



Commercial Loan Application

6 Pointe Drive, Suite 400
Brea, CA 92821

(Application Involving **Individual(s)** Only)

Property & Loan Information

Type of Loan Request

Use of Funds: Purchase Rate & Term Refinance Cash-Out Refinance

Property Information

| | | | | | |
|--|--|--|------------------------------|--|----------------|
| Property Address: | | City: | ST: | Zip | County: |
| Property Type: | | | If "Other," please describe: | | |
| Leasehold? <input type="checkbox"/> Yes <input type="checkbox"/> No | | Is use legal and conforming? <input type="checkbox"/> Yes <input type="checkbox"/> No | | HOA? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Year Built: | | No. Buildings: | No. Floors: | Acres: | Parking Spots: |
| Gross Sq. Feet: | | Number of Units: | | Property Condition: | |

Primary Loan Contact Information

| | | | | |
|---|-------------|-------------|---------------|----------------|
| Name of Primary Contact (for all loan servicing needs): | Home Phone: | Cell Phone: | Office Phone: | Email Address: |
| Primary Mailing Address (for all loan correspondence, mortgage statements, etc.): | | City: | State: | Zip Code: |

Transaction Information

| | | |
|--|--|--------------------------------------|
| If the purpose of the loan is to finance a purchase , please complete the following: | | |
| Purchase Price: \$ _____ | Cash Down: \$ _____ | Purchase Closing Date: _____ |
| Is seller a friend, relative, or affiliate of borrower or borrower's principals or officers? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Is this a 1031 exchange? <input type="checkbox"/> Yes <input type="checkbox"/> No | | If "yes", exchange expiration date: |
| | | Name of Accomodator: |
| | | Email: _____ Phone: _____ |
| If the purpose of the loan is to finance a refinance , please complete the following: | | |
| Estimated Value: \$ _____ | Date Acquired: _____ | Original Purchase Price: \$ _____ |
| Current Loan Balance? \$ _____ | Does refinanced loan have a prepayment penalty? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ OR % _____ | |
| Existing Lender(s): | | |
| Cash Out? <input type="checkbox"/> Yes <input type="checkbox"/> No | If "yes", describe use of proceeds: | |

Borrower Information

Borrower (1) (Required)

| | | | | | |
|---------------------------------|-----------------|--------------------|--|----------------|----------------------|
| Name of Borrower: | | | | | Married Yes No |
| Home Address: | | City: | ST: | Zip: | County: |
| Mailing Address (if different): | | City: | ST: | Zip: | County: |
| Home Phone: | Cell Phone: | Office/Work Phone: | | Email Address: | |
| SSN: | Date of Birth: | | Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Driver's License #: | Place of Birth: | | | | |

Co-Borrower (2) (if applicable)

| | | | | | |
|---------------------------------|-----------------|--------------------|--|----------------|----------------------|
| Name of Borrower: | | | | | Married Yes No |
| Home Address: | | City: | ST: | Zip: | County: |
| Mailing Address (if different): | | City: | ST: | Zip: | County: |
| Home Phone: | Cell Phone: | Office/Work Phone: | | Email Address: | |
| SSN: | Date of Birth: | | Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Driver License #: | Place of Birth: | | | | |

Co-Borrower (3) (if applicable)

| | | | | | |
|---------------------------------|-----------------|--------------------|--|----------------|----------------------|
| Name of Borrower: | | | | | Married Yes No |
| Home Address: | | City: | ST: | Zip: | County: |
| Mailing Address (if different): | | City: | ST: | Zip: | County: |
| Home Phone: | Cell Phone: | Office/Work Phone: | | Email Address: | |
| SSN: | Date of Birth: | | Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Driver License #: | Place of Birth: | | | | |

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS

Borrower/Co-Borrower Information

| Name of Borrower (1): | Name of Borrower (2): | Name of Borrower (3): | |
|---|--|--|--|
| | Borrower (1) | Borrower (2) | Borrower (3) |
| 1. Do you have any existing or prior commercial loans? If "Yes", how many existing or prior loans? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. How many years of experience do you have in real estate? | | | |
| 3. How many commercial properties do you own? | | | |
| 4. Do you currently guarantee a bank loan or mortgage for another person or entity? If "yes", please attach a page and provide a detailed description including the dollar amount of each of these contingent liabilities. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Are there any material lawsuits, judgments or liens pending against the property, you as an individual, or an entity having an interest in the subject property? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Have you been involved in any material lawsuits or had any judgments or liens filed against the property, you as an individual, or an entity having an interest in the subject property in the past ten years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Have you ever filed for bankruptcy, including Chapter 11? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Have you ever lost any real estate through foreclosure preceding or deeded property to a lender in lieu of foreclosure? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Have you ever been charged or convicted of a felony? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Are you a party to any lien or lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Have you incurred a loss in any of the past 3 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Do you owe any delinquent state or federal taxes? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Are you a US citizen? (If not, please provide us with a copy of your alien registration card and number) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Have you (if individual) relocated from one country to another in the past 5 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

IF YOU ANSWERED YES TO ANY OF THE QUESTIONS ABOVE (EXCLUDING QUESTION 13) PLEASE ATTACH DETAILS.

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS

2022 Personal Financial Statement

Complete this form for: (1) each borrower/proprietor, or (2) each manager, limited partner or member who owns 25% or more interest and each general partner, or (3) each stockholder owning 25% or more of voting stock, or (4) any person or entity providing a guaranty on the loan. This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-borrowers if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required. If the co-borrower section was completed about a non-applicant spouse or other person, this statement and supporting schedules must be completed about that spouse or other person also.

Name(s):

Completed Jointly

Not Jointly

Name(s):

Assets (Omit Cents)

Liabilities (Omit Cents)

| | | | |
|--|----|--|----|
| Checking and Savings (Please provide verification. Refer to attached Schedule of Liquid Assets) | \$ | Accounts Payable (Including Credit Cards) | \$ |
| IRA or Other Retirement Account — vested interest only. (Please provide verification. Refer to attached Schedule of Liquid Assets) | \$ | Notes Payable to Banks | \$ |
| Accounts & Notes Receivable (Please provide verification) | \$ | Installment Account (Auto) Mo. Payments (\$) | \$ |
| Real Estate (Describe in Section 2) | \$ | Installment Account (Other) Mo. Payments (\$) | \$ |
| Life Insurance — Cash Surrender Value Only | \$ | Loan on Life Insurance | \$ |
| Stocks & Bonds (Please provide verification) | \$ | Mortgages on Real Estate (Describe in Schedule of Real Estate Owned) | \$ |
| Closely Held Companies (Net Worth) | \$ | Unpaid Taxes | \$ |
| Other Personal Property. Include Automobile(s), Jewelry, etc. | \$ | Other Liabilities | \$ |
| Other Assets | \$ | Alimony/Child Support/Separate Maintenance Payments | \$ |
| Other Assets | \$ | TOTAL LIABILITIES: | \$ |
| TOTAL ASSETS: | \$ | TOTAL NET WORTH (Total Assets minus Total Liabilities): | \$ |

Personal Financial Statement (continued)

| | |
|---|---|
| Annual Salary | Annual Net Investment Income |
| Annual Real Estate Income | Other Annual Income (Retirement, Alimony or Child Support*, etc.) |
| Outstanding Legal Claims and/or Judgments | Annual Alimony and/or Child Support Obligation (if applicable) |

* Please Note: Alimony, child support, or separate maintenance income need not be revealed if the Borrower/Co-Borrower or Guarantor(s) does not choose to have it considered for repaying this loan.

Real Estate Owned (List each parcel separately on the attached Schedule of Real Estate Owned). Each attachment must be identified as part of this statement and signed.

