



This form to be completed when the Borrowers/Guarantors complete a loan application other than the Silver Hill application.

PERSONAL INFORMATION

Guarantor Name: _____ Co- Guarantor Name: _____

Guarantor E-mail: _____ Co- Guarantor E-mail: _____

Street Address: _____ Street Address: _____

City, State, ZIP: _____ City, State, ZIP: _____

Marital Status: Single Married Divorced Marital Status: Single Married Divorced

Borrower(s) is an: Individual(s) Entity

Borrowing Entity is an: Corporation (C Corp.) LLC LP/LLP S Corp. Other Tax ID Number: _____

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

Is the structure of the entity changing as part of the loan transaction? Yes No If yes, please describe: _____

SUBJECT PROPERTY INFORMATION

Address: _____ City: _____ State: _____ Zip: _____

Property Contact Name: _____ Property Contact Phone Number: _____

Commercial Property Type: (Choose one)

Multifamily Mixed Use (>50% Residential) Other
 Warehouse Mixed Use (>50% Commercial)
 Self Storage Light Industrial
 Automotive Mobile Home Park
 Office Retail

1-4 Investment Property Type: (Choose one)

Multifamily 2-4 Unit Single Family Residence
 Townhouse PUD

Prepayment Penalty:
 5% for 3 Years 5% for 5 Years Declining for 5%, 4%, 3%, 2%, 1% Declining for 3%, 2%, 1%
*1-4 unit resi investment loans only

Loan Program: 5 Year 30 Year Fixed

Amortization: 15 Years 25 Years 30 Years

Estimated Value of Real Estate: \$ _____

Source of Value Estimate (Choose One):
 Appraisal Estimate Sales Price (if purchase)

Owner Occupied: Yes No Owner Occupancy %: _____

Yrs. of Investor Experience: _____ Number of Bldgs.: _____

Number of Units: _____ Number of Units Occupied: _____ Land

Bldg. Sq. Footage: _____ Sq. Footage: _____

<p>If a Purchase:</p> <p>Purchase Contract Expires: _____</p> <p>Purchase Price: \$ _____</p> <p>Subordinate or Seller Financing: \$ _____</p> <p>Amount of Down P _____</p>	<p>If a Refinance:</p> <p>Original Purchase Date: _____</p> <p>Original Purchase Price: \$ _____</p> <p>Cost of Improvements Made*: \$ _____</p> <p>Current Lender: _____</p> <p>Interest Rate: _____%</p> <p>Monthly Payment: \$ _____</p> <p>Pay-Off Mortgage 1: \$ _____</p> <p>Pay-Off Mortgage 2: \$ _____</p> <p>Pay-Off Outstanding Taxes/Other \$ _____</p> <p>Cash Out: \$ _____</p>	<p>Subject Property Cash Flow:</p> <p>Actual Rents in Place (annualized): \$ _____</p> <p>Less Actual Expenses* (annualized): \$ _____</p> <p>Equals Net Op. Income (annualized): \$ _____</p> <p>Gross Annual Rent of Largest Tenant: \$ _____</p> <p>Annual Property & Liability Insurance Premium: \$ _____</p> <p>Annual Property Taxes: \$ _____</p> <p>(*Please do not include mortgage payment or depreciation in your expense number.)</p>
---	--	---

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? Yes No

Type of Business: Corporation (C Corp.) LLC LP/LLP S Corp. Other

Any individual who owns 25% or more of the business is required to be a guarantor of the loan. Please list ALL additional owners below. (Choose Yes or No)

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

YTD Business Income: a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (*Please do not include mortgage payment or depreciation in your expense number.) Net Operating Income (A-B) \$ _____	Tax Year 20 ____ Business Income: Most Recent Year a. Annual Revenues: \$ _____ b. Annual Expenses: \$ _____ (*Please do not include mortgage payment or depreciation in your expense number.) Net Operating Income (A-B) \$ _____
--	--

ANNUAL PERSONAL INCOME AND MONTHLY LIABILITIES			
Net ANNUAL Income:	Borrower	Co-Borrower	Total MONTHLY Liabilities List all personal and business liabilities (Example: car payments, equipment leases, and housing expense)
Total Income:	\$	\$	\$

SCHEDULE OF REAL ESTATE OWNED

Property Address <small>(enter S if sold, PS if pending sale or R if rental being held for income)</small>	Year Acquired	Property Type	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Payments, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$

PERSONAL DECLARATIONS
Have you been convicted of a felony within the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
BUSINESS DECLARATIONS
Please select N/A if you are closing as an individual and your business is not going to occupy the subject property.
Neither my business, nor any principal of my business is a party to any lawsuit. <input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A My business has never defaulted on any Federal debt including SBA loans. <input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A No principal of my business has had a property foreclosed within the past 4 years. <input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A The business has neither been denied a license, certification or ability to conduct business nor been suspended or administratively limited to its ability to conduct business. <input type="checkbox"/> True <input type="checkbox"/> False <input type="checkbox"/> N/A Please explain any declaration with a "False" response: _____
ADDITIONAL COMMENTS

GENERAL AUTHORIZATION

I HEREBY AUTHORIZE SILVER HILL FUNDING, LLC TO VERIFY ANY AND ALL INFORMATION PROVIDED OR REQUESTED WITH THIS APPLICATION, INCLUDING BUT NOT LIMITED TO MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I UNDERSTAND THAT FALSE INFORMATION AND STATEMENTS MAY RESULT IN POSSIBLE PROSECUTION UNDER FEDERAL AND STATE LAWS. FURTHER, I UNDERSTAND THAT MY INFORMATION WILL BE SCRUBBED AGAINST THE OFAC, SDN LISTS, EXCLUSIONARY AND OTHER LISTS TO CONFIRM COMPLIANCE WITH THE US PATRIOT ACT, COUNTER-TERRORISM REGULATIONS AND BSA/AML REGULATIONS.

Applicant

I AUTHORIZE SILVER HILL FUNDING, LLC TO MAKE ALL INQUIRES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

Applicant Authorization/Signature: _____ Social Sec. #: _____ Date: _____

Co-Applicant

I AUTHORIZE SILVER HILL FUNDING, LLC TO MAKE ALL INQUIRES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

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

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide on this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX:

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native-
Enter name of entolled or principal tribe: _____

- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Enter race: _____
- Ex: Hmong, Laotian, Thai, Pakistani, Cambodian, etc*

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan Other Pacific Islander –

- Enter race: _____
- White
- I do not wish to provide this information

CO-BORROWER

ETHNICITY

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Enter Origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

SEX:

- Male
- Female
- I do not wish to provide this information

RACE

- American Indian or Alaska Native-
Enter name of entolled or principal tribe: _____

- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Enter race: _____
- Ex: Hmong, Laotian, Thai, Pakistani, Cambodian, etc*

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan Other Pacific Islander –

Enter race: _____

- White
- I do not wish to provide this information

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

TO BE COMPLETED BY FINANCIAL INSTITUTION (FOR APPLICATION TAKEN IN PERSON):

- Face-to-Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email

Closing Notes: (1) IRS Form 4506T to be signed prior to underwriting for all borrowers and businesses related to the transaction. (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 and in all loan documents submitted to Lender 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: Silver Hill Funding, LLC. Creditor's address: 4425 Ponce de Leon Boulevard, Ste. 250, Coral Gables, Florida 33146

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 Silver Hill Funding, LLC at 4425 Ponce de Leon Boulevard, Ste. 250, Coral Gables, Florida, 33146 or by phone at 888.988.8843 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, sexual orientation, 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.