------------|---------------|
| Business Name | Executive / Mailing Address, if other | | | 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) C-Corporation S-Corp Partnership Proprietorship Other _____

Business Type (select one) Retail Service Wholesale Manufacturing Construction

OWNERSHIP/OFFICERS/DIRECTORS

| | | |
|-------------|--------------|----------------|
| Name: _____ | Title: _____ | % Owned: _____ |
| Name: _____ | Title: _____ | % Owned: _____ |
| Name: _____ | Title: _____ | % Owned: _____ |
| Name: _____ | Title: _____ | % Owned: _____ |
| Name: _____ | Title: _____ | % Owned: _____ |

HISTORY

Nature of Business: _____

Types of Products / Services as percentages of total revenue: _____

Business revenue (Sales) trends in the last 3 years are Increasing Decreasing Stable

Explain what factors have affected your trends: _____

Business profitability (Net Income) trends for last 3 years are Increasing Decreasing Stable

Explain what factors have affected your trends: _____

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

Operating Company Name **Hall Hite Corporation** | Borrower Name _____

Loan Amount Requested \$ _____ | Purpose Purchase Refinance Construction Permanent | Application is for ALT A ALT A Express

Purchase Money Loan
Purchase Price \$ _____ | Seller Credits \$ _____ | Source of Down Payment _____

If any part of the down payment is borrowed, complete the following.
Lender _____ | Loan Amount \$ _____ | Interest Rate _____ % | Terms _____

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 \$ _____

| 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.) _____

Describe occupancy upon funding of this loan:
Tenant Rent Roll (including owner occupant) _____ | Owner-Occupied % _____ | Tenant-Occupied% _____ | Vacancy % _____

| Unit | Occupant | Sq.Ft. | Mo. Rent | Started | Expires | Options |
|------|----------|--------|----------|---------|---------|---------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

STATED PROPERTY INCOME

Gross Potential Annual Rental Income (Monthly rent of all tenants x 12) \$ _____ | **Vacancy** (Actual 5 % or 5%, whichever is greater) % _____
Expenses (Taxes, insurance, utilities, maint) \$ _____ | **Total Net Operating Income** (Income less vacancy and expenses) \$ _____

VESTING OF REAL ESTATE TITLE

Print Exact Names of Individuals, Form of Title, or Entity
Hall Hite Corporation

Borrower _____
Co-Borrower _____

DOCUMENTS ADDITIONALLY NEEDED

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

- 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.
 - Evidence of leasing an existing facility. 12 months cancelled checks evidencing payment history.
 - Evidence of being in business for 2 years. Business credit report, bank account, or business license.
- 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 _____