



Initial Needs List

The following items are needed to submit a Commercial Real Estate Loan Application to Alliance Business Capital. We do require use of Alliance's loan forms which are included in this loan package.

1. Completed Alliance Loan Application
2. Alliance Credit Authorization
3. Commercial Loan Questionnaire
4. Property Operating Statement (needed on investment loans only)
5. If this is a refinance request, we need a copy of the note being refinanced and the most recent mortgage statement along with a copy of the most recent 12 months canceled checks
6. If this is a purchase loan request, we need a copy of the *executed* purchase agreement
7. Last 2 years of tax returns (business and personal) and current year to date profit and loss statement with balance sheet
8. Digital Photos of the interior and exterior of the subject property
9. If applicable copies of the property leases and a completed lease summary
10. Clear copy of borrowers Driver's License and 1 additional ID (passport or other government issued ID)

The above items are needed for a term sheet.

Additional Forms that will be needed before Final Loan Commitment

1. Environmental Questionnaire
2. Rent Roll if applicable
3. Borrowers Personal Financial Statement

Please upload all documents all at once to our secure online portal located at <http://alliance.leapfile.net>

We realize that we ask for several items upfront but that is to ensure that there are no surprises late in the loan process. In most cases a term sheet can be issued within 48 hours of receiving the requested items.

Thank you for the opportunity to assist you.

Alliance Business Capital



Commercial Real Estate Loan Application

This is an Application for a Conventional Real Estate Loan, SBA, USDA B&I or Bridge Loan. Please complete this Application in as much detail as possible SIGN and DATE and return to your Loan Representative.

OPERATING COMPANY

Legal Name of Business: _____

D/B/A (if applicable): _____

Complete Business Address: _____

Work Phone: _____ Cell Phone: _____

Business Tax ID: _____ Date Business Started: _____ State of Formation: _____

Type of Entity: C-Corporation S-Corporation LLC Sole Proprietorship Other: _____

Type of Business (example hotel, gas station etc.): _____

of Current Employees at Business: _____ # of Employees post loan closing: _____ # of Business Locations: _____

Business Website if applicable: _____

Business Contact Person: _____ Contact Title: _____ Contact Phone: _____

Contact Email: _____

OPERATING COMPANY OWNERSHIP – *must account for 100% of ownership, use additional sheet if necessary*

<u>Name</u>	<u>Title</u>	<u>Ownership %</u>	<u>SSN</u>	<u>Birthplace</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

REAL ESTATE HOLDING COMPANY – *if applicable*

Legal Name of Real Estate Holding Company: _____

D/B/A (if applicable): _____

Complete Business Address: _____

Business Tax ID: _____ Date Business Started: _____ State of Formation: _____

Type of Entity: C- Corporation S – Corporation LLC Sole Proprietorship Other: _____

of Current Employees at Business: _____ # of Employees post loan closing: _____ # of Business Locations: _____

REAL ESTATE HOLDING COMPANY OWNERSHIP – *must account for 100% ownership, use additional sheet if necessary*

<u>Name</u>	<u>Title</u>	<u>Ownership %</u>	<u>SSN</u>	<u>Birthplace</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DETAILS OF TRANSACTION

Loan Purpose: New Purchase Refinance New Construction Renovation Other: _____
 Loan Program: Conventional SBA 7(a) SBA 504 USDA B&I Bridge Loan Other: _____
 Property Use: Owner Occupied (must occupy a minimum of 51% of the total rentable space) Investment Property

USE OF LOAN PROCEEDS

Land Acquisition: _____	Payoff SBA Loan: _____
Land & Building Acquisition: _____	Payoff Non-SBA Loan: _____
New Building Construction: _____	Payoff Other Loans: _____
Building Improvements: _____	Payoff Other: _____
Acq. Of Machinery/Equipment: _____	Estimated Lender Fees: _____
Inventory Purchase: _____	Est. SBA/USDA Guaranty Fees: _____
Working Capital: _____	Est. Additional Closing Costs: _____
Acq. Of Existing Business: _____	Total Project Costs: _____
Other: _____	Less Borrower Injection: _____
Other: _____	TOTAL LOAN REQUEST: _____

AVAILABLE COLLATERAL / VALUE:

Land Only: _____	Furniture & Fixtures: _____
Land & Building _____	Accounts Receivable: _____
Machinery & Equipment: _____	Other Commercial Real Estate: _____
Inventory: _____	Residential Real Estate: _____
Other: _____	Other: _____
	TOTAL COLLATERAL: _____

CURRENT LENDER / LOAN INFORMATION – needed on all refinances

Please complete on all refinances. Only needed on subject property. Additionally, please email us a copy of Notes/Liens against the property.

