

AMERICA2030

Investment Banking/Business Loans

Mortgages

since 1986

"We know where the lowest loan rates are"

Business Loan & Commercial Property Loan Packet

Confidential

INDEX

Section 1
Document Check-List

Section 2
Commercial Loan Request Application

Section 3
Authorization to Release Credit

Section 4
**Mortgage Interest Rates and Few
Reasons Why You Might Not Get the
Lowest Rate**

Section 5
Real Estate Loan Application

Section 6
Notices

Section 7
**Types of Businesses and Properties We
Can Finance**

Section 1

Document Check-List

Please note, in all cases, we need a short 1-2 paragraphs loan summary so that we don't have to study all the documents and try to figure things out. This can be in email body or separate sheet called "Loan Summary".

With every loan submission, please provide a summary of:

Loan amount

Loan purpose

Borrower net worth

Hard & Liquid Assets/Collateral

P&L for business/property for 2-3 years

Borrower 2-3 years first page tax return

Schedule E for real estate

Borrower income for 2-3 years

Reason current lender will not extend loan

New Lender Exit strategy

We need this in narrative form because only a borrower in their own words can communicate their needs effectively and be convincing.

Please don't forward incomplete files. You are asking a lender for a multi million dollar loan. Please write legibly and put effort in to your request. Lenders will look at sloppy handwriting or incomplete loan requests as a non-serious borrower who wants to borrow millions but can't even spend few hours to do things the right way.

Please look at the check-list of documents needed in this Section. We can't forward incomplete files when we can't even evaluate your situation and needs.

SAMPLE LOAN SUMMARY

Husband and wife invested \$2M in to shoe business. The couple have a net worth of \$1.5M and cash and liquid assets of \$350K. Real Estate equity of \$900K based on 2015 appraisals. Business has made NOI of \$150K per year the past 2 years. No material debt to speak of. They need an operating business loan for 2 years backed by personal debt free home and 2 flat. They have a CD account of \$250K that they will pledge and one of the uncles with net worth of \$8M will co-sign. Credit score 720 and little credit card debt. They have appraisals for real estate. Loan will be repaid or refinanced in 2 years. All mortgages and credit cards are current. Borrower needs business loan of \$300K for new equipment and revolving line of credit for \$500K for inventory. Borrowers also have an IRA account of \$230K.

TO PURCHASE OR REFINANCE PROPERTIES

Commercial Loan Application (in Section 2)
Rental property worksheet (PDF) Required only if a Rental Property
Personal two years income tax and pay stub documentation
Rent Roll
Copy of purchase contract if applicable
Partnership, Corporation, LLC documents if applicable
Two years property profit and loss statements
Short narrative/summary of your loan request

TO PURCHASE EQUIPMENT OR VEHICLES

Commercial Loan Application (in Section 2)
Balance sheet, personal and business
Recent profit and loss statement
Two years income tax documentation
Copy of purchase contract or other identification of items to be purchased including year, make, model, vehicle identification #, etc.
Short narrative/summary of your loan request

TO PURCHASE A BUSINESS

Commercial Loan Application (in Section 2)
Buyers and Sellers attorney full contact info
Two years personal income tax documentation
Two years income tax documentation for the company being purchased
Personal balance sheet
Business plan to include projections
Copy of purchase agreement
Partnership, corporation, LLC documents if applicable
Short narrative/summary of your loan request

TO REFINANCE A BUSINESS

Commercial Loan Application (in Section 2)
Two years personal income tax documentation
Two years income tax documentation for the company being refinanced
Personal balance sheet and business balance sheets
Business plan
Partnership, corporation, LLC documents if applicable
Short narrative/summary of your loan request

WORKING CAPITAL NEEDS

Same as to refinance a business.

REAL ESTATE LOAN REQUEST CRITERIA CHECK-LIST

Below is a typical Term Sheet/Document Check-List which contains questions for a proposed construction/development real estate loan request. Because every loan is different, your situation may require additional info not requested below. Please use similar format in providing information that's unique to your situation in order for lender to fully understand your specifics and needs. Provide info that is applicable.

Property/Project address:

Purchase date and amount:

Number of tenants:

Current occupancy percentage:

Zoning Type:

Loan amount requested:

Equity invested to date:

Current 1st mortgage amount:

Last appraisal date and amount:

Last environmental date:

The "As Built" appraisal for once project is completed:

Number of tenants:

Profit & Loss for 2014, 2015, 2016:

Net Operating Income 2014, 2015, 2016:

Borrower/s cumulative reported gross income 2015, 2016:

Borrowers liquid assets:

FICO Credit score:

Any current construction draws:

Balance left to draw:

Any lender notices or defaults:

Ownership structure:

Are taxes current:

Cash-flow summary:

Will you cross with any other R.E. If so, describe:

Purpose of loan request:

Describe exit strategy:

Provide copy of Rent Roll:

Any municipal violations outstanding:

Personal Net Worth:

COMMERCIAL MORTGAGE LOAN CHECKLIST

The List below outlines the information and documentation required by lenders in order to underwrite your loan request.