DUPLICATE PAGE AS NEEDED



SIGNATURE: _____

DATE: _____

Information for Government Monitoring Purposes

COMPLETE THIS SECTION ONLY IF YOU ARE APPLYING FOR A LOAN TO PURCHASE, REFINANCE, ASSUME, OR IMPROVE A MULTI-FAMILY RESIDENCE OF 5 OR MORE UNITS AND YOU ARE A NATURAL PERSON. DO NOT COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CREDIT IN THE NAME OF A BUSINESS, CORPORATION, TRUST OR PARTNERSHIP.

The following information is requested by the federal government for certain types of loans related to dwelling in order to monitor the lender's compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not want to furnish this information, please check below:

Ethnicity: Check one or more

Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:*

For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino
 I do not wish to provide this information

Sex

Female
 Male
 I do not wish to provide this information

Race: Check one or more

American Indian or Alaskan Native - *Print name of enrolled or principal tribe:*

Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese

Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro
 Samoan

Other Pacific Islander - *Print race:*

White

I do not wish to provide this information

To be completed by Financial Institution (for application taken in person)

| | | |
|--|----|-----|
| Was the ethnicity of the borrower collected on the basis of visual observation or surname? | NO | YES |
| Was the sex of the borrower collected on the basis of visual observation or surname? | NO | YES |
| Was the race of the borrower collected on the basis of visual observation of surname? | NO | YES |

The Demographic information was provided through:

Face-to-Face Interview Telephone Interview Fax or Mail Email or Internet

Required Signatures

The undersigned hereby applies to American First Credit Union ("AFCU") for a loan under the above vesting. The undersigned is fully aware that the financial capability of the named above will undergo the credit review process to qualify for the loan. All charges, costs and fees incurred during this process, which may include, but are not limited to, any and all credit verifications, administrative expenses, property inspection, appraisal, attorneys, consultants or others in connections with the considering this application ("costs") will be incurred by the undersigned and will be deducted from the application costs deposit(s). You agree to pay for these costs even if AFCU declines your loan or your withdraw the application. In the event the application costs deposit(s) is/are insufficient to cover AFCU costs, you will be advised of the deficiency owed to AFCU.

The undersigned acknowledges that all signature copies and faxes can be relied upon by American First Credit Union as it would such original signatures. The undersigned further gives permission to American First Credit Union to share information in this loan application with any Federal, State, or other authorities and/or lenders for the purpose of processing this loan application or participation of this loan with another financial institution and authorizes American First Credit Union to verify my (our) identity. The undersigned hereby authorizes American First Credit Union to initial debit entries to the checking account listed above for the scheduled payments or any credit extension, or renewal thereof, arising from this application. The undersigned certifies that any property and/or proceeds from the proposed request will be used by the applicant for commercial purpose only and not for any person, family, or household purposes, and that the proposed request would constitute a business loan which is exempted from the disclosure requirements of Regulation Z - Truth in Lending Act. The applicant agrees to indemnify and hold lender harmless from any and all claims, loss, or damage resulting or caused by the request being subject to any of the provisions of the Federal Consumers Credit Protection Act (Truth in Lending Act). The undersigned certifies that he/she has full authority to act on behalf of applicant in connection with the above referenced credit request. If the loan does not close after the lender issues a final approval, the balance of the good faith deposit may be retained by the Credit Union.

I authorize American First Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify that the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

I, the undersigned, hereby certify that the information shown on the above financial statement is true and correct to the best of my knowledge and belief. Further there have been no material or adverse changes to my financial condition since the date indicated on this statement.

I, the undersigned, further certify that the information shown on the rent roll, operating statements, property income and expense statements are true and correct to the best of my knowledge and belief.

| | | |
|--|------|--|
| Borrower Signature (1) (Required) | Date | Applying for Joint Credit? YES NO |
| Borrower Signature (2) (if applicable) | Date | Applying for Joint Credit? YES NO |
| Borrower Signature (3) (if applicable) | Date | Applying for Joint Credit? YES NO |

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS