

# FundingEdge & Power2Fund

Commercial Real Estate & Business Finance

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## COMMERCIAL REAL ESTATE APPLICATION

- We specialize in **Business & Commercial Real Estate Financing**
- **Commercial Includes: Land, Developments, Ranches, Churches w/ Daycares, 5+ Units**
- **(Full Doc, Soft Money, Bridge Loans & Private Money)**
- **We offer exceptional debt financing programs beyond the limits of most banks**
- **Even if credit is not perfect (A - D credit options)**
- **Good, Bad & Ugly Situations!**
- **Typical loan sizes range from \$100K - \$22M (Our Sweet Spot is \$100K - \$2.5M)**

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- **It is important to complete the following application thoroughly**
  - **Please be as detailed as possible & SIGN All 3 forms**
  - **FORWARD COMPLETED APPLICATION VIA FAX OR EMAIL:**
    - **FAX (210) 280-0069**
    - **EMAIL [newapps@power2fund.com](mailto:newapps@power2fund.com) for fastest processing.**

**If you have any question, please feel free to give us a call (830) 331-4030.**

# REAL ESTATE APPLICATION

Referring Broker/Affiliate (if applicable) \_\_\_\_\_ Phone \_\_\_\_\_

Points Requested \_\_\_\_\_ Outside Fee Agreement? \_\_\_\_\_ Fax \_\_\_\_\_ Email: \_\_\_\_\_

## GENERAL INFORMATION

Date: \_\_\_\_\_

Property (1) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Address

(2) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(3) \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Borrowers Company Name: \_\_\_\_\_ Federal Tax ID / EIN #: \_\_\_\_\_

Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact Info: Office: \_\_\_\_\_ Cell: \_\_\_\_\_ Home: \_\_\_\_\_

Email: \_\_\_\_\_ Fax: \_\_\_\_\_ % of Ownership: \_\_\_\_\_

Total Household Income (yearly) \$ \_\_\_\_\_ Total Assets \$ \_\_\_\_\_ Total Liabilities \$ \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact Info: Office: \_\_\_\_\_ Cell: \_\_\_\_\_ Home: \_\_\_\_\_

Email: \_\_\_\_\_ Fax: \_\_\_\_\_ % of Ownership: \_\_\_\_\_

Total Household Income (yearly) \$ \_\_\_\_\_ Total Assets \$ \_\_\_\_\_ Total Liabilities \$ \_\_\_\_\_

Amount Seeking \$ \_\_\_\_\_ Minimum Net Loan Amount Required \$ \_\_\_\_\_

Use of Funds: \_\_\_\_\_

1) \_\_\_\_\_ \$ \_\_\_\_\_ 3) \_\_\_\_\_ \$ \_\_\_\_\_

2) \_\_\_\_\_ \$ \_\_\_\_\_ 4) \_\_\_\_\_ \$ \_\_\_\_\_

## PROPERTY INFORMATION \*THIS SECTION MUST BE COMPLETED

Type of Loan: Refinance ( ) Cash Out ( ) Purchase ( ) Construction ( ) If Construction do you own property?: \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_ Original Date of Purchase or Date to-be-Purchased: \_\_\_\_\_

Purchase: Down Payment: \$ \_\_\_\_\_ Seller/Carry Back: \$ \_\_\_\_\_ Additional funds to put down: \$ \_\_\_\_\_

Refinance: Original Purchase Price: \$ \_\_\_\_\_ Funds Invested Into Property Since Purchase: \$ \_\_\_\_\_

Type of Property: ( ) Multi-Family ( ) Mix-Use ( ) Day Care ( ) Church ( ) Restaurant - Stand Alone? Yes / No  
( ) Retail/Office ( ) Self Storage ( ) Automotive ( ) Warehouse ( ) Mobile Home Park ( ) Car Wash  
( ) Light Industrial ( ) Rooming House or B&B ( ) Funeral Home ( ) Motel/Hotel - flagged? Yes / No  
( ) Raw Land ( ) Development ( ) Assisted Living Facility/ Nursing Home (5+ Units and/or 5+ SFS's) \_\_\_\_\_  
( ) Ranch/Farm - Dairy, Cattle, Poultry, Swine, Produce - list type \_\_\_\_\_ ( ) Other \_\_\_\_\_

Description of Property: Square Feet of the building(s): \_\_\_\_\_ Number of Units: \_\_\_\_\_

Number of Acres or size of the lot(s): \_\_\_\_\_ Age of Building(s): \_\_\_\_\_

(Description of Property (continued) Please describe the property in detail) \_\_\_\_\_

PLEASE PROVIDE DIGITAL PICTURES OF INTERIOR & EXTERIOR AND/OR OLD APPRAISAL

Value of the Property: Appraised Value: \$ \_\_\_\_\_ Date of Appraisal: \_\_\_\_\_ Current Tax Value: \$ \_\_\_\_\_

Estimated "AS IS" Value (Value based on the current condition and entitlements): \_\_\_\_\_

