



COMMERCIAL LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected your privacy policy and federal law.

BORROWER/MEMBER/GUARANTOR

Additional members/guarantors can be added on page 2

Name:		SSN/TIN:	
Primary Residence:			
City:	State:	ZIP Code:	
Own or Rent:		Number of Years:	
Email:		Phone:	
Requested Loan Amount:			

MEMBER/GUARANTOR

Additional members/guarantors can be added on page 2

Name:		SSN/TIN:	
Primary Residence:			
City:	State:	ZIP Code:	
Own or Rent:		Number of Years:	
Email:		Phone:	

SUBJECT PROPERTY INFORMATION

Loan Purpose:		
Collateral Property Address:		
City:	State:	ZIP Code:
Property Type:		
Property Held in the Name of:		

LOAN REQUEST INFORMATION

Program Type:	Mortgage Type:
Purchase Price:	Loan Term:
Rehab Cost <i>(if applicable)</i> :	After Repaired Value <i>(if applicable)</i> :

IF REFINANCING, PLEASE COMPLETE THE FOLLOWING:

Original Purchase Price:	Current Payoff:
Date Acquired:	Payment Amount:
Mortgage Lender:	Contact Name:
Lender Email:	Phone:

IF LEASED, PLEASE COMPLETE THE FOLLOWING:

Leased For:	Expiration Date:
Taxes:	HOI:

OTHER INFORMATION												
Answer the following questions for the business and owner(s).					Business			Personal				
Are there any claims, lawsuits or judgments pending?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you declared bankruptcy in the past 3 years?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you been foreclosed on, given title or deed-in-lieu in the last 3 years?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you party to a lawsuit?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you been charged or found guilty of a criminal offense in the past?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you a U.S. Citizen?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you a permanent resident alien?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are any assets held in a Trust?					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you, directly or indirectly, been obligated on any loan which resulted in a foreclosure to be initiated, transfer of title in lieu of foreclosure, or judgements? (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 the details, including date, name and address of lender, FHA, or VA case number if any, and reasons for the action).					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
How did you hear about IRG?												
CONTACT INFORMATION												
INTERIOR ACCESS CONTACT INFORMATION						TITLE/ESCROW INFORMATION						
Contact Name:						Company Name:						
State:						Contact Name:						
Email:						Email:						
Phone:						Phone:						
Relationship:												
HOMEOWNERS INSURANCE (HOI) CONTACT INFORMATION (if applicable)												
Company Name:						Contact Name:						
Email:						Phone:						
ADDITIONAL GUARANTOR #3												
Name:						SSN/TIN:						
Address:												
City:				State:				Zip Code:				
Email:						Phone:						
ADDITIONAL GUARANTOR #4												
Name:						SSN/TIN:						
Address:												
City:				State:				Zip Code:				
Email:						Phone:						
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:				Sex:								
Ethnicity:				Race:								
To be Completed by Loan Originator. This information was provided:												

ACKNOWLEDGEMENT 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 in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a commercial mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) 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 Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Guarantor Printed Name:	Date
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Guarantor Signature

BORROWER SIGNATURE AUTHORIZATION

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FHA).

PART 1 - GENERAL INFORMATION

Borrower Name:	Name and address of Lender/Broker: INTEGRITY REAL ESTATE GROUP, LLC , its affiliates, successors and/or assigns. 723 S. Charles Street, Suite LL1, Baltimore, MD 21230
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Date:	Social Security Number:	Date of Birth:
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PART 2 - BORROWER AUTHORIZATION

I hereby authorize the Lender/Broker, its affiliates, successors and/or assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker, its affiliates, successors and/or assigns to order a consumer credit report and criminal background checks to verify other credit information, including but not limited to past and present mortgages and landlord references. It is understood that a copy of this form will also serve as authorization. *

The information the Lender/Broker, its affiliates, successors and/or assigns obtains is only to be used in the processing of my application for a mortgage loan.

Guarantor Printed Name:	Date
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Guarantor Signature:

ECOA - EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payments if you choose not to do so. Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Guarantor Printed Name:	Date
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Guarantor Signature:

DECLARATION OF NON-OWNER OCCUPANCY

I ("Borrower") certify and represent to Lender ("Originator") as follows:

I have applied to Originator for a mortgage, deed of trust or other security instrument secured by the real property located at: _____ (the "Property") for investment purposes. I ("Borrower") hereby declare that neither I nor any member of the borrowing entity are currently utilizing the property as a principal residence. Additionally, I declare that neither I nor any member of the borrowing entity are currently utilizing the property as a second home. I ("Borrower") understand and represent that I understand the difference between a consumer loan for personal purposes and a commercial loan for business purposes. Borrower represents and understands that this loan is not a consumer loan and therefore may not be subject to the various laws relating to consumer loans in the various states or federal laws. I declare that all loan proceeds are for investment/business purpose, and no loan proceeds are for consumer, family, and/ or household purposes. The lender, broker, assignees, and successors may rely upon this information. I declare under penalty of perjury the foregoing is true and correct.

Guarantor Printed Name:	Date:
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Guarantor Signature:
