

BUSINESS PURPOSE/COMMERICAL LOAN APPLICATION

IMPORTANT: Read these instructions before completing this application

Applicants should complete this form (including the referenced addenda, if applicable) as “Borrower” or “Co-Borrower,” as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower’s spouse) will be used as a basis for the loan qualification or the income or assets of the Borrower’s spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other persona has community property rights pursuant to applicable law and borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

SECTION A: CREDIT REQUESTED

Amount Requested:	Term of Credit Requested (in months)	Loan Type: <input type="checkbox"/> Conventional <input type="checkbox"/> Business Expansion <input type="checkbox"/> Partially Amortized <input type="checkbox"/> Construction/Remodel <input type="checkbox"/> Interest Only <input type="checkbox"/> Equipment Purchase <input type="checkbox"/> Refinance (please specify):
Intended loan purpose and use of loan proceeds shall be set forth on a separate “Loan Purpose and Real Property Loan Security Declaration.”	Interest Rate: _____% Check One: <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	

Borrower or Co-Borrower means an “applicant” for a potential loan. Even when this loan application is completed, it is not a loan commitment for a loan on the requested terms or on any other terms. Any loan commitment must be in writing signed by the lender or by the lenders’ broker.

SECTION B: BORROWER INFORMATION AND COMPLETION INSTRUCTIONS

Borrower is a/an: Individual(s) Corporation LLC Partnership Limited Partnership Nonprofit Entity Government Entity Trust Other (Specify) _____

Legal Name of Borrower (Entity name or Last Name, if Individual)	First Name (If Individual)	DBA Name (where applicable)
Legal Name of Co-Borrower (Entity Name or Last Name, if individual)	First Name (If Individual)	DBA Name (where applicable)
If Entity, State of Organization: _____	Date of Filing to Organize: _____	Filing Locations:
Borrower SSN/TIN #	Co-Borrower: SSN/TIN#	
Principal Place of Business Address (not a P.O. Box)	City	State & Zip Code
Mailing Address (if different from the above)	City	State & Zip Code

Main Contact phone Number	Cell Phone	Facsimile #	E-mail Address
Secondary Contact Phone Number	Cell Phone	Facsimile #	E-mail Address
How Many Years in the Business for which the loan is being sought?	Will any of the collateral for the loan be used in Borrower's or Co-Borrower's business? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain how collateral will be used?		

If Borrower(s) is an individual or individuals applying for joint credit, the Borrower and Co-Borrower should complete addendum B-1. If Borrower is an entity: (1) for LLC, each member who owns 20% or more interest and each managing member or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, please complete addendum B-2.

"Guarantors" and any person who is not the borrower executing the promissory note but who will be providing a written guaranty (secured or unsecured) or, who will be providing security (hypothecating) security for the Borrowers loan, must complete addendum B-2 and the "Guarantor Addendum B-3. Attached are the following: {Check applicable boxes}: Addendum B-1 (individual Borrowers & sole proprietors); Addendum B-2 (Principals in entities or persons holding a 20% interest); Addendum B-3 (Guarantor's).

SECTION C: SCHEDULE OF COLLATERAL OFFERED BY BORROWER

Collateral Address or Legal Description	Type of Property	Value	Total Liens	Ownership Status of this Applicant	Current Record Owner (vested title) of Property (included percentage or interest between cotenants and joint tenants)
Property # 1:		\$	\$	<input type="checkbox"/> Purchasing <input type="checkbox"/> Owned	
Property # 2:		\$	\$	<input type="checkbox"/> Purchasing <input type="checkbox"/> Owned	
Property # 3:		\$	\$	<input type="checkbox"/> Purchasing <input type="checkbox"/> Owned	

Use Additional Sheet if Necessary

Existing Liens on Collateral

Current Lender	Rate of Interest	Monthly Payment	Maturity Date	Status of Lien at the Close of Escrow	Current us of the Property and any change in use after closing	Source of down payment (if applicable)
Property # 1:		\$		<input type="checkbox"/> To be paid off <input type="checkbox"/> To remain on Property		
Property # 2:		\$		<input type="checkbox"/> To be paid off <input type="checkbox"/> To remain on Property		
Property # 3:		\$		<input type="checkbox"/> To be paid off <input type="checkbox"/> To remain on Property		

Name of vested owner and manner of holding title to each listed property that will be collateral for the loan at the close of escrow:

Will any property given as collateral be owned by a guarantor or by any person who will not be a Borrower or Co-Borrower who will sign and be obligated on the note? Yes No

Use Additional Sheet if Necessary

SECTION D: DETAILS OF TRANSACTION	\$
A. Purchase Price	\$
B. Alterations, improvements, repairs	\$
C. Land (if acquired)	\$
D. Refinance (incl. debts to be paid off)	\$
E. Estimated prepaid items	\$
F. Estimated closing costs	\$
G. Discount (if Borrower will pay)	\$
H. Total costs (add items A through G together)	\$

SECTION E: DECLARATIONS				
If you answer "Yes" to any questions A through I, please use a continuation sheet for explanation.	Borrower		Co-Borrower	
	A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	B. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	D. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, short sale or judgment?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

*This would include such loans as home mortgage loans, SBA loans, home improvement loans, education loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "Yes", provide details on an attached page, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.

SECTION F: LIST ALL AUTHORIZED SIGNERS (BORROWER, CO-BORROWER AND/OR GUARANTORES) FOR THIS APPLICATION				
Name	Title	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor		SSN or TIN#
Street Address		City	State	Zip Code
Name	Title	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor		SSN or TIN#
Street Address		City	State	Zip Code
Name	Title	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor		SSN or TIN#
Street Address		City	State	Zip Code
Name	Title	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor		SSN or TIN#
Street Address		City	State	Zip Code

SECTION F: ACKNOWLEDGEMENT AND AGREEMENT
Street Address:
Use Additional Sheet if Necessary

EACH OF THE UNDERSIGNED SPECIFICALLY REPRESENTS TO Lender and to lender's actual or potential agents, brokers, processors, attorneys, insurers, investors, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages to any criminal penalties; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage(s) or deed(s) of trust on the property or properties described in this application; (3) the property or properties will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a business purpose or commercial mortgage loan; (5) the property or properties will be occupied or used as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, investors, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither lender nor its agents, brokers, insurers, investors, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property even if where borrower is provided with a copy of the Lender's appraisal; (11) my transmission of this application 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 application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized by to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and, (14) lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Borrower: _____ **Date:** _____ **By:** _____

Co-Borrower: _____ **Date:** _____ **By:** _____

Guarantor: _____ **Date:** _____ **By:** _____

INFORMATION FOR GOVERNMENT MONITORING PROGRAMS

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulation, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower <input type="checkbox"/> I do not wish to furnish this information	Co-Borrower <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

To be completed by Loan Originator: This information was provided:

- | | |
|--|--|
| <input type="checkbox"/> In a face-to-face interview | <input type="checkbox"/> In a telephone interview |
| <input type="checkbox"/> By the applicant and submitted by fax or mail | <input type="checkbox"/> By the applicant and submitted via e0mail or the Internet |

Loan Originators Signature X _____ Date: _____		
Loan Originators Name (print or type)	Loan Originator Identifier	Loan Originators Phone Number (including area code)
Loan Originators Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Use this continuation sheet if you need more space to complete the Loan Application for Business or Commercial Purpose loan.	Borrower X _____	Date: _____
	Co-Borrower X _____	Date: _____

**BUSINESS PURPOSE/COMMERICAL
LOAN APPLICATION**

Addendum B-2

IMPORTANT: Read these instructions before completing this application

This addendum shall not be used individually and is intended to be used along with the Business Purpose/Commercial Loan Application.

Entity Name: _____
Section A: Entity Information and Members
State Entity was Filed In: Type of Entity: <input type="checkbox"/> LLC <input type="checkbox"/> Limited Partnership <input type="checkbox"/> General Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit Entity <input type="checkbox"/> Trust Mailing address of Entity :
Date Entity is Active: States Entity has authority to work in:
Member Name: Mailing Address: Designation within the Entity:
Member Name: Mailing Address: Designation within the Entity:
Member Name: Mailing Address: Designation within the Entity:
Member Name: Mailing Address: Designation within the Entity:
Section B: Entity Financials
Financials Attached? <input type="checkbox"/> Yes <input type="checkbox"/> No Financials Filed with a CPA (Balance Sheet, Income Statement, or Profit and Loss Statement)? <input type="checkbox"/> Yes <input type="checkbox"/> No Financial Statement Period (from-to):
Schedule of Real Estate (Owned by Entity) Attached? <input type="checkbox"/> Yes <input type="checkbox"/> No

Section C: Entity History

Has the Entity ever been involved in a Lawsuit? [] Yes [] No

Has the Entity ever been involved in a Bankruptcy? [] Yes [] No

Does the Entity have any international members?: [] Yes [] No

Does the Entity have an involvement with any international transactions?: [] Yes [] No

I understand that the information submitted herewith will be used by the Broker, Lender, and/or any other related party for decision making purposes of the loan in which I am applying for. I hereby swear that the information contained herewith has been represented correctly.