We work with you, providing the necessary forms, etc. - to put this all together.

- o Loan Package / Executive Summary
- o Detailed Property Description
- o Digital Photos of Property
- o Current Rent Rolls
- o Purchase contract and latest closing date, if applicable
- o Summary of all commercial leases (if any), showing escalations & expirations
- o 2 to 3 years income tax and financial statements, depending upon lender
- o Year-to-date profit & loss and balance statement
- o Personal financial statements for each borrower
- o Projected cash flow statements for next 12 months
- o Pro forma for next 12 months / length of loan
- o Bios on all principals describing commercial real estate experience
- o Collateral sheet
- o Well written business plan (if new business)
- o Signed Fee agreement between broker and borrower
- o Site Plan or Property Survey, if available
- o Evidence of Zoning, conforming or non-conforming use
- o Environmental Questionnaire

Section 2

Commercial Loan

Request Application

The following checklist will help you gather the necessary information for the initial evaluation of your commercial loan request. The more complete the information, the faster your application will be processed. Should you have any questions, please do not hesitate to contact your Loan Consultant.

- Commercial Loan Application**
- Management Resume**
One must be provided for each member of the management team, owners, partners, directors or significant stockholders.
- Authorization to Pull Credit History Reports**
Must be completed and signed by all critical members of the management team and any guarantors and owners.
- Company History**
- Business Financial Statements**
Financial statements for the last 3 years. They must either be audited, or must be dated and signed by owners or management. If balance sheet is more than 90 days old, an interim financial statement must also be provided, which is not more than 45 days old.
- Accounts Receivable Aging**
No more than 45 days old.
- Accounts Payable Aging**
No more than 45 days old.
- Inventory Report**
No more than 45 days old.
- Schedule of Business Debts**
Detailed as of the date of any interim financial statements.
- Business Tax Returns**
For the past 3 years and the most recent period
- Projections**
Minimum 3 years projections. Must be sure to include assumptions that support the projections.
- Personal Financial Statements**
Form can be provided or they can be accountant prepared. Must be signed and dated by individual. They should be no more than 30 days old.
- Guarantor Tax Returns**
For the past 3 years
- Request for Transcript of Tax Return (Form 4506-T)**
For the business and any guarantors, if required.
- Other** _____
- Other** _____
- Other** _____

For Commercial Real Estate Loans

- Purchase Contract or Buy/Sell Agreement**
Must be sure to include all exhibits and addenda
- New Construction Budget or Contract**
 - **Budget**
 - **Contract**
 - **Plans**
 - **Specifications**
- Refinancing Information**
 - **Copy of Promissory Note, including any extensions or amendments**
 - **Copy of Deed of Trust, including any extensions or amendments**
- Appraisal**
 - **Most recent appraisal**
 - **Most Recent Tax Appraisal**
 - **Property legal description**

For Acquisition Loans

- Purchase Contract or Buy/Sell Agreement, including all exhibits and addenda**
- Financial information of business to be acquired (historical and projected)**

For Purchases of Equipment or Machinery

- Purchase order or invoice**
- Detailed description and specifications of equipment to be purchased**
- Appraisal of machinery or equipment (if available)**
- If refinancing, please provide**
 - **Detailed list of equipment and machinery to be refinanced**
 - **Serial numbers**
 - **Date of purchase or age of equipment**
 - **Copy of original financing notes**

Uniform Commercial Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

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 _____

Purpose of Loan Purchase Construction Other (explain):
 Refinance Construction-Permanent

Property will be:
 Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

Title will be held in what Name(s) _____ Manner in which Title will be held _____ Estate will be held in:
 Fee Simple
 Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
------------------------	------------------------------	------------------	-------------	------------------------	------------------------------	------------------	-------------

<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____ ages _____
---	---	---	--

Present Address (street, city, state, ZIP) Own Rent _____ No. Yrs. Present Address (street, city, state, ZIP) Own Rent _____ No. Yrs.

Mailing Address, if different from Present Address _____ Mailing Address, if different from Present Address _____

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) Own Rent _____ No. Yrs. Former Address (street, city, state, ZIP) Own Rent _____ No. Yrs.

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

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

IX. ACKNOWLEDGMENT 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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; 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <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	Race: <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
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) <hr/> Interviewer's Signature <hr/> Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer
--	---	--

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Section 3

Authorization to Release Credit

CONSUMER CREDIT AND BACKGROUND REPORT RELEASE FORM

By my signature below, I hereby authorize _____ to obtain a Consumer Credit Report and/or a Background Report on me. This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental and any other lawful purpose covered under the Fair Credit Reporting Act. (FCRA). The Background Check may contain information available in the Public Domain. By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall be valid in original or copy form.

AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern:

1. I/We have applied for a loan through _____, a Lender. As part of application process, the named Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to any investor to whom Lender may sell my loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. _____ or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Applicant's Name _____

Social Security Number _____

Date of Birth _____

Current Street Address _____

City, State, Zip Code _____

Drivers License # _____ State _____

Signature _____ Date _____

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE****

Section 4

How To Write A Commercial/Business Loan Executive Summary For Lenders

HOW TO WRITE AN EXECUTIVE SUMMARY FOR LENDERS

This article will provide some tips to creating an Executive Summary (ES) targeting lenders of commercial real estate and business loans.

