

Instructions for completing the Borrower Information Form:

- 1) Complete **Section I** for the proposed Borrower Entity (herewith referred to as "Borrower"). Generally, this is the same entity or person holding title to the property.
- 2) Complete **Section II** if one or more intermediate legal entities own(s) 20% or greater equity interest, or is the general partner or managing member, in the Borrower. [Examples of an intermediate legal entity: general or limited partnership, limited liability company, corporation, irrevocable trust, or estate]. *Note that Section II does not need to be completed if an intermediate legal entity does not hold controlling interest in the Borrower.*
- 3) Complete **Section III** for each individual principal who owns 20% or greater equity interest, or is a general partner or managing member, in either the Borrower or an intermediate legal entity comprising the Borrower.

SECTION I: BORROWER INFORMATION AND DISCLOSURE

Borrower Name: _____

Street Address: _____ City/State/Zip: _____

Mailing Address (if different from above): _____

Business Phone: _____ Fax Number: _____ Cell Number: _____

Federal Tax ID/Social Security: _____ Year established: _____ Number of Employees: _____

Purpose of loan: Purchase Refinance Loan Amount requested: \$_____

BORROWER TYPE

- | | | |
|---|--|--|
| <input type="checkbox"/> Individual – Separate Credit | <input type="checkbox"/> Individual – Joint Credit with Spouse | <input type="checkbox"/> Sole Proprietorship |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Company |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Trust | <input type="checkbox"/> Other _____ |
| | <input type="checkbox"/> Revocable | |
| | <input type="checkbox"/> Irrevocable | |

INTERMEDIATE LEGAL ENTITIES and INDIVIDUAL PRINCIPALS or BORROWER

Please describe the ownership structure of the Borrower:

Name: _____ % Ownership: _____ Active in Mngmnt? _____ Position/Title: _____

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Name: _____ % Ownership: _____ Active in Mngmnt? _____ Position/Title: _____

Please answer the following questions; if "Yes", explain on a separate sheet of paper:

- Yes No Has Borrower or any Affiliated Business ever declared bankruptcy, had property foreclosed upon, given title or a deed in lieu thereof, had debt forgiven, or have any outstanding or prior judgments, including criminal/felony?
- Yes No Is Borrower a party to any claim or lawsuit?
- Yes No Is Borrower delinquent on payment of any personal or real property taxes?
- Yes No Is Borrower considered an insider of a Bank (Federal Regulation O "FIRA"?)
- Yes No If "Yes" to the above question, does Borrower(s) have a loan with that Bank?

Authorized Representative's Signature	Date	Title
Print Authorized Representative's Name		

SECTION II: INTERMEDIATE LEGAL ENTITY INFORMATION AND DISCLOSURE
 (A duplicate of this section should be completed for multiple intermediate legal entities as needed)

Entity Name: _____
 Street Address: _____ City/State/Zip: _____
 Mailing Address: (if different from above): _____
 Business Phone: _____ Fax Number: _____ Cell Number: _____
 Federal Tax ID/Social Security: _____ Year established: _____ Number of employees: _____

ENTITY TYPE

- | | | |
|---|--|--|
| <input type="checkbox"/> Individual – Separate Credit | <input type="checkbox"/> Individual – Joint Credit with Spouse | <input type="checkbox"/> Sole Proprietorship |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Company |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Trust | <input type="checkbox"/> Other _____ |
| | <input type="checkbox"/> Revocable | |
| | <input type="checkbox"/> Irrevocable | |

INDIVIDUAL PRINCIPALS of INTERMEDIATE LEGAL ENTITY

Please describe the ownership structure of the Intermediate Legal Entity:

Name: _____	% Ownership: _____	Active in Mngmnt? _____	Position/Title: _____
Name: _____	% Ownership: _____	Active in Mngmnt? _____	Position/Title: _____
Name: _____	% Ownership: _____	Active in Mngmnt? _____	Position/Title: _____
Name: _____	% Ownership: _____	Active in Mngmnt? _____	Position/Title: _____

Please answer the following questions; if “Yes”, explain on a separate sheet of paper:

- Yes No Has Intermediate Legal Entity or any Affiliated Business ever declared bankruptcy, had property foreclosed upon, given title or a deed in lieu thereof, had debt forgiven, or have any outstanding or prior judgments, including criminal/felony?
- Yes No Is Intermediate Legal Entity a party to any claim or lawsuit?
- Yes No Is Intermediate Legal Entity delinquent on payment of any personal or real property taxes?
- Yes No Is Intermediate Legal Entity considered an insider of a Bank (Federal Regulation O “FIRA”?)
- Yes No If “Yes” to the above question, does Intermediate Legal Entity have a loan with that Bank?

_____	_____	_____
Authorized Representative’s Signature	Date	Title

Print Authorized Representative’s Name

SECTION III: INDIVIDUAL PRINCIPAL INFORMATION AND DISCLOSURE
 (A duplicate of this section should be completed for multiple individual principals as needed)

Name: _____ Social Security #: _____ Date of Birth: _____

Spouse's Name: _____ Social Security #: _____ Date of Birth: _____

Street Address: _____ City/State/Zip: _____

Home Phone: _____ Business Phone: _____ Cell Phone: _____

Marital Status: Married Unmarried Separated (includes divorced, widowed or pending divorce)

Principal's employer: _____ Position/title: _____ Time on Job: _____

Type of Business: _____ Years employed in this line of work: _____

Describe experience in real estate ownership, management, and/or development:

Please answer the following questions; if "Yes", explain on a separate sheet of paper:

- | PRINCIPAL | | SPOUSE | | |
|------------------------------|-----------------------------|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you or any Affiliated Business ever declared bankruptcy, or been a principal or guarantor of a firm that has declared bankruptcy, had property foreclosed upon, given title or a deed in lieu thereof, or have any outstanding or prior judgments, including criminal/felony? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you a party to any claim or lawsuit? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you delinquent on payment of any personal or real property taxes? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you obligated to pay alimony, child support or separate maintenance. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are any assets pledged as collateral or debts secured except as shown? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have any contingent liabilities not disclosed in the financial information provided herewith? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you a U.S. Citizen? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If "No" to the above questions, are you a resident alien? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If "No" to the above questions, are you a non-resident alien? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are any assets of your assets held in an irrevocable trust? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you obtained credit under other names?
If "yes", list names: |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is Borrower considered an insider of a Bank (Federal Regulation O "FIRA"?) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If "Yes" to above question, does Borrower(s) have a loan with that Bank? |

REFERENCES

Please provide the following information for current or most recent credit relationships:

Lender: _____ Contact/Title: _____ Phone: _____ Length of Relationship: _____

Lender: _____ Contact/Title: _____ Phone: _____ Length of Relationship: _____

Lender: _____ Contact/Title: _____ Phone: _____ Length of Relationship: _____

Principal's Signature _____ Date _____ Spouse's Signature (if applicable) _____ Date _____

Information for Government Monitoring Purposes

The following information is requested by the federal government for certain types of loans related to a dwelling or multi-family property 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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant: I do not wish to furnish this information (initials) _____ **Spouse:** I do not wish to furnish this information (initials) _____

Race/National Origin:

- American Indian, Alaskan Native Black
 Asian, Pacific Islander Hispanic
 White Other (specify): _____

Race/National Origin:

- American Indian, Alaskan Native Black
 Asian, Pacific Islander Hispanic
 White Other (specify): _____

Sex:

- Male Female

Sex:

- Male Female