If property is being Renovated or Under Development what is the Projected Value \$ \_\_\_\_\_

Amount Owed: First Lien: \$ \_\_\_\_\_ Date Due: \_\_\_\_\_
Second Lien: \$ \_\_\_\_\_ Date Due: \_\_\_\_\_
Other Liens: \$ \_\_\_\_\_
Are Taxes Current: Yes / No Taxes Owed \$ \_\_\_\_\_
Total Amount Owed: \$ \_\_\_\_\_

Current Monthly Payment \$: \_\_\_\_\_ Current Interest Rate on First Lien \_\_\_\_\_ on Second Lien \_\_\_\_\_

Are you current on Payments? Yes / No If NO, how many (number) of payments behind: \_\_\_\_\_
Reason for being behind on payments: \_\_\_\_\_

What percentage of subject property is occupied today? \_\_\_\_\_ % Owner Occupied: \_\_\_\_\_ %

Property Income and Expenses (if applicable): Current Monthly Income: \$ \_\_\_\_\_
Current Monthly Expenses: \$ \_\_\_\_\_
Current Net Income: \$ \_\_\_\_\_

- How is Title Held: Personally ( ) Partnership ( ) Corporation ( ) Trust ( ) Other ( )
In what County is the Property Located: Property 1: \_\_\_\_\_ Property 2: \_\_\_\_\_
Population of County: \_\_\_\_\_ Population of City: \_\_\_\_\_
On a scale of 1 to 10, how would you rate your credit?: \_\_\_\_\_ Scores \_\_\_\_\_
Time constraints on the loan and Reason: \_\_\_\_\_
Interest Rate Desired: \_\_\_\_\_ Length of Term Requested: \_\_\_\_\_
Exit Strategy: (How do you plan on paying off the Loan?): \_\_\_\_\_
Are there any known environmental issues with the property? Yes / No If Yes, explain on a separate sheet.
Have you been turned down previously? By whom & Reason(s): \_\_\_\_\_
Have you been approved recently for any financing? By whom & outcome: \_\_\_\_\_
Are you currently working with any other lender, consultant or broker : Who? \_\_\_\_\_

BUSINESS INFORMATION

Business Inception Date MM/DD/YYYY \_\_\_\_/\_\_\_\_/\_\_\_\_ No. of Employees \_\_\_\_\_ Dunn & Bradstreet # \_\_\_\_\_
Revenues Gross: 2015 \$ \_\_\_\_\_ 2016 \$ \_\_\_\_\_ Year to Date-2017 \$ \_\_\_\_\_ (thru \_\_\_\_/month)
Net: 2015 \$ \_\_\_\_\_ 2016 \$ \_\_\_\_\_ Year to Date-2017 \$ \_\_\_\_\_ (thru \_\_\_\_/month)

Churches - Number of Giving Units: \_\_\_\_\_ \*Provide taxes and 2 - 3 years & YTD financials (Balance Sheets and P&L's)

Sole Proprietorship\_\_\_\_, Partnership\_\_\_\_, C-Corp\_\_\_\_, Sub-S Corp\_\_\_\_, LLC Corp\_\_\_\_, Other \_\_\_\_\_

Average Bank Balance \_\_\_\_\_ Average Deposits Monthly \_\_\_\_\_ Average NSF's \_\_\_\_\_

Average Monthly Credit Card Volume (Visa/MasterCard): \$ \_\_\_\_\_ How Many Merchant/Credit Card Accounts? \_\_\_\_\_

Do you have any existing 'cash advances' and/or 'bank statement loans'? Yes / No Balance(s) & with whom: \_\_\_\_\_

## REAL ESTATE SCHEDULE

### Other Real Estate Owned

(Enter under Type of Property, **R** for Residential and **C** for Commercial ) (M for multifamily - indicate how many units) (RV - RV Park/Mobile Home Park)

| Property Address | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance Maintenance Taxes & Misc | Net Rental Income |
|------------------|------------------|----------------------|-----------------------------|---------------------|-------------------|------------------------------------|-------------------|
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
|                  |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |
| TOTALS           |                  | \$                   | \$                          | \$                  | \$                | \$                                 | \$                |

**Describe Commercial Properties in further detail:**

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**Describe the Reason for your Loan Request** *(i.e....to get a better interest rate, prevent foreclosure, to make renovations, use money for a business venture)*

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**Do you have any other Assets that can be utilized as Collateral** *(i.e....equipment, stocks, bonds, other real estate...etc)*

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## AGREEMENT

I/We completed an application containing various information and certify that all of the information is true and complete. I/We further hold FUNDINGEDGE AND/OR POWER2FUND or its assigns harmless of any misrepresentation on the Real Estate Information Sheet (Application) and/or other documents provided. I/We hereby authorize FUNDINGEDGE AND/OR POWER2FUND or its assigns to investigate my credit worthiness and verify any information provided on my/our application and other related documents.