Personalize Each Submission

Investors looking for funding should tailor their documents to match the recipient's interest if they wish to be taken seriously. Because of competition and internal policies in the industry, lenders often don't publish their criteria, rates, or preferred deals. Each deal is evaluated on its own merit and a decision to work with a borrower is based on a small window of opportunity via a properly written Executive Summary.

Integrity Of The Borrower

One of the biggest challenges in the lending business is extracting information from Executive Summaries and gathering information to present to our lending groups. Loan requests and business proposals should be prepared with the intent to answer most of the lenders critical questions quickly. A lack of financial information or a reluctance to give information about the borrower raises a red flag to the lender.

Document Format

PowerPoint presentations are great when you are in a meeting setting, but should not be used as a request to do business. Your ES should be limited to 1-2 pages of text in a Word document or PDF. Use a file name that indicates the project name and the amount of the loan. For example, Riviera Apartment Purchase - \$8M.pdf or The Fuel Depot- \$20M. If you feel the need to send a complete business plan or photos of the property, include those as separate documents.

The Process

At first we submit to lenders the ES in 1-2 pages to gauge their interest and to intrigue them to your project. If the lender is interested, we will then submit a business plan or more info. A lender will be turned off if you only have a business plan to submit. A lender will not take the time to read the business plan at onset to figure out the deal. Most business plans are too lengthy and industry specific and lenders are financial people who are interested in numbers and not why your widget is better.

Your Objective

Tell the lender in 1-2 pages in the ES what it is that you want and need. If you want a loan, be specific. If you want an investor, equity or debt or joint venture, be detailed and to the point. The objective answers the first question for the lender. Give the loan amount, LTV, and terms you are asking for. Describe the property to be developed, acquired or what the funds will be needed in business expansion or acquisition. If the property or business is existing, provide quick birds-eye overview of 3-5 years of financials.

The Project

The lender wants to know how the loan will be secured and what the risks are. What is the property or business worth? You should always have an appraisal before asking for a loan. The type of property and class should be indicated. What are you paying for it. Do you have a purchase contract? Are there deadlines. Why are you buying this property or business or why are you asking for funds. Lenders are specific about which cities they will invest in and need to evaluate the proposed project based on current financials and business dynamics.

HOW TO WRITE AN EXECUTIVE SUMMARY FOR LENDERS

This article will provide some tips to creating an Executive Summary (ES) targeting lenders of commercial real estate and business loans.

The Management

Many investment proposals indicate that the buyer will make improvements and change management to improve occupancy rates and cash flows or expand the business through new acquisitions, or capital purchases. Indicate the experience of the management team, developer, or contractor and their track record. Indicate why you think you will manage the property or business better than the current owner. The lender may also ask for resumes.

Financial Summary

Your financial summary should include the acquisition costs, income, expense, cash flow, and financial indicators. The borrower's down payment or equity should be clear. Indicate current and stabilized NOI, occupancy rates, and optimal IRR, debt coverage ratio, and capitalization rate. Briefly describe projected 3-5 year profit of funds are given to you.

Personal Financial Statement

Strength of the borrower is one of the main deciding factors in every deal. Some investors believe they can hide behind the corporate veil or use an LLC as the purchasing entity. Most loans are recourse loans and the lender will ask for a PFS and borrowers Net Worth for anyone with 20% or more ownership. A majority ownership in a business is defined by 70-80% ownership. Along with the PFS the lender will ask for three years' tax returns. This does not need to be included in the ES, but should be mentioned in the cover letter.

The Market

Understanding economics is necessary when determining the market demand and why the market is stable or improving or why this is a great time for the lender to be involved in your business. Secondary market research from a credible source goes a long way. Include rents and occupancy rates in the surrounding area for similar property types and class or other competitive businesses in similar trade and their success. It's your story, so be unique and creative, but brief.

Exit Strategy

Multiple exit strategies are a good thing. Your plan should briefly describe what improvements are needed and their cost, how much money you expect to make and the time-frame. You should also indicate your contingency plan if things go wrong and how to access the profits or future financing plans.

The Executive Summary is a summary of the essential elements of your business plan and strategy. Many summaries come across as propaganda or include information that does not pertain to the property or business itself; instead, they contain mission statements, and photos of non-related properties, are boring and not relative. Customizing the ES for a lender or investor, along with a well written cover letter will result in consideration and respect as a professional investor.

Section 5

Real Estate Loan Application

I. REAL ESTATE TO BE FINANCED

Subject Property Address (City, State, Zip)					Subject Property County	
Legal Description (if available; you may attach separately)					Year Built	Date of Last Renovation
Property Type	# of Buildings	# of Units	Building Size (sf)	Lot Size <input type="checkbox"/> sf <input type="checkbox"/> acres	Zoning	Construction Type (e.g. CTU, Block, Wood-frame)
Is Property in good repair? <input type="checkbox"/> Yes <input type="checkbox"/> No	Describe any necessary and/or proposed improvements and estimated costs (including tenant improvements):					
Current Occupancy			Occupancy at Funding			
Owner-Occupied %	Tenant-Occupied %	Vacancy %	Owner-Occupied %	Tenant-Occupied %	Vacancy %	
Tenant Rent Roll – please attach a separate certified rent roll (see <i>Additional Documentation Needed</i> section for detail on what information to include).						
SUBJECT PROPERTY CASH FLOW SUMMARY (complete for investor transactions)						
Income			Expenses			
Gross Potential Income (monthly rent x 12)	\$		Insurance	\$	Management	\$
Vacancy (greater of 5%, actual or market)	\$		RE Taxes	\$	Leasing/Tis	\$
Effective Gross Income	\$		Reserves	\$	Utilities/Misc/G&A	\$
Net Property Cash Flow:			\$			

II. VESTING OF REAL ESTATE TITLE

Print the exact way title to the Subject Property will be vested (or "TBD" if not currently known)

Vesting

III. LOAN REQUEST

Commercial Mortgage Type Applied For:	<input type="checkbox"/> Conventional Multifamily <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Conventional Commercial <input type="checkbox"/> Other _____ <input type="checkbox"/> Investor Bridge		Loan Officer Name			
Requested Loan Amount	Requested Interest Rate	Term <input type="checkbox"/> Mos <input type="checkbox"/> Yrs	Amortization <input type="checkbox"/> Mos <input type="checkbox"/> Yrs	Amortization Type <input type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Interest Only <input type="checkbox"/> Other (explain) _____		
Loan Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Bridge <input type="checkbox"/> Other _____		Property will be <input type="checkbox"/> Owner Occupied <input type="checkbox"/> An Investment <input type="checkbox"/> Partially Owner Occupied		Property Location <input type="checkbox"/> Urban <input type="checkbox"/> Rural <input type="checkbox"/> Suburban		Total # of Units <hr/> # of Occupied Units
Complete this section if loan is for a Purchase						
Purchase Price	\$	Seller Credits <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Down Payment Amount	\$	Source of Down Payment
If any part of the Down Payment is borrowed, complete the following:						
Lender	Loan Amount	\$	Interest Rate	%	Terms	
Complete this section if loan is a Refinance						
Year Acquired	Original Cost	\$	Year Improved	Improvement Cost	\$	Present Estimated Value
Existing Liens - Lender	Date Made	Original Amount	Current Balance	Term	Rate	SBA?
If the Refinance includes a request for Cash Out , complete the following:						
Amount of Cash Out Requested	\$	Cash Out Use				
How does this loan benefit your business?						

For Office Use Only – Loan Number Assigned:

CERTIFICATION, ACKNOWLEDGEMENT AND AGREEMENT

I/We certify that all the information and statements contained in the loan application and attachments are true and accurate to the best of my/our knowledge. I/We authorize America 2030, LLC 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 authorize America 2030, LLC to disclose information to its affiliates and authorized third parties for everyday business purposes including loan processing and review, financial account dealings and collection, quality control and credit reporting, in accordance with its privacy policies and as required by law. 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 represent and warrant that the loan being requested will be incurred by the proposed borrower solely for the purpose of carrying on a business or commercial enterprise, and not for personal, family or household purposes. 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.

Certified by	Title	Date

I. PERSONAL INFORMATION

Complete this INFORMATION SHEET FOR INDIVIDUALS for all Individual Borrowers (and spouse[s], if applicable); if Borrower is an entity complete for all owner[s], partner[s], proprietor[s], member[s] or officer[s] of the entity (attach additional sheets if needed)

Individual		Spouse (if applicable)	
Legal Name		Legal Name	
Former and/or aka Name(s) (if applicable)		Former and/or aka Name(s) (if applicable)	
Social Security Number	Date of Birth (mm/dd/yy)	Social Security Number	Date of Birth (mm/dd/yy)
Marital Status <input type="checkbox"/> Single (never married) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (divorced/widowed)		Marital Status <input type="checkbox"/> Single (never married) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (divorced/widowed)	
Contact Phone	Email Address	Contact Phone	Email Address
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent Payment: \$ _____ /mo. # of years at address: _____		Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent Payment: \$ _____ /mo. # of years at address: _____	
<i>If located at present address less than 10 years, complete the following:</i> Former Address (street, city, state, zip code) <input type="checkbox"/> Owned <input type="checkbox"/> Rented Payment: \$ _____ /mo. # of years at address: _____		<i>If located at present address less than 10 years, complete the following:</i> Former Address (street, city, state, zip code) <input type="checkbox"/> Owned <input type="checkbox"/> Rented Payment: \$ _____ /mo. # of years at address: _____	

EDUCATION & WORK HISTORY

Individual			Spouse (if applicable)		
Last College/Tech School Attended	Dates Attended		Last College/Tech School Attended	Dates Attended	
	Degree/Certification			Degree/Certification	
Name and Address of Employer <input type="checkbox"/> Self-Employed			Name and Address of Employer <input type="checkbox"/> Self-Employed		
Title/Position	Type of Business		Title/Position	Type of Business	
Business Phone	Years at this job	Years in profession	Business Phone	Years at this job	Years in profession
<i>If employed in current position for less than two years, complete the following:</i>					
Name and Address of Former Employer <input type="checkbox"/> Self-Employed			Name and Address of Former Employer <input type="checkbox"/> Self-Employed		
Title/Position	Type of Business		Title/Position	Type of Business	
Business Phone	Years at this job	Years in profession	Business Phone	Years at this job	Years in profession

ANNUAL INCOME AND EXPENSES

Individual			Spouse (if applicable)		
Gross Wages/Salary \$ _____	Rent/Mortgage \$ _____		Gross Wages/Salary \$ _____	Rent/Mortgage \$ _____	
Interest & Dividends \$ _____	Income / RE Taxes \$ _____		Interest & Dividends \$ _____	Income / RE Taxes \$ _____	
Sch. C Net Profits \$ _____	Installment Debt \$ _____		Sch. C Net Profits \$ _____	Installment Debt \$ _____	
Sch. E Rental Income \$ _____	Credit Card Payments \$ _____		Sch. E Rental Income \$ _____	Credit Card Payments \$ _____	
Other Income \$ _____	Rental Mortgage (P&I) \$ _____		Other Income \$ _____	Rental Mortgage (P&I) \$ _____	
	Alimony/Child Support \$ _____			Alimony/Child Support \$ _____	
	Other \$ _____			Other \$ _____	

II. INDIVIDUAL DECLARATIONS

If you answer "Yes" to any question 1 through 8, use Continuation Sheet for explanations.	Individual		Spouse (if applicable)	
	Yes	No	Yes	No
1. Are any of your assets held in a trust?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If purchase, do you or any member of your family share any property or business ownership with the seller in any way?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are there any outstanding judgments against you or any entity in which you own 25% or more interest?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you or any entity in which you own(ed) 25%+ interest ever been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have delinquent federal, state, payroll, sales, or other tax liability (including payments plans)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you ever had property in foreclosure or given title or deed in lieu, or are you currently past due on any mortgage payments, or past maturity on any loans?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you, or is any entity in which you own 25% or more interest, subject to any pending, filed or threatened action, suit or proceeding, arbitration or governmental investigation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you a citizen of the United States?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you a lawful permanent resident alien? If yes, please provide a copy of your resident alien ID Card.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Initials: _____
Individual Spouse

III. PERSONAL ASSETS AND LIABILITIES

This Statement and any applicable 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 required. **Completed:** Jointly Not Jointly

ASSETS		LIABILITIES		
Cash deposit toward purchase held by:	\$	List all outstanding debt; Installment, Auto, Alimony, Child Support, Stock Pledges, etc. Use a Continuation Sheet if necessary. Combine all credit card debt. Mark liabilities that will be satisfied upon sale or refinancing of real estate owned. Please note any Contingent Liabilities (such as Guaranties) on a Continuation Sheet, if applicable.		
Name of Bank or Credit Union	\$	Loans and Leases (Not Real Estate)		
Account #		Creditor Name	Monthly Payment \$	Unpaid Balance \$
Name of Bank or Credit Union	\$	Account #	Check if variable rate <input type="checkbox"/>	
Account #		Creditor Name	Monthly Payment \$	Unpaid Balance \$
Publicly Traded Stocks & Bonds <i>(On Continuation Sheet list # of shares, name of securities, cost, market value/share, value date & total value for each security)</i>	\$	Account #	Check if variable rate <input type="checkbox"/>	
Life Insurance Net Cash Value	\$	Creditor Name	Monthly Payment \$	Unpaid Balance \$
Name of Company:		Account #	Check if variable rate <input type="checkbox"/>	
Beneficiary: Face Amount: \$		Creditor Name	Monthly Payment \$	Unpaid Balance \$
Subtotal Liquid Assets	\$	Account #	Check if variable rate <input type="checkbox"/>	
Vested interest in retirement fund	\$	Credit Card Debt		
Motor Vehicles (make, model and year)	Market Value	Combined Credit Card Debt	Monthly Payment \$	Unpaid Balance \$
Other Assets (itemize)	Market Value	Alimony / Child Support / Separate Maintenance		
		Payments Owed to:	Monthly Payment \$	Unpaid Balance \$
Real Estate Owned (use additional sheets if necessary)		Real Estate Mortgage Debt		
Property A	Address	1 st Lender Name & Address (personal residence)	Monthly Payment \$	Unpaid Balance \$
	Type of Property: Original Cost: \$	Account #	Check if variable rate <input type="checkbox"/>	
	Date Purchased: Present Market Value: \$	2 nd Lender Name & Address (personal residence)	Monthly Payment \$	Unpaid Balance \$
	Monthly Rental Income: \$	Account #	Check if variable rate <input type="checkbox"/>	
Property B	Address	1 st Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Type of Property: Original Cost: \$	Account #	Check if variable rate <input type="checkbox"/>	
	Date Purchased: Present Market Value: \$	2 nd Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Monthly Rental Income: \$	Account #	Check if variable rate <input type="checkbox"/>	
Property C	Address	1 st Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Type of Property: Original Cost: \$	Account #	Check if variable rate <input type="checkbox"/>	
	Date Purchased: Present Market Value: \$	2 nd Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Monthly Rental Income: \$	Account #	Check if variable rate <input type="checkbox"/>	
		Total Monthly Payments: \$		
Total Assets \$		Net Worth \$	Total Liabilities \$	

Provide additional information on a Continuation Sheet.

