



(888) 354-6228
P.O. Box 11777
Santa Ana, CA 92711

Note: With the exception of spouses applying jointly, a separate application must be completed for each Borrower that is or will be on title.

| Section A | | | | | | | LOAN REQUEST (if already completed by another Borrower, skip to Section B) | | | | | |
|---|--|---|-------------------|--|--|---------------------|---|---|-----------------|---------------|---|---------------|
| Property Address: | | | | | | | | | | | | |
| Property Type: | | | | | | | <input type="checkbox"/> 5+ Unit Multi Family / Apartment <input type="checkbox"/> Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Office | | | | | |
| Occupancy: | | | | | | | <input type="checkbox"/> Investor <input type="checkbox"/> Owner Occupied (Percentage ____%) | | | | | |
| MORTGAGE APPLICATION | | | | | | | | | | | | |
| Loan Amount | | Interest Rate % | | Monthly P&I Payment | | Amortization | | Term | | Type | | |
| PROPERTY DESCRIPTION | | | | | | | | | | | | |
| Rentable Square Feet | | | Number of Stories | | | Number of Buildings | | | Number of Units | | Vacancy % | |
| <input type="checkbox"/> PURCHASE OF SUBJECT PROPERTY I.R.C. Section 1031 Exchange? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | | | | | | | | |
| Purchase Price | | Cash Down Payment | | Source of Down Payment (explain) | | | | | | | | |
| <input type="checkbox"/> REFINANCE OF SUBJECT PROPERTY | | | | | | | | | | | | |
| Date Acquired | | Acquisition Cost | | Describe Significant Improvements (attach cost schedule) | | | | | | | | |
| Lender Name | | Loan Balance | | Current Payment | | Origination Date | | Interest Rate % | | Maturity Date | | Lien Position |
| Cash Out? <input type="checkbox"/> Yes <input type="checkbox"/> No | | If yes, describe use of proceeds: | | | | | | | | | | |

| Section B | | | | BORROWER INFORMATION | | | | | | | |
|--|--|--|--|---|--|------------------------|--|---|--|--|--|
| Borrower Type: | | | | <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Revocable Trust <input type="checkbox"/> Irrevocable Trust <input type="checkbox"/> LLC <input type="checkbox"/> Other | | | | | | | |
| Name / Entity Name (include state of formation) | | | | Credit Union Acct No. | | SSN / Fed Tax ID (EIN) | | Date of Formation (non-individuals) | | | |
| Co-Borrower Name (spouses only) | | | | Credit Union Acct No. | | SSN / Fed Tax ID (EIN) | | | | | |
| Residence / Business Physical Address (include city, state, zip) | | | | | | Phone No. | | Email | | | |
| Previous Address (if at above address less than 2 years) | | | | | | | | How Long? Years Months | | | |

| OWNERSHIP STRUCTURE | | | | |
|---------------------|-------|-------------|------------------------------|-----------------------------|
| NAME | TITLE | OWNERSHIP % | ACTIVE IN MANAGEMENT? | |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

| BALANCE SHEET | | | |
|--------------------------|----|---------------------------------------|----|
| Assets | | Liabilities | |
| Checking / Savings / CDs | \$ | Credit Cards / Accounts Payable | \$ |
| Accounts Receivable | \$ | Real Estate Loans | \$ |
| Inventory | \$ | Other Liabilities | \$ |
| Real Estate | \$ | | \$ |
| Other Assets | \$ | | \$ |
| | \$ | | \$ |
| | \$ | TOTAL LIABILITIES | \$ |
| | \$ | Owner Equity | \$ |
| TOTAL ASSETS | \$ | TOTAL LIABILITIES & EQUITY | \$ |

| BUSINESS DEBT SCHEDULE | | | | | | |
|--|--------|-------------|--------------|-----------------|---------------|----------------|
| Paid off w/ this loan? | Lender | Account No. | Collateral | Monthly Payment | Maturity Date | Unpaid Balance |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | \$ | | \$ |
| | | | TOTAL | \$ | TOTAL | \$ |

Section C

HMDA 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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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 <input type="checkbox"/> N/A | 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 <input type="checkbox"/> N/A |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male |

To be Completed by Loan Originator
This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

*** This section only applies if you are a natural person applying for a Member Business Loan secured by residential real estate, the guarantor for such loan, or the trustee of beneficiary of a trust providing the income to repay the loan.**

Section D

AGREEMENT

By Signing below, I/we (the singular "I," "Me," or "My" hereafter includes all applicants signing below) certify and agree to the following:

- I have applied for a commercial real estate loan from Orange County's Credit Union. In applying for the loan, I have completed this loan application containing information on the purpose of the loan and proposed real property collateral as well as personal employment, asset, liability and income information and certain other information related to my financial condition and history. The information contained in the Application is current and I did not omit any pertinent information. I will notify the Credit Union in writing immediately if there is any change in my financial condition. I acknowledge that it is a violation of Section 1014, Title 18, U.S. Code, to make a false statement for the purpose of influence the action of any federally insured credit union.
- I apply for the loan indicated in this Application to be secured by a first mortgage or deed of trust on the proposed real property collateral described herein and represent that said property will not be used for any illegal purpose and that all statements made in this Application are true and complete and are made for the purpose of obtaining the loan.
- All the loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter and/or loan documents signed by an officer of the Credit Union and that the Credit Union may, as my agent and attorney in fact, disburse loan proceeds to my Credit Union account(s) or to their parties.
- The Credit Union may gather any credit or employment information and verify assets and liabilities it deems necessary and appropriate, retain this Application whether or not credit is granted and the Credit Union may give information concerning its credit experience with me to others.
- The Credit Union may (1) obtain any of my tax returns and related documentation from the Internal Revenue Service (IRS), which it considers appropriate from to time, or (2) provide such tax returns and related documentation in your possession to the IRS.
- Verification of the information presented herein may be obtained from any source named in this application and/or in attachments.
- In the case of more than one (1) applicant: I, the co-borrower, certify that I am the joint applicant and understand and agree that my submission of this application shall be legally binding and that such transaction shall be considered authorized by me. Together we are applying for joint credit.
- TAXPAYER AUTHORIZATION AND CONSENT:** I understand, acknowledge, and agree that the Credit Union, its affiliates, agents, and service providers, and if applicable, any other Loan Participants can obtain, use and share tax return information for the purposes of providing an offer; originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan.

| | | | |
|-----------------------|------|--|------|
| Applicant's Signature | Date | Other Applicant's Signature, if applicable | Date |
|-----------------------|------|--|------|