

I. PERSONAL INFORMATION

Complete this section for all guarantors and spouse or non-spouse, if applicable. (Attach additional sheets if needed.)

Borrower Name: _____ Social Security #: _____ Date of Birth: _____ / _____ / _____ Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced Address 1: _____ Address 2: _____ City: _____ State: _____ Zip: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ Years Phone Number: _____ Email Address: _____	Co-Borrower Name: _____ Social Security #: _____ Date of Birth: _____ / _____ / _____ Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced Address 1: _____ Address 2: _____ City: _____ State: _____ Zip: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ Years Phone Number: _____ Email Address: _____
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II. LOAN REQUEST

Commercial Mortgage Type Applied For: Investor Owner-Occupied

Loan Purpose: Purchase Refinance Cash-out Refinance

Requested Loan Amount: _____ Requested Interest Rate: _____% Amortization: _____ Months Years

Program Type: Fixed Variable

If a Purchase:

Purchase Contract Expires: _____ / _____ / _____

Purchase Price: _____

Amount of Down Payment: _____

If a Refinance:

Original Purchase Date: _____ / _____ / _____

Original Purchase Price: _____

Cost of Improvements Made*: _____

Pay-Off Mortgage 1: _____

Pay-Off Mortgage 2: _____

Pay-Off Outstanding Taxes/Others: _____

Cash Out: _____

Cash Out Purpose: _____

Cash Out Description: _____

Is the property subject to any additional liens, encumbrances or restrictions? Yes No

If yes, please explain: _____

Subject Property Cash Flow:

Actual Rents in Place (annualized): _____

Less Actual Expenses (annualized): _____

Equals Net Op. Income (annualized): _____

Gross Annual Rent of Largest Tenant: _____

(*Please do not include mortgage payment in your expense number.)

III. SUBJECT PROPERTY INFORMATION

Subject Property Address: _____

City: _____ State: _____ Zip: _____ Year Built: _____

Description of Subject Property (attach description if necessary): _____

Commercial Property Type: Multifamily Mixed Use (>50% Residential) Office Retail
 Warehouse Light Industrial Self Storage Other

Estimated Value of Real Estate: _____

Source of Value Estimate: Appraisal Estimate Sales Price (if purchase)

Owner Occupied: Yes No Owner Occupancy %: _____ %

Yrs. of Investor Experience: _____ Number of Buildings: _____

Number of Units: _____ Building Sq. Footage: _____

Number of Units Occupied: _____ Land Sq. Footage: _____

IV. BUSINESS INFORMATION

Borrower(s) will be: Individual(s) Corporation (C Corp) LLC LP/LLP S Corp Other: _____

Name of entity in which title will be held: _____

Estate will be held in: Fee Simple Other

Federal Tax ID Number (or Social Security Number for Sole Proprietor): _____

Please complete if you are Self-Employed or the Borrower is a Business Entity.

Any individual who owns 10% or more of the business is required to be a guarantor of the loan. Please list ALL additional owners below.

Business Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Years as Business Owner: _____

Name	Ownership	On Title
_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No

Will this business occupy the subject property? Yes No

Type of Business: Corporation (C Corp) LLC LP/LLP S Corp

Tax Year 1 20__ Business Income

Tax Year 2 20__ Business Income

a. Annual Revenues: _____

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b. Annual Expenses: _____
(Exclude depreciation)

b. Annual Expenses: _____
(Exclude depreciation)

Net Operating Income (A-B) _____

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List all liabilities that are paid by the business but may appear on your personal credit report; for example, car payments or equipment leases. This may be used to reduce the personal debt-to-income ratio and enhance your eligibility profile.

