



Benchmark Commercial Lending
 13023 Tesson Ferry Rd., Suite 104
 St. Louis, MO 63128
 Phone: (877) 843-4142
 Fax: (314) 558-0725

Property Name: _____
 Street Address: _____
 City, State, Zip: _____

Property Type (Check all that apply)

Multifamily Industrial Self Storage
 Retail Mixed Use Health-Related/Senior Living
 Office Hotels & Motels Mobile Home Parks
 Other (Describe) _____
 Percentage Owner Occupied (If any) _____%

Name of Borrowing Entity or Individual(s)

Contact Information

Borrower Contact _____ Email _____
 Street Address _____ Phone () _____
 City, State, Zip _____ Fax () _____

Borrowing Entity (Check One)

Corporation Individuals
 Trust Limited Liability Corporation
 Partnership Other (Describe) _____

Ownership Breakdown

Individual/Entity	Ownership Percentage
_____	_____ %
_____	_____ %
_____	_____ %

Loan Request

\$ _____ _____ yrs _____ yrs
amount term amortization

Purpose of Loan (Check One)

Acquisition Refinance Cash-Out Refinance

If an acquisition, what is the purchase price? \$ _____

If a refinance:

What was the purchase date? _____
 What was the original purchase price? \$ _____
 What is the total amount of funds invested during your ownership? \$ _____

If this is a refinance, is there existing debt? (Check One)

Yes No

If yes, please provide:

1 st Mortgage	2 nd Mortgage
Current Loan Balance: _____	Current Loan Balance: _____
Current Lender: _____	Current Lender: _____
Interest Rate: _____	Interest Rate: _____
Rate Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable	Rate Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable
Maturity Date: _____	Maturity Date: _____

Does your loan have a prepayment penalty? If so, how much is it? _____

If you are refinancing and SBA loan, is it a 504 or a 7A? 504 7A

Complete This Portion for Commercial Property (Office and Retail)

Square footage: _____ Number of tenants: _____
 Size of land: _____ Year built: _____
 Property type: _____
 Condition of property (check one): Excellent Good Fair Poor

Annual Operating Expenses

Real estate taxes: \$ _____	Repairs and maintenance: \$ _____
Insurance: \$ _____	Reserves for replacements: \$ _____
Management expenses: \$ _____	Utilities: \$ _____
Other operating expenses: \$ _____	

What do you estimate the value to be? \$ _____

Please include the following with this application:

- Copies of all leases, appraisals and environmental reports (if any).
- If building is proposed, include copy of plans, specifications, cost breakdown and site plan.
- Photos of subject property (digital or prints).

Signature of Primary Borrower or Contact Person
Date



PERSONAL FINANCIAL STATEMENT

SECTION 1

AMOUNT REQUESTED: \$ _____

LOAN PURPOSE: _____

STATEMENT OF CONDITION AS OF _____, 20____ (Date)

Name: _____	Name of Spouse or Registered Partner: _____
Social Security Number: _____ Date of Birth: _____	Social Security Number: _____ Date of Birth: _____
Residence Address: _____ No. of Yrs.: _____	Residence Address: _____ No. of Yrs.: _____
City/State/ZIP: _____	City/State/ZIP: _____
Residence Phone: _____	Residence Phone: _____
Employer Name: _____ No. of Yrs.: _____	Employer Name: _____ No. of Yrs.: _____
Employer Address: _____	Employer Address: _____
Business Phone: _____	Business Phone: _____
E-mail address: _____	E-mail address: _____

SECTION 2

ASSETS	(Omit cents)	LIABILITIES	(Omit cents)
Cash on Hand and in Banks: (List Institutions)	\$ _____	Accounts Payable (List Accounts including Credit Cards):	_____
IRA or Other Retirement Accounts	\$ _____		
Accounts and Notes Receivable (Complete Section 4)	\$ _____	Notes Payable to Banks and Others (Describe in Section 11)	\$ _____
Life Insurance - Cash Surrender Value Only (Complete Section 5)	\$ _____	Loan on Life Insurance	\$ _____
Stocks and Bonds and Other Securities (Complete Section 6)	\$ _____	Unpaid Taxes (Describe in Section 12)	\$ _____
Real Estate (Complete Section 7)	\$ _____	Mortgages on Real Estate (Describe in Section 7)	\$ _____
Automobile - Present Value	\$ _____	Installment Account (Auto) Mo. Payments \$ _____	\$ _____
Other Personal Property (Complete Section 8)	\$ _____	Installment Account (Other) Mo. Payments \$ _____	\$ _____
Partnerships/ LLC's (Complete Section 9)	\$ _____	Other Liabilities (Describe in Section 13)	\$ _____
Other Assets (Complete Section 10)	\$ _____	TOTAL LIABILITIES	\$ _____
TOTAL ASSETS	\$ _____	Total Assets less Total Liabilities = NET WORTH	\$ _____

SECTION 3			
SOURCE OF INCOME		CONTINGENT LIABILITIES	
Salary (Annual)	\$	As Endorser or Co-Maker	\$
Net Investment Income	\$	Legal Claims and Judgments	\$
Real Estate Income	\$	Provision for Federal Income Tax	\$
Other Income (Describe below)*	\$	Other Special Debt	\$

Description of Other Income in Section 3. Please describe any recurring income not reflected on previous tax returns. _____

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

SECTION 4 ACCOUNTS AND NOTES RECEIVABLE								
Name of Debtor	Address	Collateral Description	Lien Position	Equity Value	Payment Terms	Amount	Maturity Date	Current Unpaid Balance

SECTION 5 CASH SURRENDER LIFE INSURANCE HELD (Give face amount and cash surrender value of policies- name of insurance and beneficiaries)

SECTION 6 STOCKS AND BONDS (use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Number of Shares	Number of Securities	Cost	Market Value Quotation Exchange	Date of Quotation Exchange	Total Value

SECTION 7 REAL ESTATE (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property (SFR, etc.)			
Address of Property			
Name of Property Owner			
% of Ownership			
Date Purchased			
Original Cost			
Current Market Value			
Name of Lender/Address			
Loan Number			
Current Loan Balance			
Interest Rate			
Loan Maturity Date			
Monthly Rent Income			
Monthly Payment (Princ. & Int.)			
Status of Loan (Current or Past Due)			



SECTION 8 OTHER PERSONAL PROPERTY (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if any delinquent, describe delinquency)

SECTION 9 CORPORATIONS, PARTNERSHIPS and LLCs

Name	Date of Initial Investment	Percent Owned	Cost	Current Market Value	Obligations Due	Due Date
		%				
		%				
		%				
		%				

SECTION 10 OTHER ASSETS (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if any delinquent, describe delinquency)

SECTION 11 NOTES PAYABLE TO BANK AND OTHERS (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

SECTION 12 UNPAID TAXES (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

SECTION 13 OTHER LIABILITIES (Describe in detail)

SECTION 14

Please certify and sign below

Signature

Date

Signature of borrowing spouse (If you are applying for credit jointly)

Date



Borrower: _____
 Property Address: _____

Sources of Income:	Current Year to Date		Last Year: _____		Prior Year: _____	
	From:	To:	From:	To:	From:	To:
RENTS						
CAM						
Other (Specify)						
Other (Specify)						
Total Income Collected:						
Expenses:						
Real Estate Taxes						
Fire Insurance						
Water						
Sewer						
Electricity						
Gas						
Trash						
Cable TV						
Off-site Management						
Salaries						
Tenant Improvements						
Maintenance/Repair						
Landscaping						
Capital Improvements						
Legal Fees						
Advertising						
Commissions						
Miscellaneous						
Other – Telephone						
Total Expenses:						

Net Operating Income:			
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I certify under penalty of perjury that the information herein is true and correct as of: _____

Applicant's Signature _____ Date _____ Seller's Signature _____ Date _____



Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a commercial loan through Benchmark Commercial Lending. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the 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, nor did I/We omit any pertinent information.
2. I/We understand and agreed that Benchmark Commercial Capital reserves the right to change the loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. 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 loan, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. I/We agree to pay any fees incurred during the loan process including, but not limited to, fees for lender, appraisal, title insurance, land surveys, environmental surveys; along with a 1% origination fee payable to Benchmark Commercial Lending for the service of placing the loan.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a commercial loan through Benchmark Commercial Lending. As part of the application process, Benchmark Commercial Lending and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Benchmark Commercial Lending and to any investor to whom Benchmark Commercial Lending may broker/sell my 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. Benchmark Commercial Lending or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Borrower Signature