<u>Lender Name</u>	<u>Current Balance</u>	<u>Original Balance</u>	<u>Current Rate</u>	<u>Current Payment</u>	<u>Status (current, etc.)</u>	<u>Note Expiration Date</u>
1 st : _____	_____	_____	_____	_____	_____	_____
2 nd : _____	_____	_____	_____	_____	_____	_____
Other: _____	_____	_____	_____	_____	_____	_____

AFFILIATE COMPANIES – all companies owned, use additional sheet if necessary

<u>Company Name</u>	<u>Owner Name</u>	<u>Title</u>	<u>Ownership %</u>	<u>SSN</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

SUBJECT PROPERTY INFORMATION

Subject Property Address: _____
Property Type: _____ Year Built: _____ Date of Last Renovation: _____
Original Purchase Price: _____ Purchase Date: _____ Cost of Renovations: _____
Total # of Buildings: _____ Total Building(s) Sq. Feet: _____ Lot Size: _____ Acres Square Feet
Total # or Rooms / Rental Units: _____ AVG Occupancy %: _____ Current Occupancy %: _____ Owner Occupied %: _____
Estimated Property Value: _____ Borrower Estimate Purchase Price Appraisal – please email Appraisal copy
Tax Assessed Value: _____ Yearly Tax Amount: _____ Taxes Current: Yes No
Property is/will be held in the name(s) of: _____
Exterior Property Condition: Good Fair Poor – explain: _____
Interior Property Condition: Good Fair Poor – explain: _____

PROFESSIONAL CONTACTS

<u>Type of Firm</u>	<u>Firm Name</u>	<u>Contact Person</u>	<u>Phone:</u>	<u>Email:</u>
CPA:	_____	_____	_____	_____
Attorney:	_____	_____	_____	_____
Insurance Agent:	_____	_____	_____	_____
Title Company:	_____	_____	_____	_____

SBA / USDA DECLARATIONS – *must be completed on all SBA / USDA Loan Applications*

Does any applicant or their spouse or any member of their household, or anyone who owns, manages, or directs your business or their spouses or members of their household, work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, or any Federal Agency? Yes No

Do you buy from, sell to, or use the services of any concern in which your company has a significant financial interest? Yes No

Is this business a franchise? If yes name of franchise: _____ Yes No

Does your business presently, or will it as a result of this loan, engage in export trade? Yes No

Would you like additional information on exporting? Yes No

Have you received any counseling or training from SBA, SCORE, ACE, SBDC, WBC, etc.?
 Yes No

Does your company (or any of its owners) have an existing SBA or other government loan?
 Yes No

If Yes, Name of Agency (i.e. SBA): _____

Original Loan Amount: _____ Date of Loan: _____ Status: _____

ADDITIONAL DECLARATIONS – *must be completed on all loan requests*

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? Yes No

Are you or your business involved in any pending lawsuits? Yes No

Is any applicant, or any director, executive officer or principal shareholder, an executive officer, director, or principal shareholder of a financial institution? Yes No

Does your business use of store any hazardous/toxic materials or produce hazardous / toxic waste? Yes No

Additional Declarations continued

Does your company maintain key person life insurance on any owner, officer, or shareholder?

Yes

No

<u>Insured</u>	<u>Beneficiary</u>	<u>Amount</u>	<u>Agent</u>	<u>Phone:</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

ALLIANCE BUSINESS CAPITAL DISCLOSURE AND THIRD-PARTY FEES

Alliance Business Capital will act as a Correspondent Lender on this transaction.

As part of the Loan Process, you may be responsible for the payment of Third-Party Fees which include but are not limited to Appraisal Fees, Survey Fees, Environmental Reports, or other Third-Party Reports that are required by Alliance Business Capital, or its assigns or successors as their interest may appear, in order to underwrite your loan request. In addition, you can expect to pay closing costs fees, title insurance and other fees that our may be required as part of the Loan Process. Alliance Business Capital has no control over these fees, nor do we participate or receive any money from Third-Party Report Fees. **Completing this Application itself does not obligate you to pay any Third-Party Fees.**

BORROWER CERTIFICATION AND AUTHORIZATION

Your signature below indicates you have the authority to act on behalf of your organization. Additionally, you are certifying that all information contained in this Commercial Real Estate Loan Application, as well as all subsequent documents submitted to Alliance Business Capital, are accurate to the best of your knowledge. You hereby give Alliance Business Capital authorization to share information gathered in this Commercial Real Estate Loan Application, as well as all subsequent documentation supplied to Alliance Business Capital, with our Business / Lending Partners as deemed necessary by Alliance Business Capital. Additionally, your signature below authorizes Alliance Business Capital, and or our assigns, to verify any and all information contained in this Commercial Loan Application as well as all information contained in subsequent documents supplied to Alliance Business Capital.

