



Commercial Loan Application

BORROWING ENTITY INFORMATION

Borrowing Entity Name:		Tax ID#:	State Filed:
Entity Type: <i>(Irrevocable Trusts, Land Trusts not permitted)</i>	Is this a nested entity? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, list related entities:	
Borrower Mailing Address:	City:	State:	Zip:

Please list all owners below or attach an organization chart

Name	Ownership %	On Title	Is the structure of the entity changing as part of the loan transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No	Please Explain:
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	

GUARANTOR 1

GUARANTOR 2

First Name:	Middle Initial:	Last Name:	First Name:	Middle Initial:	Last Name:
Address:			Address:		
City:		State:	City:		State:
Zip:			Zip:		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Expected Credit Score:		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Expected Credit Score:	
Net Worth:	Liquidity:		Net Worth:	Liquidity:	
Social Security #:	DOB:		Social Security #:	DOB:	
Email:	Mobile #:		Email:	Mobile #:	
Employer:			Employer:		
Title:			Title:		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced		
Spouse Full Name:			Spouse Full Name:		
Deal Description:			Comments:		



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TRANSACTION INFORMATION

Loan Amount Requested:	Loan Purpose:
If Cash-Out Refi, what will the proceeds be used for?	
Are there past-due real estate taxes owed on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has this deal been submitted or rejected elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what is the amount?	If yes, please explain:

PROPERTY INFORMATION

Property Address:		City:	
State:	Zip:	County:	Year Built:
MM/YY Acquired:	Purchase Price:	Year Renovated:	Renovation Cost: <i>(if applicable)</i>
Commercial Property Type:		1-4 Investment Property Type:	
Number of Buildings:	Number of Units:	Number of Units Occupied:	
Total Monthly Rents:	Building Square Footage:	Land Square Footage:	
Does the property have:			
<input type="checkbox"/> Underground or above ground storage tanks		<input type="checkbox"/> Automotive repair uses	
<input type="checkbox"/> Hazardous material handling/licensing		<input type="checkbox"/> On-site dry cleaner	
<input type="checkbox"/> A prior Phase 1 report available		<input type="checkbox"/> N/A	
Estimated Property Value:		Source of Value Estimate:	
Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No	Owner Occupied %:	Years of Investor Experience:	
Current Lender:			
Total Owed:	Maturity Date:	Current Rate:	
Deferred Maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, please explain:	
Annual Property Tax:		Annual Hazard Insurance:	
Annual Liability Insurance:		Annual HOA Dues:	



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DECLARATIONS

	Guarantor 1	Guarantor 2
Have any borrowers or guarantors failed to file federal tax returns in the last three years or in default on any federal taxes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any borrowers declared bankruptcy in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any borrowers or guarantors had a property foreclosed upon, sold short sale, or given title or deed in lieu thereof in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any borrowers or guarantors party to any lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any borrowers or guarantors presently delinquent or in default on any loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the borrower or guarantor have any late payments on the subject property or any other properties within the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any borrower or guarantor have any late payments on any property owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any borrower have any judgments, tax liens, or other liens filed against them or any other property owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of the borrowers or guarantors foreign nationals?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

CERTIFICATION AND SIGNATURE

I submit this application to become qualified and approved for a loan for the purposes indicated above. I authorize the loan originator to share this application with any successors and/or assigns they deem necessary. I hereby attest that all the information I have provided is true and accurate to the best of my knowledge.

DATE: SIGNATURE OF BORROWER:

DATE: SIGNATURE OF BORROWER:

NOTICE OF RIGHT TO APPRAISAL & WAIVER OF 3-DAY DELIVERY (1-4 UNIT RESIDENTIAL ONLY)

As part of your loan application for credit secured by a first lien on a dwelling (including investment or rental properties with 1-4 units), you are entitled to receive a copy of all written appraisals and valuations developed in connection with your application.

You will automatically receive these documents **promptly upon completion**, but in any case, **no later than three business days before the loan closes**. If you would like to receive the appraisal or valuation **at closing instead**, you may waive the advance delivery requirement by checking the box and signing below.

I elect to waive the three-day advance delivery requirement and consent to receive my appraisal(s) at or before closing.



Commercial Loan Credit Authorization

This authorization grants Gradient Mortgage Capital, LLC, its successors, and/or assigns, ("Lender"), the right to obtain credit reports on the guarantors/owners of the borrowing entity for the purpose of evaluating a business-purpose loan application.

Authorization to Obtain Credit Information

I, the undersigned, hereby authorize Gradient Mortgage Capital, LLC, and its agents, employees, representatives, or assignees to obtain my personal credit report and other financial information from any credit reporting agency or other source, as permitted under the Fair Credit Reporting Act.

I understand that this information will be used exclusively for the purpose of evaluating the creditworthiness of the borrowing entity applying for a business-purpose loan with Lender, and for assessing my personal financial standing as an owner or guarantor of the entity. Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in this form, and I am obligated to amend and/or supplement the information provided for my application if required. Ownership of the loan and/or administration of the loan account may be transferred with such notice as may be required by law.

My transmission of this form 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 form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original written signature. The undersigned hereby acknowledges that any owner of the loan, its servicers, successors and assigns, may verify any information contained on this form or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this form or a consumer reporting agency.

Acknowledgment & Certification

I certify that the information provided is true and accurate to the best of my knowledge. I understand that this authorization does not constitute loan approval and that a separate determination of creditworthiness will be made by Lender, or any subsequent assignee of the loan.

Guarantor/Owner Name:

Primary Residence Address:

Date of Birth:

Social Security Number:

Signature:

Date

The Lender will comply with all applicable laws and regulations, including the Fair Credit Reporting Act (FCRA), regarding the handling and sharing of such information. This authorization shall remain valid for the duration of the loan process and any subsequent servicing, sale, or transfer of the loan.