



COMMERCIAL LOAN APPLICATION

Loan Request Information

Application For: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Other:			
Loan Amount Requested: \$	Rate Requested:	Terms Requested (yrs):	
Loan Purpose:			
Collateral Description	Market Value	Purchase Price	Date of Purchase
1.	\$	\$	
2.	\$	\$	
3.	\$	\$	

Application Information

Applicant Legal Name:		DBA (if applicable):	
Tax ID #	Business Phone #		
Primary Contact:	Email:		
Business Address:	City:	State:	Zip:
Mailing Address:	City:	State:	Zip:
Website:	Date Bus. Established:	State Registered:	
Business Product/Service:			No. of Employees:
Type: <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Individual <input type="checkbox"/> Other: _____			

Owner's Information

Full Legal Name	Phone#	Social Security #	Ownership %	Business/Individual
			%	<input type="checkbox"/> Bus <input type="checkbox"/> Ind
			%	<input type="checkbox"/> Bus <input type="checkbox"/> Ind
			%	<input type="checkbox"/> Bus <input type="checkbox"/> Ind
			%	<input type="checkbox"/> Bus <input type="checkbox"/> Ind
Authorized to sign on behalf of the company:			Title:	
Authorized to sign on behalf of the company:			Title:	
Authorized to sign on behalf of the company:			Title:	

USE OF PROCEEDS

Description of Use	Amount Used
1.	
2.	
3.	
4.	
5.	
6.	

Name:

Schedule of Real Estate Owned

Description	Property	Property	Property	Property
Address:				
City:				
State / Zip				
% of Ownership				
Type of Property				
Purchase Date/Cost				
Lender				
Loan #				
Loan Maturity Date				
Loan Balance				
Market Value				
Equity				
Monthly Income				
Monthly Expenses				
Monthly Payment				
Net Income				

Description	Property	Property	Property	Property
Address:				
City:				
State / Zip				
% of Ownership				
Type of Property				
Purchase Date/Cost				
Lender				
Loan #				
Loan Maturity Date				
Loan Balance				
Market Value				
Equity				
Monthly Income				
Monthly Expenses				
Monthly Payment				
Net Income				

*Print more pages as needed for applicant or guarantors.

Other Information

1. Have you had an asset(s) repossessed by a creditor in the past 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever declared bankruptcy or had any judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you currently under contract with any other mortgage brokers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are any tax obligations, including payroll or real estate taxes, past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are you liable on debts not shown, including contingent liabilities such as leases, endorsements, guarantees, etc?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are you currently a defendant in any suite or legal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are any assets held in trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Are you party to any claims or lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have any principals or guarantors ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No

***If you answered yes to any of the above questions, please provide an explanation on a separate sheet*

Other Information

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, 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 person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property 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 commercial mortgage loan; (5) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) the Lender and its agents, brokers, insurers, 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; (7) 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; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) neither Lender nor its agents, brokers, insurers, 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; and (10) I agree to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender/Broker to the Applicant shall be mailed to the Applicant at the address or number shown above.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant.

The Lender/Broker is hereby authorized to share this application and credit information with its affiliates or other lenders, which may consider my application for loan approval/purchase.

Printed Name

Signature

Date

Printed Name

Signature

Date

Printed Name

Signature

Date

Name:	
References Business/Professional	
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:
Banker/Creditor	
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:
Personal	
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:
Name:	Phone:
Address:	
Relationship:	How Long:

Printed Name

Signature

Date

Printed Name

Signature

Date

Guarantor / Co-Borrower Information

*** Please print additional pages for each Guarantor/Co-Borrower as needed ***

Full Name:				
Tax ID:	Date of Birth:		Driver's License:	
Phone #:		Email:		
Home Address:		City:	State:	Zip:
Mailing Address:		City:	State:	Zip:
Relationship to Borrower (Owner/Pres/etc):			US Citizen:	
Assets \$	Liabilities \$		Net Worth \$	
Dependents:	Ages:			
Spouse Full Name:				
Tax ID:	Date of Birth:		Driver's License:	
Phone #:		Email:		
Address (if different):		City:	State:	Zip:
Relationship to Borrower(Owner/Pres/etc):			US Citizen:	
Guarantor Employer:		Position:		
Employer Address:			How Long:	
Business Phone Number:		Income:		
Duties:				
Former Employer:		Position:		
Employer Address:			From/To:	
Business Phone Number:		Income:		
Duties:				
Former Employer:		Position:		
Employer Address:			From/To:	
Business Phone Number:		Income:		
Duties:				
Spouse Employer:		Position:		
Employer Address:			How Long:	
Business Phone Number:		Income:		
Duties:				
Spouse Former Employer:		Position:		
Employer Address:			From/To:	
Business Phone Number:		Income:		
Duties:				

