

AMERICA2030

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Real Estate Loan Application

Confidential

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Section 1

Cover Sheet

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)

Vest in _____

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			Property will be			Property Location		Total # of Units
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Bridge <input type="checkbox"/> Other _____			<input type="checkbox"/> Owner Occupied <input type="checkbox"/> An Investment <input type="checkbox"/> Partially Owner Occupied			<input type="checkbox"/> Urban <input type="checkbox"/> Rural <input type="checkbox"/> Suburban		# 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

Section 2

Information Sheet for Individuals

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 \$ _____	Interest & Dividends \$ _____	Gross Wages/Salary \$ _____	Rent/Mortgage \$ _____	Interest & Dividends \$ _____
Sch. C Net Profits \$ _____	Income / RE Taxes \$ _____	Sch. C Net Profits \$ _____	Sch. C Net Profits \$ _____	Income / RE Taxes \$ _____	Sch. C Net Profits \$ _____
Sch. E Rental Income \$ _____	Installment Debt \$ _____	Sch. E Rental Income \$ _____	Sch. E Rental Income \$ _____	Installment Debt \$ _____	Sch. E Rental Income \$ _____
Other Income \$ _____	Credit Card Payments \$ _____	Other Income \$ _____	Other Income \$ _____	Credit Card Payments \$ _____	Other Income \$ _____
_____ \$ _____	Rental Mortgage (P&I) \$ _____	_____ \$ _____	_____ \$ _____	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 \$
			Account #	Check if variable rate <input type="checkbox"/>	
	Type of Property:	Original Cost: \$	2 nd Lender Name & Address (personal residence)	Monthly Payment \$	Unpaid Balance \$
	Date Purchased:	Present Market Value: \$			
		Monthly Rental Income: \$	Account #	Check if variable rate <input type="checkbox"/>	
Property B	Address		1 st Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
			Account #	Check if variable rate <input type="checkbox"/>	
	Type of Property:	Original Cost: \$	2 nd Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Date Purchased:	Present Market Value: \$			
		Monthly Rental Income: \$	Account #	Check if variable rate <input type="checkbox"/>	
Property C	Address		1 st Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
			Account #	Check if variable rate <input type="checkbox"/>	
	Type of Property:	Original Cost: \$	2 nd Lender Name & Address	Monthly Payment \$	Unpaid Balance \$
	Date Purchased:	Present Market Value: \$			
		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
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Section 3

Entity Information Sheet

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"/> Own <input type="checkbox"/> Rent Payment: \$ _____/mo. <input type="checkbox"/> Month-to-Month If renting, lease expiration date: _____ # of years at address: _____		<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	
Primary Contact Name		Name of Franchise (if applicable)	
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	Ownership %

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: _____ Individual Name: _____ Address: _____ City, State, Zip: _____ Phone: _____ Ownership Percentage: _____	Company Name: _____ Individual Name: _____ Address: _____ City, State, Zip: _____ Phone: _____ Ownership Percentage: _____
Company Name: _____ Individual Name: _____ Address: _____ City, State, Zip: _____ Phone: _____ Ownership Percentage: _____	Company Name: _____ Individual Name: _____ Address: _____ City, State, Zip: _____ Phone: _____ 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

Section 4

Additional Information

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:

- Face-to-Face Interview Interviewer's Name (print or type) _____ Interviewer's Phone _____
- By Mail By Email Name & Address of Interviewer's Employer _____
- By Telephone Interview Interviewer's Signature _____ Date _____