

# Commercial Loan Application

## Loan Information

Loan #:

I. FINANCING REQUEST			
Purpose of Loan:		Property will be:	Property Type:
Purchase Refi R/T Cash-Out (allowed for business use only)		Investment	SFR Condo PUD Units
Interest Rate:		Amortization Type:	
		Fixed Rate ARM (type):	
Requested Amount:		Appraised Value:	Purchase Price:
\$		\$	\$
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & zip):			No. of Units:
Legal Description of Subject Property (attach description if necessary):			Year Built:
<b>Complete this line if this is a refinance loan.</b>			
Year Acquired:	Original Cost:	Amount of Existing Liens:	Improvements Made:
Title will be held in what Name(s) or Entity ( <b>Must Complete</b> ):		How Many Business Owners in Entity (Max4): *each business owner must complete an application	
Is the Subject property currently leased?			
Yes			
No			
If yes, what is the monthly rent received?		\$	

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ASSET INFORMATION		HOUSING INFORMATION			
Bank Name:		Total Balance:	Combined Monthly Expense:	Present	Proposed
			Rent		
Account Type:	Account Number:	Account Balance:	First Mortgage (P&I):		
			Other Financing (P&I)		
			Hazard Insurance		
			Real Estate Taxes		
			Homeowner Assn. Dues		
			Other		
			<b>Total</b>		
REO INFORMATION					
<b>Schedule of Real Estate Owned</b> (If additional properties are owned, use continuation sheet.)					
Property Address	Lien Holder	Property is used as	Type of Property	Amount of Mortgages & Liens	Mortgage Payments

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### Applicant(s) Information

Applicant		III. APPLICANT INFORMATION (Borrower and/or Guarantor)			Co-Applicant		
Applicant's Name (include Jr. or Sr. if applicable)				Co-Applicant's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)		
Married (include registered domestic partners)  Unmarried (include single, divorced, widowed)  Separated		Residency Status: US Citizen  Permanent Resident Alien  Non-Permanent Resident  Alien Foreign National	Married (include registered domestic partners)  Unmarried (include single, divorced, widowed)  Separated		Residency Status: US Citizen  Permanent Resident Alien  Non-Permanent Resident Alien  Alien Foreign National		
Present Address (street, city, state, zip)				Present Address (street, city, state, zip)			
Own	Rent	No. Yrs	Living Rent Free	Own	Rent	No. Yrs Living Rent Free	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<b><i>If residing at present address for less than two years, complete the following:</i></b>							
Former Address (street, city, state, zip)				Former Address (street, city, state, zip)			
Own	Rent	No. Yrs	Living Rent Free	Own	Rent	No. Yrs Living Rent Free	
				<b>Applicant</b>			<b>Co-Applicant</b>
Has the applicant and/or co-applicant(s) had any foreclosure in the last 60 months?				Yes	No	Yes	No
Has the applicant and/or co-applicant(s) declared bankruptcy in the last 60 months?				Yes	No	Yes	No
Does the applicant and/or co-applicant(s) intend to occupy the property for more than 14 days per year?				Yes	No	Yes	No

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Are there any outstanding judgements against you?	Yes	No	Yes	No
Are you party to a lawsuit?	Yes	No	Yes	No
Have you had any ownership interest in a property in the last 3 years?	Yes	No	Yes	No
<p><b>COMPLETE THE SECTION BELOW FOR EACH BORROWER, ONLY IF VESTING WILL BE HELD AS AN INDIVIDUAL.</b></p> <p><b>DO NOT COMPLETE THIS SECTION FOR INDIVIDUALS THAT ARE GUARANTORS ONLY.</b></p>				
<p><b>Sex:</b></p> <p>Female</p> <p>Male</p> <p>I do not wish to provide this information</p>	<p><b>Sex:</b></p> <p>Female</p> <p>Male</p> <p>I do not wish to provide this information</p>			
<p><b>Ethnicity:</b></p> <p>I do not wish to provide this information</p> <p>Not Hispanic or Latino</p> <p>Hispanic or Latino</p> <p>Mexican      Puerto Rican      Cuban</p> <p>Print Origin:</p> <p>For example: Argentinean, Columbian</p>	<p><b>Ethnicity:</b></p> <p>I do not wish to provide this information</p> <p>Not Hispanic or Latino</p> <p>Hispanic or Latino</p> <p>Mexican      Puerto Rican      Cuban</p> <p>Print Origin:</p> <p>For example: Argentinean, Columbian</p>			
<p><b>Race: <i>Check one or more</i></b></p> <p>I do not wish to provide this information</p> <p>American Indian or Alaska Native: <i>Print name of enrolled or principal tribe</i></p> <p>Asian</p> <p>Asian Indian      Chinese      Filipino</p> <p>Japanese      Korean      Vietnamese</p> <p>Other Asian    <i>Print race:</i></p> <p style="padding-left: 40px;">For example: Hmong, Loatian</p> <p>Black or African American</p> <p>Native Hawaiian or Other Pacific Islander</p> <p>Native Hawaiian      Guamanian or Chamorro</p> <p>Samoan      Islander <i>Print race:</i></p> <p style="padding-left: 40px;">For example: Fijan, Tongon</p> <p>White</p>	<p><b>Race: <i>Check one or more</i></b></p> <p>I do not wish to provide this information</p> <p>American Indian or Alaska Native: <i>Print name of enrolled or principal tribe</i></p> <p>Asian</p> <p>Asian Indian      Chinese      Filipino</p> <p>Japanese      Korean      Vietnamese</p> <p>Other Asian    <i>Print race:</i></p> <p style="padding-left: 40px;">For example: Hmong, Loatian</p> <p>Black or African American</p> <p>Native Hawaiian or Other Pacific Islander</p> <p>Native Hawaiian      Guamanian or Chamorro</p> <p>Samoan      Islander <i>Print race:</i></p> <p style="padding-left: 40px;">For example: Fijan, Tongon</p> <p>White</p>			

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<b>IV. ACKNOWLEDGEMENT AND AGREEMENT</b>			
<p>Each of the undersigned specifically represents to Interfirst and to Interfirst'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 residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) Interfirst, 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) Interfirst 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, Interfirst, 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 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 Interfirst 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; and (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.</p> <p><b>Acknowledgement.</b> Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.</p>			
Applicant's Signature	Date	Applicant's Signature	Date