



Golden Security Bank

COMMERCIAL LOAN APPLICATION

First and foremost we would like to thank you for choosing Golden Security Bank. We want to make your loan process as quick and simple as possible. We realize you may have questions. Call any time. Again, thank you for this opportunity to fund your loan.

I. LOAN PRODUCTS/TERMS AND PROPERTY INFORMATION

Mortgage Commercial Multi-Family Land Loan Other Properties

Applied for:

Amount \$	No. of Months	Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other (explain)
Subject Property Address (street, city state, ZIP)		No. of Units
Title will be held in what Name(s)		Year Built
Manner in which Title will be held		Property will be <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Investment

II. BORROWER INFORMATION

Borrower's Name			Co-Borrower's Name		
Social Security Number	DOB (mm/dd/yyyy)	Home Phone	Social Security Number	DOB (mm/dd/yyyy)	Home Phone
Present Address (street, city, state, ZIP)			Present Address (street, city, state, ZIP)		
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		

III. EMPLOYMENT INFORMATION

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this Job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this Job
	Yrs in this line of work		Yrs in this line of work
Position/Type of Business	Business Phone	Position/Type of Business	Business Phone
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>			
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Monthly Income \$		Monthly Income \$
Position/Type of Business	Business Phone	Position/Type of Business	Business Phone

IV. MONTHLY INCOME AND HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Salary (Gross) **	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P & I)		\$
Bonuses				Other Financing (P & I)		
Commissions				Hazard Insurance		
Dividends Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$

** Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

V. SCHEDULE OF COLLATERAL/REAL ESTATE OWNED

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Net Rental Income
		\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$

(If additional properties are owned use continuation sheet)

VI. ASSETS AND LIABILITIES

ASSETS		LIABILITIES		
Description	Cash or Market Value	Name and address of Company	Monthly Payment	Unpaid Balance
Cash deposit toward purchase held by:	\$		\$ Payment	\$
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Acct. No.		
			\$ Payment	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union			\$ Payment	\$
		Acct. No.		
Acct. No.	\$		\$ Payment	\$
Name and address of Bank, S&L, or Credit Union			\$ Payment	\$
		Acct. No.		
Acct. No.	\$		\$ Payment	\$
Stocks & Bonds (Name/number & description)	\$	Acct. No.		
			\$ Payment	\$
Cash Value of Life Insurance	\$		\$ Payment	\$
Face amount \$				
Subtotal Liquid Assets	\$	Acct. No.		
Real estate owned (market value)	\$	Alimony/ Child Support/Separate Maintenance Payments Owed to:	\$	
Vested interest in retirement fund	\$			
Net worth of business(es) owned	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$			
		Total Monthly Payments	\$	
			\$	
Total Assets a.	\$	Total Liabilities b.		Net Worth (a minus b) → \$

VII. GENERAL INFORMATION ON APPLICANT(S)

(Provide full details on any "YES" answers to questions 1-6; attach separate sheet if necessary.)

	Borrower		Co-Borrower	
	YES	NO	YES	NO
1. Are your principal cash deposits held jointly with another person?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are any assets encumbered or debts secured except as indicated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are there any suits or unpaid judgements now pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever voluntarily surrendered or had any item repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you or your spouse ever been the subject of bankruptcy proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you ever applied for or obtained credit under another name?	<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 any assets held in a trust?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VIII. AGREEMENT

I/We represent and warrant that the information set forth above on this application is complete and accurate in all respects, and that such information constitutes a complete disclosure of our financial condition as of the date of this application. I/We understand that this application is made for the purpose of inducing this Bank to loan money from time to time, secured or unsecured, to us or to accept our endorsement or guarantee of the obligations of others. I/We authorize the bank to make such investigation of our financial condition and the representations contained in this application as the bank may deem desirable. I/We understand that this application shall remain the property of the bank for all the purposes. I/We further understand that you will continue to rely on this information as being full and accurate until I/We provide you with notice in writing of any changes. I/We agree to notify you immediately, in writing, of any adverse change in our financial condition.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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

IX. CONTINUATION SHEET

Use this continuation sheet if you need more space to complete the Commercial Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower

Co-Borrower

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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

