

Borrower Name:	Co-Borrower Name:
Borrower E-mail:	Co-Borrower E-mail:

Borrower(s) will be:
 Individual(s) Corporation (C Corp.) LLC LP/LLP S Corp. Other:

Name of Borrowing Entity (Name(s) in which title will be held):

SUBJECT PROPERTY INFORMATION

Address:	City:	State:	Zip:
Property Contact Name:	Property Contact Phone Number:		
Commercial Property Type: Tier 1 <input type="checkbox"/> Multifamily <input type="checkbox"/> Mixed-Use* (must be >50% Residential) Tier 2 <input type="checkbox"/> Mixed-Use* <input type="checkbox"/> Retail <input type="checkbox"/> Office <input type="checkbox"/> Bed & Breakfast <input type="checkbox"/> Self Storage <input type="checkbox"/> Warehouse* <input type="checkbox"/> Mobile Home Park (less than 25% RV) <input type="checkbox"/> Light Industrial* <input type="checkbox"/> Other (describe)* *Please provide a breakdown of the use of the property _____ _____	Estimated Value of Real Estate: \$ _____ Source of Value Estimate: <input type="checkbox"/> Appraisal <input type="checkbox"/> Estimate <input type="checkbox"/> Sales Price (if purchase) Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No Owner Occupancy %: _____ Yrs. of Investor Experience: _____ Number of Bldgs.: _____ Number of Units: _____ Number of Units Occupied: _____ Bldg. Sq. Footage: _____ Land Sq. Footage: _____		

If a Purchase: Purchase Contract Expires: ___/___/___ Purchase Price: \$ _____ Subordinate or Seller Financing: \$ _____ Amount of Down Payment: \$ _____	If a Refinance: Original Purchase Date: ___/___/___ Original Purchase Price: \$ _____ Cost of Improvements Made*: \$ _____ Pay-Off Mortgage 1: \$ _____ Pay-Off Mortgage 2: \$ _____ Pay-Off Outstanding Taxes/Other \$ _____ Cash Out: \$ _____	Subject Property Cash Flow: Actual Rents in Place (annualized): \$ _____ Less Actual Expenses* (annualized): \$ _____ Equals Net Op. Income (annualized): \$ _____ Gross Annual Rent of Largest Tenant: \$ _____ (*Please do not include mortgage payment in your expense number)
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BUSINESS INFORMATION

Please complete if you are Self-Employed or the Borrower is a Business Entity. Business Name: _____ Address: _____ City: _____ State: _____ Zip: _____ Years as Business Owner: _____ Will this business occupy the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No Type of Business: <input type="checkbox"/> Corporation (C Corp.) <input type="checkbox"/> LLC <input type="checkbox"/> LP/LLP <input type="checkbox"/> S Corp.	Any individual who owns 10% or more of the business is required to be a guarantor of the loan. Please list ALL additional owners below. <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Ownership</th> <th style="text-align: left;">On Title</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>_____</td> <td>_____ %</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </tbody> </table>	Name	Ownership	On Title	_____	_____ %	<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
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_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No																	

Tax Year 1: 200___ Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (Exclude depreciation) Net Operating Income (A-B) \$ _____	Tax Year 2: 200___ Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (Exclude depreciation) Net Operating Income (A-B) \$ _____
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BUSINESS LIABILITIES

List all liabilities that are paid by the business but may appear on your personal credit report; for example, car payments or equipment leases. This may be used to reduce the personal debt-to-income ratio and enhance the your eligibility profile.

	Balance	Monthly Payment
Creditor Name: _____	\$ _____	\$ _____
Creditor Name: _____	\$ _____	\$ _____
Creditor Name: _____	\$ _____	\$ _____

BUSINESS DECLARATIONS

Neither my business, nor any principal of my business is a party to any lawsuit. True False
My business has never defaulted on any Federal debt including SBA loans. True False
No principal of my business has had a property foreclosed within the past 7 years. True False
I have not had a business or occupational license revoked within the past 7 years. True False
Please explain any declaration with a "False" response: _____

ADDITIONAL COMMENTS

DOCUMENTS

Please include the following documents when requesting a loan: <ul style="list-style-type: none">▪ Loan Supplement Form▪ URLA 1003 Loan Application for all borrowers/guarantors▪ A Tri-Merged Credit report dated within 30 days	If available, please submit these documents to help expedite the process: <ul style="list-style-type: none">▪ Purchase and Sale Agreement, if the loan is for a purchase▪ Rent Roll and Operating Statements for Subject Property▪ Last 2 years Tax Returns for Owner Occupied Properties (Refinances)▪ If the borrower is a business or self-employed, please submit corporate tax returns
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GENERAL AUTHORIZATION

I HEREBY AUTHORIZE NORTH PENN FINANCIAL GROUP, LTD., TO VERIFY MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE NORTH PENN FINANCIAL. TO ORDER A CREDIT REPORT AND VERIFY ALL OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE AND LANDLORD REFERENCES. IT IS UNDERSTOOD THAT A PHOTOCOPY OF THIS DOCUMENT SHALL ALSO SERVE AS AN AUTHORIZATION TO PROVIDE THE INFORMATION REQUESTED.

Applicant Authorization/Signature: _____ Social Sec. #: _____ - _____ - _____ Date: ____/____/____
Co-Applicant Authorization/Signature: _____ Social Sec. #: _____ - _____ - _____ Date: ____/____/____

Closing Notes: (1) IRS Form 4506 to be signed at closing. (2) Signatures on all tax returns may be completed at closing. This application is for a business purpose loan secured by commercial real estate. The undersigned specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) In the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; and (10) I/we understand and hereby agree that all principals of the company have been identified to the Lender and will sign the note personally guaranteeing repayment of the obligation. I/we the undersigned certify that the information provided in this loan application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Creditor's name: North Penn Financial Group, Ltd. 707 Bethlehem Pike, P.O. Box 750, Montgomeryville, PA 18936-0750. Telephone: 215-361-6900, Fax: 215-361-3009. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: North Penn Financial Group, Ltd., 707 Bethlehem Pike, P.O. Box 750, Montgomeryville, PA 18936 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: 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 creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580.