Documents / Information Needed

For ALL applications:

- Completed Application Package– Sign & Date
- Completed Business Financial Statements
- Year to date P&L
- Last 2 years Tax Returns
- Copies of Company Documents (Articles of Incorporation, Operating Agreement, Etc)

From Each Guarantor:

- Completed Personal Financial Statement
- Last 2 years Tax Returns
- Copy of valid ID
- Credit Report - \$38.62 for each individual / \$54.50 for each married couple

Refinance – if this is a refinance, please provide:

- Copy of the current property insurance (bill w/contact information)
- Copy of most recent existing mortgage statement (if property has a loan)
- Copy of statements of anything to be paid at closing
- Copy of any information regarding the property (survey, tax records, inspections, value)

~OR~

Purchase – if this is a purchase, please provide:

- Copy of the purchase and sale agreement
- Copy of any information regarding the property (survey, tax records, inspections, value)

Income Property – if property is income property, please provide:

- P&L on Property – YTD and last 2 years
- Copy of rent rolls
- Copy of Leases

Construction Loan – Please contact Hopkins Financial Services for Construction Loan Package

**Each loan transaction is unique and therefore, there may be additional information needed/required.*

Please **fill out completely** and return to:

Stacey Harris

NMLS# 917834 / MLO# 13878

Hopkins Financial

910 E Carol St, Meridian, ID 83646

Fax: 208-323-0667 / staceyh@hopkinsfinancial.com

OR

Aaron Van Der Aa

NMLS# 102286 / MLO# 4057

Hopkins Financial

910 E Carol St, Meridian, ID 83646

Fax: 208-323-0667 / aaronv@hopkinsfinancial.com

Certification and Authorization

Applicant Name:

Guarantor / Co Borrower Name:

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Hopkins Financial Services, Inc. (Hopkins). In applying for the loan, I/We completed a loan application containing various information for the purpose of the loan, the amount and source of down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents. I/We did not omit any pertinent information.
2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Hopkins. As part of the application process, Hopkins may verify information contained in my/our loan application and in other documents required in connections with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide Hopkins and to any investor whom Hopkins may sell my/our mortgage any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market, and similar account balances; credit history, and copies of income tax returns. 3. Hopkins or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Hopkins or the investor that purchased the mortgage is appreciated.
5. I/We authorize Hopkins to pull my/our credit as part of the application process.

Printed Name

Signature

Date

Printed Name

Signature

Date

Credit Information Disclosure Authorization

Applicant Name:

Guarantor / Co Borrower Name:

I hereby authorize you to release to **HOPKINS FINANCIAL SERVICES, INC** for verification purposes, information concerning:

1. Employment history, date, title, income, hours worked, etc.
2. Banking and Savings Account Records.
3. Mortgage Loan Rating (opening date, high credit, payment amount, due date, loan balance and payment record.
4. A consumer credit report from a credit reporting agency for a real estate transaction.

This information is for the confidential use in processing an application for a real estate loan for **HOPKINS FINANCIAL SERVICES, INC.**

A copy of this authorization (being a fax, digital, or photographic copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my/our real estate loan application.

Thank you.

Borrower's Signature

Social Security Number

Date

Borrower's Signature

Social Security Number

Date

Property and Environmental Questionnaire

*** Please complete one for each property being used as security ***

Applicant Name:			
Property Address:	City:	State:	Zip:
Nearest Cross Street / Intersection:			
Acres:	Year Built:	Sq Footage:	
Units / General Description:			
Type of Property:			
Type of Roof / Condition?			
Sewer Age/Condition?			
Any repairs needed (description and approx. cost)?			
Describe the current use(s) of the Property:			
Describe the past use(s) of the Property:			
Describe the intended use(s) of the Property:			
If the property is/was used for Warehouse/Light Industrial purposes, describe the materials stored and/or industry conducted:			
Property Uses: Are there, or have there ever been, any of the following facilities occupying the property?			
Dry Cleaner?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, When:
Gas Station?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, When:
Hazardous Waste Generator?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, When:
Manufacturing Facility?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, When:
Have you ever received, or do you have knowledge of, notice of violation, or other information from any governmental agency, environmental consultant, or public, private, or non-profit group that addresses environmental issues on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Please describe and attach copies:			
Are there or have there ever been any of the following on or beneath the property:			
Underground Storage Tank	<input type="checkbox"/> Yes	<input type="checkbox"/> No	How Many? Removed Date:
Above Ground Storage Tank	<input type="checkbox"/> Yes	<input type="checkbox"/> No	How Many? Removed Date:
What is/was in the Tank(s)?			
Any evidence of leaking?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Action Taken:			

Printed Name

Signature

Date

Printed Name

Signature

Date