

Borrower		PERSONAL INFORMATION		Co-Borrower	
Borrower's Name		Co-Borrower's Name			
Social Security Number	Home Phone (incl. Area code)	Social Security Number	Home Phone (incl. Area code)		
E-Mail Address		E-Mail Address			
Date of Birth (mm/dd/yy)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced) <input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)	Date of Birth (mm/dd/yy)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced) <input type="checkbox"/> Separated <input type="checkbox"/> Single (never married)		
Street Address (street, city, state, zip code)		Street Address (street, city, state, zip code)		<input type="checkbox"/> Check if same as borrower	
<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Per Mo. _____ No. Yrs.	<input type="checkbox"/> Check if Mailing Address is DIFFERENT from Street address If different, show Mailing address on page 5.	<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Per Mo. _____ No. Yrs.	<input type="checkbox"/> Check if Mailing Address is DIFFERENT from Street address If different, show Mailing address on page 5.		

If residing at present address for less than two(2) years, complete the following:

Former Address (street, city, state, zip code)		Former Address (street, city, state, zip code)		<input type="checkbox"/> Check if same as borrower	
<input type="checkbox"/> Owned <input type="checkbox"/> Rented \$ _____ Per Mo. _____ No. Yrs.		<input type="checkbox"/> Owned <input type="checkbox"/> Rented \$ _____ Per Mo. _____ No. Yrs.			

Borrower		RESUME		Co-Borrower	
Last College/Tech School Attended		Dates (from-to)	Last College/Tech School Attended		Dates (from-to)
		-			-
		Degree/Certificate			Degree/Certificate
Name and Address of Employer		Name and Address of Employer			
Title/Position	Type of Business	Title/Position	Type of Business		
Business Phone (incl. area code)	Years on this job	Yrs in Profession	Business Phone (incl. area code)	Years on this job	Years in Profession

If employed in current position for less than two (2) years, complete the following:

Name and Address of Employer		Name and Address of Employer			
Title/Position	Type of Business	Title/Position	Type of Business		
Business Phone (incl. area code)	Dates (from-to)	Business Phone (incl. area code)	Dates (from-to)		

Borrower		DECLARATIONS		Co-Borrower	
Yes	No	If you answer "yes" to any questions 1 through 6, use Continuation Sheet for explanations.		Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	1. Are there any outstanding judgements against you?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	2. Have you been declared bankrupt in the last 10 years?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	3. Have you had property foreclosed upon or given title or deed in lieu?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	4. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	5. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	6. Are any of your assets held in a trust?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	7. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	8. Are you a permanent resident alien? If yes, please provide a copy of resident alien ID card		<input type="checkbox"/>	<input type="checkbox"/>

ACKNOWLEDGEMENT AND AGREEMENT

I/We authorize Carteret Commercial Division, its successors and/or assigns, to make inquiries as necessary to verify the accuracy of the statements made in this application and to determine my/our creditworthiness. I/We authorize and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. I/We certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan. I/We understand FALSE statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). I/We authorize the release of this information whether the signature below is an original or a copy.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

PERSONAL BUDGET

Borrower Name _____

Co-Borrower Name _____

PERSONAL INCOME SOURCES

MONTHLY

ANNUALLY

Borrower and Co-Borrower Gross Salary _____

Schedule B (Recurring Interest and Dividends) _____

Schedule C (Net Profit of Proprietorships) _____

Schedule D (Recurring Capital Gains Less Losses) _____

Schedule E (Recurring Rental Income Excluding Subject Property) _____

Other (List) _____

TOTAL PERSONAL INCOME

PERSONAL CASH REQUIREMENTS

MONTHLY

ANNUALLY

Residence Mortgage Payment / Rent Payment _____

Real Estate & Income Taxes _____

Installment Loan Payments _____

Credit Card Payments _____

Rental Mortgage P&I Payments and Expenses (Exclude Subject Property) _____

Alimony/Child Support _____

Other (List) _____

TOTAL PERSONAL EXPENSES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Borrower _____

Co-Borrower _____

BUSINESS INFORMATION

Business Name _____	Executive / Mailing Address, if other _____		Sq.Ft.	Mo. Rent \$	Lease expires
dba: _____	_____				
Primary Business Address _____	List Additional Business Locations _____		Sq.Ft.	Mo. Rent \$	Lease expires
Primary Contact Name _____	_____				
Phone # _____	_____				
Fax # _____	_____				
Mo. Rent paid at this location \$ _____	Sq.Ft? _____	_____			
Lease expires _____	Mo/Mo? _____	_____			
Business Tax ID # _____	_____				
E-mail Address _____	_____				
Number of Employees _____	_____				
Date Business Established _____	_____				
Website _____	_____				