Member/Partner/ or President: _____ **Date:** _____ **By:** _____

Member/Partner/ or President: _____ **Date:** _____ **By:** _____

BUSINESS PURPOSE/COMMERICAL Addendum - B3

IMPORTANT: Read these instructions before completing this application

Guarantors should complete this form "Guarantor."

Guarantor

Guarantor

SECTION A: GUARANTOR INFORMATION

Name of Guarantor (s):	Name of Guarantor (s):
Present Address:	Present Address:
Phone Number:	Phone Number:
Social Security Number:	Social Security Number:
DOB:	DOB:
Mailing Address (if different than present address)	Mailing Address (if different than present address)
Name and Address of Employer:	Name and Address of Employer:
Position/Title/Type of Business:	Position/Title/Type of Business:
Business Phone:	Business Phone:

SECTION B: GUARANTOR ASSETS

Gross Monthly Income:	Gross Monthly Income:
Other Income:	Other Income:
Other Assets:	Other Assets:
Stocks & Bonds (Company name/number description)	Stocks & Bonds (Company name/number description)
Life Insurance	Life Insurance
Vested interest in retirement funds	Vested interest in retirement funds
Automobiles Owned:	Automobiles Owned:

SECTION C: SCHEDULE OF COLLATERAL OFFERED BY GUARANTOR

Property Address	Type of Property	Value	Total Liens	Current Record Owner (vested title) of Property (included percentage or interest between cotenants and joint tenants)
Property # 1:		\$	\$	
Property # 2:		\$	\$	
Property # 3:		\$	\$	

Use Additional Sheet if Necessary

Existing Liens on Collateral

Current Lender	Rate of Interest	Monthly Payment	Maturity Date	Any Delinquent Payments	Current use of the Property and any change in use after closing
Property # 1:		\$		[] Yes [] No	
Property # 2:		\$		[] Yes [] No	
Property # 3:		\$		[] Yes [] No	

Use Additional Sheet if Necessary

SECTION D: ACKNOWLEDGEMENT AND AGREEMENT

Street Address:

EACH OF THE UNDERSIGNED SPECIFICALLY REPRESENTS TO Lender and to lender’s actual or potential agents, brokers, processors, attorneys, insurers, investors, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages to any criminal penalties; (2) the loan requested pursuant to this application (the “Loan”) will be secured by a mortgage(s) or deed(s) of trust on the property or properties described in this application; (3) the property or properties will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a business purpose or commercial mortgage loan; (5) the property or properties will be occupied or used as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, investors, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither lender nor its agents, brokers, insurers, investors, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property even if where borrower is provided with a copy of the Lender’s appraisal; (11) my transmission of this application 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 application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized by to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and, (14) lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Guarantor: _____ **Date:** _____ **By:** _____

Guarantor: _____ **Date:** _____ **By:** _____

INFORMATION FOR GOVERNMENT MONITORING PROGRAMS

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulation, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Guarantor <input type="checkbox"/> I do not wish to furnish this information	Guarantor <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

To be completed by Loan Originator: This information was provided:

<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a telephone interview
<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted via e0mail or the Internet

Loan Originators Signature X _____		Date: _____
Loan Originators Name (print or type)	Loan Originator Identifier	Loan Originators Phone Number (including area code)
Loan Originators Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Use this continuation sheet if you need more space to complete the Loan Application for Business or Commercial Purpose loan.	Borrower X _____	Date: _____
	Co-Borrower X _____	Date: _____

Borrower Signature Authorization Form

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I – General Information

1. Borrower		2. Name and address of Lender/Broker New Bridge Equity, LLC 2033 Garzoni Pl Santa Clara CA 95054 CFL License No. 60 DBO 35851	
3. Date	4. Loan Number	5. SSN	

Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

_____	_____
Borrower	Date
_____	_____
Co-Borrower or Guarantor	Date