



## 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: _____	<b>Total Project Costs:</b> _____
Other: _____	<b>Less Borrower Injection:</b> _____
Other: _____	<b>TOTAL LOAN REQUEST:</b> _____

**AVAILABLE COLLATERAL / VALUE:**

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

**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 <sup>st</sup> : _____	_____	_____	_____	_____	_____	_____
2 <sup>nd</sup> : _____	_____	_____	_____	_____	_____	_____
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

Insured

Beneficiary

Amount

Agent

Phone:

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**ALLIANCE BUSINESS CAPITAL DISCLOSURE AND THIRD-PARTY FEES**

Alliance Business Capital will act as a Commercial Loan Intermediary / Advisor on this transaction relying on our Business / Lending Partners for all underwriting decisions and for any loan funding that may transpire as a result of this Commercial Loan Application.

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 the Alliance Business Capital Lending Partner that will be underwriting your loan request. In addition, you can expect to pay closing costs fees, title insurance and other fees that our Lending Partner may require 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 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 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: \_\_\_\_\_