Creditor Name	Balance	Monthly Payment
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

V. EMPLOYMENT INFORMATION

Employer Name: _____ Employer Name: _____

Address: _____ Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Self Employed: Yes No

Years on the Job: _____

Years employed in this line of work: _____

Position/Title/Type of Business: _____

Employer Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Self Employed: Yes No

Years on the Job: _____

Years employed in this line of work: _____

Position/Title/Type of Business: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Self Employed: Yes No

Years on the Job: _____

Years employed in this line of work: _____

Position/Title/Type of Business: _____

Employer Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Self Employed: Yes No

Years on the Job: _____

Years employed in this line of work: _____

Position/Title/Type of Business: _____

VI. ANNUAL INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Net ANNUAL Income:	Borrower	Co-Borrower
A. Base Income:	\$ _____	\$ _____
B. Overtime:	\$ _____	\$ _____
C. Bonuses:	\$ _____	\$ _____
D. Commissions:	\$ _____	\$ _____
E. Dividends/Interest:	\$ _____	\$ _____
F. Other/Business Income:	\$ _____	\$ _____
Other Income Description:	_____	_____

Combined MONTHLY Housing Expenses (for Primary Residence only)	
A. Rent	\$ _____
B. First Mortgage (P&I):	\$ _____
C. Other Financing (P&I):	\$ _____
D. Taxes & Insurance:	\$ _____
E. Mortgage Insurance:	\$ _____
F. Homeowner Assoc. Dues:	\$ _____
G. Other:	\$ _____
TOTAL:	\$ _____

VII. PERSONAL DECLARATIONS

If you answer "Yes" to any questions A through F, please provide a separate explanation.	Borrower		Co-Borrower	
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Have you declared bankruptcy within the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Have you had property foreclosed upon or given title in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. If applicable, do you intend to occupy the property as your primary housing residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answered no to questions I and J, please provide visa status: _____

VIII. BUSINESS DECLARATIONS

Neither my business, nor any principal of my business has declared bankruptcy in the last 7 years. True False

Neither my business, nor any principle of my business is a party to any lawsuit. True False

My business has never defaulted on any Federal debt including SBA loans. True False

No principle of my business has had a property foreclosed within the past 7 years. True False

The business has neither been denied a license, certification or ability to conduct business nor been suspended or administratively limited to its ability to conduct business. True False

Please explain any declaration with "false" response or provide documentation: _____

VIII. GENERAL AUTHORIZATION

I HEREBY AUTHORIZE GELT FINANCIAL, LLC ("GFL") IT'S SUBSIDIARIES, ITS OFFICERS, EMPLOYEES & AGENTS, TO VERIFY ANY & ALL INFORMATION PROVIDED OR REQUESTED WITH THIS APPLICATION, INCLUDING BUT NOT LIMITED TO MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I AUTHORIZE "GFL" IT'S SUBSIDIARIES, OFFICERS, EMPLOYEES AND AGENTS TO MAKE ALL INQUIRIES NECESSARY TO VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS. I UNDERSTAND THAT FALSE INFORMATION AND STATEMENTS MAY RESULT IN POSSIBLE PROSECUTION UNDER FEDERAL AND STATE LAWS. FURTHER, I UNDERSTAND THAT MY INFORMATION WILL BE SCRUBBED AGAINST THE OFAC, SDN LISTS, EXCLUSIONARY AND OTHER LISTS TO CONFIRM COMPLIANCE WITH THE US PATRIOT ACT, COUNTER-TERRORISM REGULATIONS AND BSA/AML REGULATIONS.

I CERTIFY BY SIGNING BELOW THAT THIS IS NOT AN APPROVAL OR COMMITMENT TO LEND AND THAT I MAY BY DENIED AT ANY TIME DURING THE PROCESS FOR REASONS INCLUDING BUT NOT LIMITED TO CREDIT WORTHINESS SUCH AS; COLLATERAL ISSUES, BUSINESS PRACTICES OR UNSTABLE GOVERNMENT/POLITICAL CLIMATE WITHIN A COUNTRY.

Applicant Authorization/Signature: _____ Social Sec. #: ____ - ____ - ____ Date: ____ / ____ / ____

Co-Applicant Authorization/Signature: _____ Social Sec. #: ____ - ____ - ____ Date: ____ / ____ / ____