Signature

Date

Printed Name

Title

Signature

Date

Printed Name

Title

Signature

Date

Printed Name

Title



Commercial Real Estate Loan Application Guarantors Information

GUARANTOR / OWNER 1

First Name: _____ Middle Name: _____ Last Name: _____

Date of Birth: _____ Birthplace: _____ SSN: _____

Current Address: _____ Years: ____ Months: ____

Previous Residence Address: _____ Years: ____ Months: ____

Home Phone: _____ Cell Phone: _____ Email: _____

U.S. Citizen: Yes No Resident Alien: Yes No – if yes Resident Alien #: _____

Married: Yes No Spouse Name if applicable: _____

I certify the above information is correct: Signature: _____ Date: _____

GUARANTOR / OWNER 2

First Name: _____ Middle Name: _____ Last Name: _____

Date of Birth: _____ Birthplace: _____ SSN: _____

Current Address: _____ Years: ____ Months: ____

Previous Residence Address: _____ Years: ____ Months: ____

Home Phone: _____ Cell Phone: _____ Email: _____

U.S. Citizen: Yes No Resident Alien: Yes No – if yes Resident Alien #: _____

Married: Yes No Spouse Name if applicable: _____

I certify the above information is correct: Signature: _____ Date: _____

GUARANTOR / OWNER 3

First Name: _____ Middle Name: _____ Last Name: _____

Date of Birth: _____ Birthplace: _____ SSN: _____

Current Address: _____ Years: ____ Months: ____

Previous Residence Address: _____ Years: ____ Months: ____

Home Phone: _____ Cell Phone: _____ Email: _____

U.S. Citizen: Yes No Resident Alien: Yes No – if yes Resident Alien #: _____

Married: Yes No Spouse Name if applicable: _____

I certify the above information is correct: Signature: _____ Date: _____

AUTHORIZATION TO RELEASE INFORMATION

I/We authorize Alliance Business Capital, Inc., its successors, and assigns to make whatever credit inquiries it deems necessary in connection with any credit application or during review or collection of any credit extended in reliance on the application. I/We authorize and instruct any person or consumer reporting agency to comply with and furnish any information it may have or obtain in response to such credit inquiries.

A photocopy of this form is to be treated as if it is an original.

Borrower Signature Date

Printed Name Social Security # Date of Birth

Street Address

City State Zip

Borrower Signature Date

Printed Name Social Security # Date of Birth

Street Address

City State Zip

COMMERCIAL LOAN QUESTIONNAIRE

If you answer "Yes" to any of the questions below, please provide a written explanation or additional documentation.

	Yes	No
1. Has the subject property been listed for sale within the last 12 months? <i>(for refinances only)</i>		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the property ever had any underground storage tanks or environmental issues?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever filed for bankruptcy?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever had any judgments filed against you?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you party to a lawsuit?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you ever been convicted of a felony?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you a U.S. Citizen or a Permanent Resident Alien?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you had any mortgage late payments on the subject property or any other property within the past 24 months?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you currently delinquent on any other type of loan or payment obligation?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you ever had a property foreclosed upon or underwent a short sale?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you currently have any tax liens against you (business or personal)?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you file your taxes annually (business and personal)?		
Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Co-Borrower	<input type="checkbox"/>	<input type="checkbox"/>

By signing, I/We have answered these questions to the best of my/our ability and am willing to provide more details to Alliance Business Capital Inc., its successors or assigns as their interest may appear, upon request.

Borrower Signature

Date

Co-Borrower Signature

Date

PROPERTY OPERATING STATEMENT

(For Investment Properties Only)

Subject Property Address: _____

City: _____ State: _____ Zip Code: _____

Type of Property: _____ Total # of Units: _____ # of Vacant Units: _____

Unit #	Tenant Name	Approx. Sq. Footage	Current Rent Per Month	Original Occupancy Date	Current Lease Start (Month / Year)	Current Lease Expiration

(If you have more than 8 units, please attach another sheet of paper with other units in the same above format)

Annual Revenues	2 nd Year Prior	Prior Year	Current Year
Total Revenues from all Sources			
Annual Expenses	2 nd Year Prior	Prior Year	Current Year
<i>Please DO NOT Include One Time Capital Expense Items</i>			
Real Estate Taxes			
Property Insurance			
Utilities			
Gas			
Electric			
Water/Sewage			
Trash			
Maintenance			
Management			
Other Expenses			
Total Expenses			
Net Operating Income			

By signing, I/We have answered these questions to the best of my/our ability and am willing to provide more details to Alliance Business Capital Inc., its successors or assigns as their interest may appear, upon request.

Borrower Signature

Date

Borrower Signature

Date