



Commercial Loan Application

6 Pointe Drive Ste 400
Brea, CA 92821-6322

Entity Application

Loan Information

Type of 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:		No. Units:		Condition:	
Deferred Maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No			If "Yes," please explain: (Attach separate sheet if necessary)		

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/Vesting Entity (1) (Required)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Borrower:			Name of Contact (if different):		
Address of Borrower/Entity:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

Co-Borrower/Vesting Entity (2) (if applicable)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Borrower:			Name of contact (if different):		
Address of Borrower/Entity:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

Co-Borrower/Vesting Entity (3) (if applicable)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Borrower:			Name of Contact (if different):		
Address of Borrower/Entity:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

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 does (do) the key principal(s) have in real estate?			
3. How many commercial properties does (do) the key principal(s) own?			
4. Does the borrowing entity or any of its affiliates or principal owners 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, borrowing entity, 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. Has the borrowing entity or any of its affiliates or principal owners been involved in any material lawsuits or had any judgments or liens filed against the property, borrowing entity 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. Has the borrowing entity or any of its principal owners 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. Has the borrowing entity or any of its principal owners 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. Has the borrowing entity or any of its affiliates or principal owners 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
11. 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
12. 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
13. 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
14. Is the borrower (if an entity) for sale or under agreement that would change the ownership of the business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Has the borrower (if an entity) changed names 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, PLEASE ATTACH DETAILS.

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS

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:

Borrower (1)		Borrower (2)		Borrower (3)	
I do not wish to furnish this information		I do not wish to furnish this information		I do not wish to furnish this information	
SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White
ETHNICITY: Hispanic or Latino Not Hispanic or Latino		ETHNICITY: Hispanic or Latino Not Hispanic or Latino		ETHNICITY: Hispanic or Latino Not Hispanic or Latino	

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 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 ("expenses") will be incurred by the undersigned and will be deducted from the good faith deposit(s). You agree to pay for these expenses even if AFCU declines your loan. In the event the initial deposit is insufficient to cover AFCU expenses, 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.

Authorized Borrower Signature (1) (Required)	Title	Date
Authorized Borrower Signature (2) (if applicable)	Title	Date
Authorized Borrower Signature (3) (if applicable)	Title	Date

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL BORROWERS

Guarantor Information

Guarantor (1) (Required)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Guarantor:			Name of Contact (if different):		
Address of Guarantor:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

Guarantor (2) (if applicable)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Guarantor:			Name of contact (if different):		
Address of Guarantor:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

Guarantor (3) (if applicable)

Please check one: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership (LTD or General) <input type="checkbox"/> Other _____					
Name of Guarantor:			Name of Contact (if different):		
Address of Guarantor:		City:	ST:	County:	Zip:
Phone #:	Cell #:	Fax #:		Email:	
SSN (or Tax ID if entity):	Date of Birth (Individual)	or	Formation Date: (Entity)	Existing American First Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver's License: (Individual)	Place of Birth (Individual)	or	Place of Formation: (Entity)		

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS

Guarantor(s) Information

Name of Guarantor (1):	Name of Guarantor (2):	Name of Guarantor (3):	
	Guarantor (1)	Guarantor (2)	Guarantor (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 does the guarantor have in real estate?			
3. How many commercial properties does the guarantor own?			
4. Does the guarantor or any of its affiliates or principal owners 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, guarantor, 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. Has the guarantor or any of its affiliates or principal owners been involved in any material lawsuits or had any judgments or liens filed against the property, borrowing entity 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. Has the guarantor or any of its principal owners 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. Has the guarantor or any of its principal owners 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. Has the guarantor or any of its affiliates or principal owners 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
11. 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
12. 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
13. 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
14. Is the guarantor (if an entity) for sale or under agreement that would change the ownership of the business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Has the guarantor (if an entity) changed names 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
16. Are you (if individual) a US citizen? (If not, please provide us with the number and a copy of your alien registration card)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. 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 16), PLEASE ATTACH DETAILS.

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS

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)

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

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:

Guarantor (1)		Guarantor (2)		Guarantor (3)	
I do not wish to furnish this information		I do not wish to furnish this information		I do not wish to furnish this information	
SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	SEX: Male Female	RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White
ETHNICITY: Hispanic or Latino Not Hispanic or Latino		ETHNICITY: Hispanic or Latino Not Hispanic or Latino		ETHNICITY: Hispanic or Latino Not Hispanic or Latino	

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 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 ("expenses") will be incurred by the undersigned and will be deducted from the good faith deposit(s). You agree to pay for these expenses even if AFCU declines your loan. In the event the initial deposit is insufficient to cover AFCU expenses, 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.

Authorized Guarantor Signature (1) (Required)	Title	Date
Authorized Guarantor Signature (2) (if applicable)	Title	Date
Authorized Guarantor Signature (3) (if applicable)	Title	Date

DUPLICATE PAGE AS NEEDED FOR ADDITIONAL GUARANTORS