Type of Entity (select one) C-Corporation S-Corp Partnership Proprietorship Other _____

Business Type (select one) Retail Service Wholesale Manufacturing Construction

OWNERSHIP/OFFICERS/DIRECTORS

Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____
Name: _____	Title: _____	% Owned: _____

HISTORY

Nature of Business: _____

Types of Products / Services as percentages of total revenue: _____

Business revenue (Sales) trends in the last 3 years are Increasing Decreasing Stable

Explain what factors have affected your trends: _____

Business profitability (Net Income) trends for last 3 years are Increasing Decreasing Stable

Explain what factors have affected your trends: _____

BUSINESS DECLARATIONS

If you answer "yes" to any questions, use Continuation Sheet for explanations.

1. Is the business a party to a lawsuit?	Yes	No	N/A
2. Has the business been involved in bankruptcy proceedings in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the business have delinquent federal, state, payroll, sales or other tax liability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has the business had property foreclosed upon or given title or deed in lieu?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. If renting, have you failed to pay rent on time for each of the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the business, its owners or majority stockholders hold other loans with Carteret Commercial Division?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "Yes", please provide information.

Borrower _____

Co-Borrower _____

LOAN REQUEST

Operating Company Name

Borrower Name

Loan Amount Requested

Purpose

Purchase

Refinance

Construction Permanent

Application is for

ALT A

ALT A Express

Purchase Money Loan

Purchase Price

Seller Credits

Source of Down Payment

\$

\$

If any part of the down payment is borrowed, complete the following.

Lender

Loan Amount

Interest Rate

Terms

\$

%

Construction-Permanent Loan

Yr. Lot Acquired

Original Cost

Existing Liens

Present Value

Improvement Cost

\$

\$

\$

\$

Refinance Loan

Have all payments been made on time for the last two years?

Yes

No

Year Acquired

Original Cost

Year Improved

Improvement Cost

Present Value

\$

\$

\$

Existing Liens - Lender

Date Made

Original Amount

Current Balance

Term

Rate

SBA?

Cash Out Request

Amount Requested

Cash out use:

\$

This is a business purpose loan request. How does this loan transaction benefit your business?

REAL ESTATE TO BE FINANCED

Property Address

County

Units

Building size

Lot size

Year built

Construction Type (CTU, frame, block, etc.)

Zoning

% Occupied Now

Property Type (industrial, retail, office, mixed use, etc.)

Describe occupancy upon funding of this loan:

Tenant Rent Roll (including owner occupant)

Owner-Occupied %

Tenant-Occupied%

Vacancy %

Unit

Occupant

Sq.Ft.

Mo. Rent

Started

Expires

Options

STATED PROPERTY INCOME

Gross Potential Annual Rental Income

(Monthly rent of all tenants x 12)

\$

Vacancy

(Actual 5 % or 5%, whichever is greater)

\$

%

Expenses

(Taxes, insurance, utilities, maint)

\$

%

Total Net Operating Income

(Income less vacancy and expenses)

\$

%

VESTING OF REAL ESTATE TITLE

Print Exact Names of Individuals, Form of Title, or Entity

Borrower

Co-Borrower

DOCUMENTS ADDITIONALLY NEEDED

In order to consider a Loan Commitment Letter, the following documents from your files are required.

- Transaction documents as available; purchase contract, escrow instructions, preliminary title report.
 - Copy of the business commercial property lease(s) currently in force.
 - If proceeds are for refinance, provide most recent mortgage payment statement/coupon for all loans to be refinanced.
 - Evidence of leasing an existing facility. 12 months cancelled checks evidencing payment history.
 - Evidence of being in business for 2 years. Business credit report, bank account, or business license.
- Other items may be required as requested.

CONTINUATION SHEET

Use this Continuation Sheet to add information to Borrower Information, Business Information, and Loan Request forms.

Business Name	Borrower
	Co-Borrower

Text will wrap automatically. To create new paragraph, press and hold the "ALT" key when pressing "ENTER"

Borrower _____

Co-Borrower _____