CERTIFICATION, ACKNOWLEDGEMENT AND AGREEMENT

I/We certify that all the information and statements contained in the loan application and attachments are true and accurate to the best of my/our knowledge. I/We authorize America 2030, LLC 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 authorize America 2030, LLC to disclose information to its affiliates and authorized third parties for everyday business purposes including loan processing and review, financial account dealings and collection, quality control and credit reporting, in accordance with its privacy policies and as required by law. 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 represent and warrant that the loan being requested will be incurred by the proposed borrower solely for the purpose of carrying on a business or commercial enterprise, and not for personal, family or household purposes. 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.

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, driver's license, and other information that will allow us to identify you.

Individual Signature	Date	Spouse Signature	Date
----------------------	------	------------------	------

I. ENTITY INFORMATION

Legal Name		dba Name (if applicable)		
Federal Tax I.D. Number (or Social Security Number for Sole Proprietor)		Date Established	Date Incorporated	State of Incorporation
Primary Business Address (street, city, state, zip code)		Entity Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> C Corporation <input type="checkbox"/> Other (specify) _____ <input type="checkbox"/> General Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/> LLC		
<input type="checkbox"/> Own <input type="checkbox"/> Rent Payment: \$ _____/mo. <input type="checkbox"/> Month-to-Month If renting, lease expiration date: _____ # of years at address: _____		Name of Franchise (if applicable)		
Primary Contact Name		Franchise Contact Phone		
Primary Contact Phone	Primary Contact FAX	Franchise Contact Phone		Franchise FAX
Primary Contact Email	Entity Website	Franchise Contact Email		Franchise Website
Ownership Interest of Entity (Must total 100%; attach additional sheets if necessary) List all proprietor[s], owner[s], partner[s], director[s], officer[s] and stockholder[s]				
Name	Title	Ownership %	Name	Title
Affiliates (if additional affiliates, please attach on a separate sheet) List all business concerns in which the Applicant or any of the individuals listed in the Ownership section above have any ownership.				
Company Name: _____		Company Name: _____		
Individual Name: _____		Individual Name: _____		
Address: _____		Address: _____		
City, State, Zip: _____		City, State, Zip: _____		
Phone: _____		Phone: _____		
Ownership Percentage: _____		Ownership Percentage: _____		
Company Name: _____		Company Name: _____		
Individual Name: _____		Individual Name: _____		
Address: _____		Address: _____		
City, State, Zip: _____		City, State, Zip: _____		
Phone: _____		Phone: _____		
Ownership Percentage: _____		Ownership Percentage: _____		

II. ENTITY DECLARATIONS

Complete this section for currently existing entities, not to-be-formed entities

If not applicable, check here:

If you answer "Yes" to any question 1 through 6, use Continuation Sheet for explanations.

1. Is the entity subject to any pending, filed or threatened action, suit or proceeding, arbitration or governmental investigation, or outstanding judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2. Has the entity or any officer, owner or majority stockholder of the entity been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
3. Does the entity have delinquent federal, state, payroll, sales, or other tax liability (including payments plans)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
4. Is the entity currently past due on any mortgage payments, past maturity on any loans, or has the entity ever had property in foreclosure or given title or deed in lieu?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
5. If renting, has the entity failed to pay rent on time at any time in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
6. Does the entity, its owners or majority stockholders hold other loans with ReadyCap Commercial, LLC?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
7. Is the entity a franchise? If yes, please provide a copy of the franchise agreement and a copy of the FTC Disclosure statement.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
8. Does the entity, its owners or majority stockholders own or have a controlling interest in another business? If "Yes", please complete separate ENTITY INFORMATION SHEET for each affiliate business.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

CERTIFICATION, ACKNOWLEDGEMENT AND AGREEMENT

I/We certify that all the information and statements contained in the loan application and attachments are true and accurate to the best of my/our knowledge. I/We authorize America 2030, LLC 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 authorize America 2030, LLC to disclose information to its affiliates and authorized third parties for everyday business purposes including loan processing and review, financial account dealings and collection, quality control and credit reporting, in accordance with its privacy policies and as required by law. 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 represent and warrant that the loan being requested will be incurred by the proposed borrower solely for the purpose of carrying on a business or commercial enterprise, and not for personal, family or household purposes. 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.

