

FundingEdge & Power2Fund

Commercial Real Estate & Business Finance

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)**

-
- **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 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:

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)*

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

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.

Signature

BORROWER Name *(Printed)*

Date

Signature

BORROWER Name *(Printed)*

Date

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.*