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Signature

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BORROWER Name *(Printed)*

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Date

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Signature

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BORROWER Name *(Printed)*

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Date

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## APPLICATION PROCEDURES

- Fill out the Real Estate Application - completely and legibly.
- Sign All 3 Forms - (no digital signatures).
- Provide two (2) forms of Identification. One (1) of the forms of Identification must be a valid Driver's License or Passport. *\*\*If possible enlarge the copies of the Identification.*
- Provide Digital Pictures of Subject Property(s)
- Provide copy of Old Appraisal(s) and/or Valuation(s) - please do not order new ones as we may not be able to utilize them.

# CERTIFICATION & AUTHORIZATION

## CERTIFICATION

The undersigned hereby certify the following:

1. I am / We are seeking to secure *Financing*. In applying for this *Financing*, I/We completed an application containing various information and certify that all of the information is TRUE, COMPLETE, and ACCURATE. I/We further hold FUNDINGEDGE AND/OR POWER2FUND harmless of any misrepresentation on the *Financing Application* and/or other documents.
2. I/We understand and agree that FUNDINGEDGE AND/OR POWER2FUND reserves the right to verify information provided on the application.
3. I/We understand that FUNDINGEDGE AND/OR POWER2FUND is acting as my/our correspondent and further acknowledge that all disclosures required by law in regard to the *Financing* are to be provided by the lender and/or financing entity NOT FUNDINGEDGE AND/OR POWER2FUND.

## AUTHORIZATION

To Whom It May Concern:

1. I am / We are applying for *Financing*. As part of the application process, FUNDINGEDGE AND/OR POWER2FUND or its assigns are authorized to act on my/our behalf in obtaining the *Financing*.
2. FUNDINGEDGE and/or Power2Fund or its assigns may verify information contained in my/our application and in other documents that have been provided in connection with the *Financing*. I/We authorize you to provide to FUNDINGEDGE AND/OR POWER2FUND, or its assigns, information and documentation that they request. Such information includes, but is not limited to, payoffs, income, bank, money market and similar accounts. FUNDINGEDGE AND/OR POWER2FUND OR its assigns are authorized to pull personal and business credit history on my/our behalf to include but not limited to Experian, TransUnion, Equifax and Dunn & Bradstreet.
3. I/We understand and authorize FUNDINGEDGE AND/OR POWER2FUND to share personal, financial and property information with lenders, investors and/or assigns in the placement of my/our financing request.
4. A copy and/or faxed or emailed copy of this Authorization may be accepted as an original.

COMPANY NAME (If Applicable) \_\_\_\_\_

## BORROWER

|                           |           |      |
|---------------------------|-----------|------|
| Borrower's Name - PRINTED | Signature | Date |
|---------------------------|-----------|------|

|           |           |               |
|-----------|-----------|---------------|
| SS# _____ | DOB _____ | Address _____ |
|-----------|-----------|---------------|

## CO - BORROWER

|                           |           |      |
|---------------------------|-----------|------|
| Borrower's Name - PRINTED | Signature | Date |
|---------------------------|-----------|------|

|           |           |               |
|-----------|-----------|---------------|
| SS# _____ | DOB _____ | Address _____ |
|-----------|-----------|---------------|

## AUTHORIZATION TO OBTAIN CREDIT INFORMATION

**I / WE REPRESENT AND WARRANT THAT THE INFORMATION PROVIDED IN THIS CREDIT APPLICATION IS COMPLETE, ACCURATE AND TRUE. EACH INDIVIDUAL SIGNING BELOW ALSO REQUESTS AND AUTHORIZES ANY LENDERS OR FUNDING SOURCE WHICH MAY BE UTILIZED (COLLECTIVELY REFERRED TO AS "LENDERS") TO OBTAIN INFORMATION FROM THE REFERENCES LISTED ABOVE AND OBTAIN COMMERCIAL AND/OR CONSUMER CREDIT HISTORIES THAT WILL BE ONGOING AND RELATE NOT ONLY TO THE EVALUATION OF THE BUSINESS CREDIT REQUESTED, BUT ALSO FOR PURPOSES OF REVIEWING THE ACCOUNT, INCREASING THE CREDIT LINE ON THE ACCOUNT (IF APPLICABLE), TAKING COLLECTION ACTION ON THE ACCOUNT, AND FOR ANY OTHER LEGITIMATE PURPOSE ASSOCIATED WITH THE ACCOUNT AS MAY BE NEEDED.**

**A FACSIMILE, ELECTRONIC OR OTHER COPY OF THIS SIGNED AUTHORIZATION SHALL BE AS VALID AS THE ORIGINAL.**

X

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Applicant's Printed Name

\_\_\_\_\_  
Date

X

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Applicant's Printed Name

\_\_\_\_\_  
Date

X

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Applicant's Printed Name

\_\_\_\_\_  
Date

- **Provide (2) forms of Identification.** One (1) of the forms of Identification must be a valid Driver's License or Passport. *If possible enlarge the copies of the Identification when faxing.*