



SMALL BALANCE COMMERCIAL LOAN APPLICATION

LOAN INFORMATION

Borrower Name: _____

Guarantor: _____

Subject Property Address: _____

Loan Amount: _____ Rate: _____ Term: _____ Purpose: ☐ Purchase ☐ Refi ☐ Cash Out

Comments: _____

PROPERTY INFORMATION

Subject Property: _____

Property Type: _____ If Other, specify: _____

Property Description: _____

Est Value/PP: \$ _____ LTV %: _____

Income/Yr: \$ _____ Res: \$ _____ Commercial: \$ _____ Total: \$ _____

Est Taxes: \$ _____ Insurance: \$ _____

If Refi, Name Lien Holder: _____ Current Bal: \$ _____ Current Rate: \$ _____

Date Purchased: _____ Original PP: \$ _____ Improvements Made: \$ _____

BORROWER INFORMATION

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

Home Address: _____

Phone Number: _____ Email: _____

Credit Score: _____ Date of Credit Report: _____

Employer Name: _____ Title: _____

Years on Job: _____ Type of Business: _____

CO-BORROWER INFORMATION

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

Home Address: _____

Phone Number: _____ Email: _____

Credit Score: _____ Date of Credit Report: _____

Employer Name: _____ Title: _____

Years on Job: _____ Type of Business: _____

Have any borrowers or guarantors (check all that apply):

- ☐ Had a property foreclosed in the last 3 years? ☐ Are any borrowers or guarantors foreign nationals?
- ☐ Filed bankruptcy in the last five years? ☐ Any borrower or guarantor missed mort pmts in the last 12 mos?
- ☐ Failed to file federal tax returns in the last 3 yrs? ☐ Are there back real estate taxes owed on the subject property?

If yes, explain: _____

BORROWER ENTITY INFORMATION

Borrower Entity Name: _____ TIN#: _____

Organizational Structure (Sole, Trust, LLC, LLP, etc.): _____ Web Site: _____

BORROWER FINANCIALS - STATEMENT OF NET WORTH

Borrower Name:		As of Date:	
ASSETS (ACTUAL VALUES)	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash on hand and in banks		Notes payable to banks	
Marketable Securities		Notes payable to others	
Value of Business Owned		Credit cards payable	
Real Estate Owned		Accounts Payable (Other)	
Other Assets (List):		Other Liabilities (List):	
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH (Assets - Liabilities)	

STATEMENT OF CURRENT INCOME / EXPENSES

CURRENT INCOME	AMOUNT (\$)	EXPENSES (MONTHLY)	AMOUNT (\$)
Salary		Mortgage/Rent Residence	
Bonuses & Commissions		All other debt service	
Interest & Dividends		Income Taxes	
Real Estate Income (Net)		Insurance Premiums	
Other Income (List gifts, trusts, etc.):		Property Taxes	
		Other Living Expenses	
		Other Expenses (List):	
TOTAL INCOME		TOTAL EXPENSES	

 Is any of this income likely to be reduced or interrupted within the next year? ☐ Yes ☐ No

If yes, please provide additional explanation: _____

CO-BORROWER FINANCIALS - STATEMENT OF NET WORTH

Co-Borrower Name:		As of Date:	
ASSETS (ACTUAL VALUES)	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash on hand and in banks		Notes payable to banks	
Marketable Securities		Notes payable to others	
Value of Business Owned		Credit cards payable	
Real Estate Owned		Accounts Payable (Other)	
Other Assets (List):		Other Liabilities (List):	
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH (Assets - Liabilities)	

STATEMENT OF CURRENT INCOME / EXPENSES

CURRENT INCOME	AMOUNT (\$)	EXPENSES (MONTHLY)	AMOUNT (\$)
Salary		Mortgage/Rent Residence	
Bonuses & Commissions		All other debt service	
Interest & Dividends		Income Taxes	
Real Estate Income (Net)		Insurance Premiums	
Other Income (List gifts, trusts, etc.):		Property Taxes	
		Other Living Expenses	
		Other Expenses (List):	
TOTAL INCOME		TOTAL EXPENSES	

 Is any of this income likely to be reduced or interrupted within the next year? ☐ Yes ☐ No

If yes, please provide additional explanation: _____



SCHEDULE OF REAL ESTATE OWNED

Total Equity in Real Estate

OTHER IMPORTANT INFORMATION WE SHOULD KNOW
ATTACHMENTS

Please be prepared to compile and submit the information listed below in order to expedite the application process.

- | | |
|-------------------------------------|-----------------------------|
| ✓ Application | ✓ Rent Roll |
| ✓ Recent Credit Report | ✓ Purchase & Sale Agreement |
| ✓ Tax Returns from the last 2 years | ✓ Photos of Property |

The undersigned hereby declare and represent that all statements made in this application and in the supporting documentation are complete and true, that all financial credit information has been given as an inducement to Grand Coast Capital Group to grant the loan for which this application is made. The undersigned authorize Grand Coast Capital Group, and/or its affiliates, to verify all information provided and to make such additional normal inquiries as reasonably may be related to or associated with this application, from credit bureaus, creditors, and references listed on this application and the supporting documentation, and authorizes Grand Coast Capital Group to provide such information to others, as permitted by law.

APPLICATION COMPLETED AND SIGNED AS OF DATE: _____

BY: _____
 Borrower Name Borrower Signature DOB SSN

BY: _____
 Co-Borrower Name Co-Borrower Signature DOB SSN

For GC Internal Use - Loan Officer Name: _____ Date Received: _____



SMALL BALANCE COMMERCIAL LOAN APPLICATION

RENT ROLL

Borrower Name: _____

Property Address: _____

Property Type: _____

[illegible]

CERTIFIED RENT ROLL SIGNED BY:

Owner	Dated	Co-Owner	Dated
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Real Estate Taxes: _____ Annual Insurance: _____