

Commercial Loan Submission

Application Date:

I. ADMINISTRATION					
Business Development Representative			Phone Number	Email	
II. BORROWER					
Name		Guarantor #1 <input type="checkbox"/>	Co-borrower Name		Guarantor #2 <input type="checkbox"/>
Job Title			Job Title		
Address dddd			Address		
City, State Zip			City, State Zip		
Work Phone		Cell Phone	Work Phone		Cell Phone
Email			Email		
SSN		Birth Date	SSN		Birth Date
III. ORGANIZATION					
Company Name			<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation/LLC		% of Corporation owned by Borrower:
Address, City, State & Zip			Years in Business		EIN
Website		AGI 2008	Net Worth	AGI 2008	
				Net Worth	
IV. ASSET INFORMATION					
Checking Account		Savings Account		Checking Account	
\$		\$		\$	
Mutual Funds		Other Assets		Mutual Funds	
\$		\$		\$	
V. Real Estate Owned					
Property Description & Location				Title in Name of:	
Date Acquired /		% Owned	Cost	Appraised Value	Balance Owed
Business Type		Gross Income	Monthly Payment	Expenses	Taxes
					Insurance
Property Description & Location				Title in Name of: cccc	
Date Acquired /		% Owned	Cost cccc	Appraised Value	Balance Owed
Business Type		Gross Income	Monthly Payment	Expenses	Taxes
					Insurance
Property Description & Location				Title in Name of:	
Date Acquired /		% Owned	Cost	Appraised Value	Balance Owed
Business Type		Gross Income	Monthly Payment	Expenses	Taxes
					Insurance

VI. Property Information				Project Name:			
Subject Property Address, City, State Zip			Year Built		Date Acquired		% Owned
Title in Name of:			No of Units		Owner Occupancy %		Useable Sq Ft/Acres /
Gross Income		Monthly Payment	Expenses		Taxes		Insurance
REPC Secured <input type="checkbox"/> Yes <input type="checkbox"/> No		Amt Binder Deposit		Fully Entitled <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract Expiration Date	
VII. Tier 1		Tier 3		Tier 4		Tier 4	
<input type="checkbox"/> Multi-Family <input type="checkbox"/> Mixed-Use Tier 2 <input type="checkbox"/> Office <input type="checkbox"/> Retail <input type="checkbox"/> Warehouse <input type="checkbox"/> Self-Storage <input type="checkbox"/> Auto Services		<input type="checkbox"/> Hospitality <input type="checkbox"/> Rooming House <input type="checkbox"/> Marinas <input type="checkbox"/> Campground <input type="checkbox"/> Car Wash <input type="checkbox"/> Bed & Breakfast		<input type="checkbox"/> Day Care Center <input type="checkbox"/> Education <input type="checkbox"/> Restaurant <input type="checkbox"/> Mobile Home Park <input type="checkbox"/> Golf Course <input type="checkbox"/> Light Industrial <input type="checkbox"/> Funeral Home		<input type="checkbox"/> Marinas <input type="checkbox"/> RV Park <input type="checkbox"/> Assisted Living <input type="checkbox"/> Nursing Home <input type="checkbox"/> Special Purpose <input type="checkbox"/> Land <input type="checkbox"/> Single Family Res	
Occupancy <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investor				<input type="checkbox"/> Full Doc <input type="checkbox"/> SISA <input type="checkbox"/> Low Doc			
VIII. Proposed Loan Transaction							
Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Line of Credit <input type="checkbox"/> C/O Refi <input type="checkbox"/> Construction/Perm			Purchase Price / Original Cost (Refi) \$		Purchase Date		Loan Amount \$
As-Is Value \$		Improved Value (ARV) \$		Source of Value <input type="checkbox"/> Appraisal <input type="checkbox"/> Sales Price		Appraisal Date	
MAI Appraisal <input type="checkbox"/> Yes <input type="checkbox"/> No		Environmental Report <input type="checkbox"/> Yes <input type="checkbox"/> No		Feasibility Study <input type="checkbox"/> Yes <input type="checkbox"/> No		Environmental Phase 1 <input type="checkbox"/> Yes <input type="checkbox"/> No	
Cash-out Amount: \$		Existing Balance: \$		Lien Holder		Invested by Borrower \$	
Use of Funds:							
If this is a construction/perm loan, please complete the information below:							
Construction Date /			Cost of Improvements \$		Hard Costs \$		Soft Costs \$
Amt Deferred Maintenance			No. of Constr. Phases		"Completed" Appraisal Available <input type="checkbox"/> Yes <input type="checkbox"/> No		
Current Zoning			Permits Completed		Entitlement Status		
Improvements to be Made							
IX. BUSINESS LOAN (Business Loan Only)							
Project Description							
Purchase Price			Purchase Date			Loan Amount \$	
Investment Amount to Date \$			Business Valuation \$			Performa Business Valuation \$	
Annual Revenues \$			Performa Annual Revenues \$			Performa Net Income \$	
Cash Avail (Liquid Assets)			Total Collateral Amount			Loan to Total Collateral Amount %	

List of Collateral Assets (to be considered as part of the application)

X. DEBT MANAGEMENT PLAN

Describe your Proposed Repayment Plan and/or Exit Strategy*:

Proposed Loan Period / Length of Investment (Mths/Yrs)*:

Would you be willing to cross collateralize your existing assets to initiate the loan? Yes No

Would you be willing to consider a joint venture or small equity partnership with the lender? Yes No

Comments:

XI. SUPPORTING DOCUMENTATION

Submit any and all supporting documentation (i.e. Business Plan, Loan Package, Executive Summary, Appraisal, Financials/Performa's, Property Package, Market & Feasibility Studies, Comparable Sales Analysis, Plat Maps, Title, Purchase Agreements, etc.) which would support a Loan Approval to sabivaron@highlandfinancialgrp.com

XII. DUE DILIGENCE

Client understands that Highland Financial Capital Group, LLC or its affiliates will conduct a preliminary analysis on the project to assess the File's Marketability and will issue a pre-approval before requiring any due diligence fees from the Client. If pre-approved, Client will receive a Conditional Loan Commitment stipulating the loan requirements on the File. Client further understands, that this Conditional Loan Commitment will not become final until the Due Diligence Division of our Funding Source(s) have conducted a comprehensive analysis on the File and have resolved to fund the Client File/Project.

Upon receiving a Conditional Loan Commitment, Client authorizes Highland Financial Capital Group, LLC to charge a fee for due diligence on the Loan File; plus a processing fee as selected by the Client, to proceed into the Due Diligence Period. Client understands that the Due Diligence Fee is utilized to evaluate the Loan File and may be non-refundable in cases where the transaction does not fund. Upon Final Approval for funding, the closing statement will reflect a credit for the total amount paid in Due Diligence Fees (less any processing fees).

Client understands that this fee is for Due Diligence related to the Loan File, which includes, but is not limited to, efforts/costs pertaining to processing/administration, project valuation studies, project feasibility studies, market research, project funding allocation analysis, artificial project inflation/fraud, debt management forecasting, and marketing the Client File with our Funding Source(s). During or upon completion of the Due Diligence Period, Client understands additional fees for submitting the File to other sources and/or appraisals, economic, feasibility, environmental and other such studies/reports may be requested to determine whether or not this is a viable File. Upon completion of Due Diligence Period, Client will receive an approval with conditions or a turn down summary. Client understands that they are not entitled to the actual due diligence findings, communications or reports; as this is proprietary information/property. Client understands that Highland Financial Capital Group, LLC and their subsidiaries have no future obligation to the File to complete the transaction if the File is found not to be marketable with their Funding Source(s) Due Diligence Divisions.

XIII. INDEMNIFICATION

Client agrees to indemnify and hold harmless Highland Financial Capital Group, LLC and their respective affiliates, from and against all liability, damages, losses, costs and expenses (including reasonable attorneys' fees) which they, or any of them may incur by reasons of the failure to secure mortgage for the Loan Application/File, or by reason of any breach of any of the representatives, warranties, agreements, covenants, undertakings and acknowledgments made by Highland Financial Capital Group, LLC. Highland Financial Capital Group further agrees to take best efforts to secure a mortgage in the most expeditious manner possible. To this end, the Client agrees to continue to provide any and all project/property development plans, references, and documentation as



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may be reasonably required by the funding source. Highland Financial Capital Group, LLC agrees to submit the Application/File for funding to their funding source under their own liability for any fees that may be charged for the Application/File. Upon securing funding for the Client and acceptance of loan terms by the Client, the Client will reimburse Highland Financial Capital Group, LLC for all documented costs associated with this mortgage, including all described costs in Highland Financial Capital Group, LLC's Section III entitled "Due Diligence".

XIV. ELECTRONIC SIGNATURES DISCLOSURE & CONSENT

Applicant/Guarantor ("borrower") authorizes Bank/SBA/Affiliates to investigate and confirm the information herein and hereby certifies that all information provided, including legal status, is true, correct, and complete. Borrower hereby authorizes Bank/SBA/Affiliates to utilize credit bureau / reporting agencies and/or its own agents for purposes of verifying the accuracy of any information provided by borrower & for purposes of assessing and monitoring borrower credit status. Borrower authorizes that all credit bureau reporting agencies release any information they may have about the borrower to Bank/SBA/Affiliates. This application may only be modified as approved in writing by an authorized Bank Officer. No other representative of Bank or affiliate is authorized to make any verbal or written modification to this application. By signing below I/We represent that the information presented on this application is complete & accurate and that all loan proceeds will be used only for business purposes. Borrower agrees this is an application to obtain a loan.

Client Signatures

Borrower Name Signature

Title Date

Borrower Name Signature

Title Date

XV. Goals		
How soon are you looking to purchase/refinance? <input type="checkbox"/> Immediately <input type="checkbox"/> 1 – 3 Months <input type="checkbox"/> 3 – 6 Months <input type="checkbox"/> 6 Months or More		
How many properties would you like to purchase within the next 2 years? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 or more		
What is your price range? <input type="checkbox"/> \$200K - \$500K <input type="checkbox"/> \$500K - \$1M <input type="checkbox"/> \$1M - \$5M <input type="checkbox"/> \$5M or More		
What is the minimum return on investment (ROI) you will consider? <input type="checkbox"/> 0 – 5% <input type="checkbox"/> 5 – 10% <input type="checkbox"/> 10 – 15% <input type="checkbox"/> 15 – 20% <input type="checkbox"/> 20% or More		
What is the Minimum Cap Rate you will consider? <input type="checkbox"/> 0 – 5% <input type="checkbox"/> 5 – 8% <input type="checkbox"/> 8 – 10% <input type="checkbox"/> 10 – 12% <input type="checkbox"/> 12% or More		
How long do you anticipate holding onto the property? <input type="checkbox"/> < 1 yr. <input type="checkbox"/> 1 – 2 yrs. <input type="checkbox"/> 2 – 5 yrs. <input type="checkbox"/> 5 – 10 yrs. <input type="checkbox"/> 10 yrs or More		
What geographic areas are you looking to purchase real estate? <input type="checkbox"/> Locally <input type="checkbox"/> Northeast <input type="checkbox"/> Southeast <input type="checkbox"/> Midwest <input type="checkbox"/> Northwest <input type="checkbox"/> Southwest		
How would you describe your credit profile? <input type="checkbox"/> Excellent (720+) <input type="checkbox"/> Good (680 – 719) <input type="checkbox"/> Fair (620 – 679) <input type="checkbox"/> Not so Good (< 620)		
Do you have a preferred CPA, CFP, Attorney, or Realtor?		
Name	Phone	Email
Do you have a preferred Commercial Lender? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If so, why did you choose to work with this Commercial Lender? <input type="checkbox"/> Flexible Programs <input type="checkbox"/> High LTVs <input type="checkbox"/> Quick Closings <input type="checkbox"/> Interest Rates <input type="checkbox"/> Other		
How would you rate their service? (Scale 1 to 5 with 5 being exceptional) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5		
Are you working with a Property Management Company? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, what types of services do they perform for you? If not, who manages your existing properties? <input type="checkbox"/> Self <input type="checkbox"/> Realtor <input type="checkbox"/> Friend <input type="checkbox"/> Other		
How would you rate their service? (Scale 1 to 5 with 5 being exceptional) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5		