



Short-Form Application

For Business or Commercial Purposes

I. CREDIT REQUESTED						
Loan Type <input type="checkbox"/> Purchase <input type="checkbox"/> No/Limited Cash-Out Refinance <input type="checkbox"/> Business Expansion <input type="checkbox"/> Rehab <input type="checkbox"/> Ground-Up Construction <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Other (explain):						
Amount Requested \$ _____	Interest Rate _____ %	Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower? <input type="checkbox"/> Yes (provide guarantors' loan application and property information) <input type="checkbox"/> No				
Vesting (Manner in which title will be held):						
II. PROPERTY INFORMATION						
Subject Property Address (street, city, state, & ZIP)						No. of Units
Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):				Parcel Number(s):		Year Built
Property Description:						
Type of Property <input type="checkbox"/> SFR (non-owner occupied) <input type="checkbox"/> SFR 2-4 units <input type="checkbox"/> Apartments <input type="checkbox"/> Commercial <input type="checkbox"/> Land <input type="checkbox"/> Other (specify):						
Plans for Property:						
Year Acquired	Original Cost \$	Existing Liens \$	(a) Present Value \$	(b) Proposed Budget \$	(c) Improvements made \$	Estimated Final Value \$
III. BORROWER INFORMATION						
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)		
SSN:	Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	SSN:	Phone (incl. area code)	DOB (mm/dd/yyyy)
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		
Mailing Address , if different from Present Address				Mailing Address , if different from Present Address		
IV. ENTITY INFORMATION						
Entity is a/an: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Nonprofit Entity <input type="checkbox"/> Government Entity <input type="checkbox"/> Other (specify)						
Entity Name:			State of Organization:		TIN:	
Principal Place of Business Address (not a P.O. Box)						
Mailing Address (if different from the above)						

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List Members Under the Entity and their title and % of Ownership.		
Name	Title	% Ownership:
1.		
2.		
3.		
4.		

Balance Sheet Available for Review Yes No Financial Statements have been audited by CPA or PA Yes No
 Additional Member Information on an Addendum Yes No *ATTACH A SIGNED COPY OF THE ENTITY DOCUMENTS

V. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	___ Self Employed	Dates (from-to)	Name & Address of Employer
			___ Self Employed
		Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-borrower			Borrower		Co-borrower	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?					i. Are you a co-maker or endorser on a note?				
b. Have you been declared bankrupt within the past 7 years?					j. Are you a U. S. citizen?				
c. Are you a party to a lawsuit?					k. Are you a permanent resident alien?				
d. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					l. Do you intend to occupy the property as your primary residence?				
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?					m. Have you had an ownership interest in a property in the last three years?				
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.					(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
g. Are you obligated to pay alimony, child support, or separate maintenance?					(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
h. Is any part of the down payment borrowed?									

VI. ACKNOWLEDGEMENT AND AGREEMENT

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 or commercial mortgage loan; (5) the property will be occupied as indicated in this application, and if a single family residence will not be occupied by the undersigned; (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 herein 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 credit 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; (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; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized by to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Borrower:	By:	Date:
Co-Borrower:	By:	Date:

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was as a non-activated member of the Reserve or National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides 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 in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

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

Sex

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

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
 - Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race: _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
 - Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

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

Borrower Name: _____