Entity Name	Signed by	Title	Date

ADDITIONAL DOCUMENTATION NEEDED

In order to consider a Loan Commitment Letter, copies of the following documents are required to be submitted with this Application:

- Transaction documents as applicable, including but not limited to: purchase contract and escrow instructions
- 2 most recent years' complete Federal income tax returns (including proof of payment for the most recent year; 3 years required for Owner Occupied and SBA loans) for:
 - Each Borrower (and spouse, if applicable)
 - Each Guarantor (and spouse, if applicable)
 - Each Operating Company (if loan request includes an Owner-User component)
- Signed form IRS Form 4506-T for each party that provides copies of income tax returns
- Current financial statements (less than 60 days old), certified as true and correct by a party acceptable to the lender, including a Balance Sheet and Profit & Loss Statement:
 - Entity Borrowers (if Entity already exists)
 - Entity Guarantors (if applicable)
 - Each Operating Company (if applicable)
- If not already provided in this application, current financial statements (less than 60 days old), certified as true and correct by a party acceptable to the lender, for:
 - Individual Borrowers: Each Borrower (and spouse, if applicable)
 - Individual Guarantors (and spouse, if applicable)
- Proof of equity (e.g. 2 months' bank statements, proof of existing real estate equity, etc.)
- Copy of Note and current monthly mortgage statement for any debt being refinanced (applies only to refinance)
- 2 most recent years' Subject Property operating statements, including but not limited to a net operating income statement and aged delinquency report
- Rent Roll, certified as true and correct by a party acceptable to the lender, including at a minimum the following information: tenant name; net rentable area of the tenant; current lease term (including the start date of the current lease, renewal period and expiration date); move-in date; tenant improvement allowance (on a dollar per square foot basis); annual contract rent (on both a dollar per square foot and total dollar basis); details on rent escalations (including frequency and method used for increase [e.g. fixed amount, CPI, minimum-maximum percentage, etc.]; security deposit amount by unit; any new or renewed leases
- All leases affecting any portion of the Subject Property, including all amendments, addenda, riders, and exhibits
- Existing or proposed property management agreement (if applicable)
- Prior environmental reports (if applicable)
- Environmental Questionnaire completed by current property owner

The following documents are not required at the Application stage; however, providing them with this Application could help expedite the loan closing process in the event a Loan Commitment Letter is eventually issued:

- Borrower organizational documents (Entity Borrowers) including but not limited to: an organization chart showing which individuals and/or entities comprise the Borrower, articles or certificate of incorporation, operating agreement, partnership agreement, and bylaws and any amendments thereto. At a minimum (depending on the state), trusts will need to provide a copy of the first page and signature page of the Trust Agreement.
- Guarantor organizational documents (Entity Guarantors) including but not limited to: an organization chart showing which individuals and/or entities comprise the Guarantor, articles or certificate of incorporation, operating agreement, partnership agreement, and bylaws and any amendments thereto. At a minimum (depending on the state), trusts will need to provide a copy of the first page and signature page of the Trust Agreement.
- Copy of lease for current business location(s)
- Proposed standard lease form (if applicable)
- Existing or proposed lease listing agreement (if applicable)
- Existing title information, including a preliminary title report, existing title policy (applies only to refinance), and survey (if available)
- 2 most recent years' real estate tax bills, including any supplemental bills and/or bills for special assessments
- 1031 Exchange Accommodator information, if applicable

PLEASE NOTE: The above lists are not all-inclusive. Additional documents may be required in order for Lender to commit to and fund and close the loan that is the subject of this Application.

To be completed by the interviewer

This application was taken by:

- | | | |
|--|--|---------------------------|
| <input type="checkbox"/> Face-to-Face Interview | Interviewer's Name (print or type) _____ | Interviewer's Phone _____ |
| <input type="checkbox"/> By Mail <input type="checkbox"/> By Email | Name & Address of Interviewer's Employer _____ | |
| <input type="checkbox"/> By Telephone Interview | Interviewer's Signature _____ | Date _____ |

Section 6

Notices

DISCLAIMER AND WARNING NOTICES

AMERICA 2030 DOES NOT ORIGINATE LOANS. WE DO NOT UNDERWRITE LOANS, WE DO NOT FUND LOANS AND WE DO NOT ASSIST IN FILING OUT LOAN APPLICATIONS. WE WILL ASSIST IN YOUR NEGOTIATIONS WITH THE LENDER. WE ARE INVESTMENT BANKERS AND LEAD GENERATION FIRM THAT USES A PROPRIETARY ALGORITHM INTERNET SCRAPER TO SEARCH FOR LOWEST PUBLISHED AND ADVERTISED RATES. WE ALSO NEGOTIATE WITH LENDERS TO OFFER OUR CLIENTS LOWEST POSSIBLE PREFERRED RATES. WE COLLECT YOUR SUBMITTED DOCUMENTS AND WE REFER YOU TO A LENDER OR AFFILIATE WITH THE LOWEST RATES. WE ARE CONFIDENT THAT OUR LENDERS WILL OFFER YOU THE LOWEST POSSIBLE RATE AND AT THE BEST TERMS, LOWER THAN YOU WILL FIND ON YOUR OWN.

COOPERATION AND ACCESS TO BORROWER

IT IS IMPERATIVE THAT THE LENDER HAS ACCESS TO THE BORROWER TO DISCUSS THE FILE. THE BORROWER MUST MAKE THEMSELVES AVAILABLE TO DISCUSS THEIR LOAN WITH THE LENDER. IF BORROWER WILL NOT BE AVAILABLE OR IS DIFFICULT TO REACH, THE LENDER THEN WILL GIVE-UP THEIR EFFORT TO WORK ON THE LOAN.

FRAUD WARNING NOTICE

IT IS FEDERAL OFFENSE TO OBTAIN OR ATTEMPT TO OBTAIN A LOAN UNDER FALSE PRETENCES, WITHHOLDING MATERIAL INFORMATION, FALSIFYING IDENTITY OR DOCUMENTS OR COMMITTING ANY ACT WHICH IS NOT TRUE IN NATURE IN AN EFFORT TO PERSUDE A LENDER TO OBTAIN A LOAN.

WE WILL NOT BE A PART OF ANY SCAM AND WE STRONGLY ADVISE ANYONE THINKING OF PARTICIPATING IN A SCAM TO OBTAIN A LOAN UNDER FALSE PRETENCES NOT TO FORWARD TO US YOUR LOAN DOCUMENTS, AS WE WILL NOT BE A PART OF ANY SCAM. ANY ATTEMPT TO COMMIT FRAUD WILL BE REPORTED TO AUTHORITIES.

LENDER DUE DILIGENCE

BORROWER SHOULD BE AWARE THAT ALL LENDERS PERFORM EXTENSIVE DUE DILIGENCE ON THE BORROWER AND THE DOCUMENTS THAT ARE SUBMITTED. PLEASE TAKE THAT IN TO CONSIDERATION WHEN SUBMITTING DOCUMENTS. THERE ARE NO STUPID LENDERS WHO JUST WRITE CHECKS. THESE DAYS EXTENSIVE AND COMPLETE DUE DILIGENCE IS PERFORMED BY EVERY LENDER.

LOAN@AMERICA2030.NET

Section 7

Types of Businesses And Properties We Can Finance

AMERICA2030

Investment Banking/Business Loans
Mortgages
since 1986

"We know where the lowest loan rates are"

Apartment Houses
Amusement Parks
Asset Based Lending
Asset Based Loans
 Factoring Accounts Receivables
 Purchase Order Financing
 Inventory Financing
Assisted Living Facilities
Auto Body Shops
Auto Repair Garages
Bakeries
Bank Workouts, Turnarounds & Restructures
Banquet Halls
Bars
Beauty Shops
Bed & Breakfasts 150K min
Blanket Loans
Book Stores (Adult)
Bowling Alleys
Bridge Loans
Cafes
Campgrounds
Car Lots (Used)
Car Washes
Cash Out Investor Properties
Casinos
Catering Halls
Charter Schools
Coffee Shops
Commercial Condominiums
Commercial Loan Modifications (under construction)
Convalescent Homes
Convenience Stores
Churches
Day Care Centers
Debt Acquisition Programs
Dent & Scratch Commercial Loans
Doctors Office
Dry Cleaners

AMERICA2030

Investment Banking/Business Loans
Mortgages
since 1986

"We know where the lowest loan rates are"

Diners

Distribution Centers

Distressed Properties (minimum 500K)

Vacant Properties

Multi Family, Office Complexes

Mixed Use

Hotels/Motels

Used Car Lots

Equity 100% participation financing for equity 1Mil min

FHA Multi Family, Commercial, Many Business Applications

Multiple Programs from 300K to 3Mil

Fitness Centers

Franchises

Funeral Homes

Garden Apartments

Gentleman's Clubs

Golf Courses

Golf Driving Ranges

Hard Money Loans

Horse Farms Working/Hobby

Hotels (Flagged)

Hotels (Non Flagged)

Industrial Buildings

Industrial Parks

Laundromats

Leasing

Audio Visual Equipment

Agricultural Equipment

Commercial Vehicles

Construction Equipment

Dental Equipment

For Lift Trucks

Industrial Equipment

Laundry Equipment

Machine Tool Equipment

Medical Equipment

Office Equipment

Restaurant Equipment

Service Station Equipment

Telephone Systems
Tractors & Trailers
Light Industrial
Liquor Stores
Lubrication Centers (must have underground floor pits)
Manufacturing
Manufactured Homes
Medical Office Building
Medical Facilities
Mezzanine Financing
Mini Storage
Mixed Use Properties
Mobil Home Parks
Motels
Movie Theatres
Night Clubs
Nudie Bars
Nursing Homes
Office Buildings
Parking Garages
Pawn Shops
Processing Plants
Raw Land
Rehab Facilities
Residential Care Facilities (Old Age Homes)
Restaurants
Rooming Houses
RV Park
Self Storage Facilities
Service Stations
SBA Loans 504 & 7A
Single Family (used as Doctor/Attorney/Dentist/Realtor etc)
Skilled Nursing Facilities
Strip Malls
Truck Shops
Working Farm
Warehouses
Weird Property Types
Zero Down (with seller financing)
1031 Exchanges