

INCOME PROPERTY LENDING

LOAN SUBMISSION FORM - {REFI}

Date: _____

Contact: _____

Phone: _____

Fax: _____

LOAN REQUEST:\$ _____

Quoted Start Rate: _____ Index: _____

Index + Margin : _____ Term: _____

Fixed: _____ Adj.: _____ Caps: _____

Prepay: _____ Yield Maint: _____ Rate Floor: _____ %

Est. Mo. Pmt:\$ _____ Est. Annual Pmt.:\$ _____

USE OF PROCEEDS: _____

SUBJECT PROPERTY INFORMATION

Address: _____

Property Type: _____

Cross Streets: _____

Purchase Price:\$ _____ Purchase Date: _____ Down Pmt.:\$ _____

Square Ft (Bldg): _____ Square Ft (Land): _____ Zoning: _____

Year Built: _____ No. of Stories: _____ No. of Units: _____ Parking _____

Total Gross Rents:\$ _____ GRM: _____ Vacancies: _____ # _____ %

Net Oper. Income:\$ _____ Cap Rate: _____ % Rent PSF:\$ _____

EST. FAIR MARKET VALUE:\$ _____ **LOAN TO VALUE:** _____ %

LEASE TYPE (circle): NNN, GROSS, MOD. GROSS, PERCENTAGE(_____% of Gross)

CONSTRUCTION TYPE (circle) BLOCK BRICK FRAME/STUCCO STEEL FRAME TILT-UP

OTHER: _____

BORROWER INFORMATION

BORROWING ENTITY: _____

NAME: _____ TAX ID: _____

ADDRESS: _____ PHONE (HM): _____

(OFFICE): _____

(FAX): _____

COMPANY NAME: _____

CO. TAX ID: _____ (PAGER): _____

NET WORTH: \$ _____ (Personal) \$ _____ (Company)

EXISTING DEBT

<u>LENDER</u>	<u>BALANCE</u>	<u>RATE</u>	<u>TERM</u>	<u>DUE</u>	<u>MO.PMT</u>
_____	\$ _____	_____	_____	_____	\$ _____
_____	\$ _____	_____	_____	_____	\$ _____
_____	\$ _____	_____	_____	_____	\$ _____

NOTES/COMMENTS: _____

INCOME PROPERTY LENDING

SUBJECT PROPERTY INCOME ANALYSIS

	Per Rent Roll	(YTD)	Tax Return	Tax Return
Gross Rents:				
Vac./Coll Loss(____%)	_____	_____	_____	_____
Effective Gross Income	_____	_____	_____	_____
Expenses(____%)	_____	_____	_____	_____
NET OPER.. INCOME	_____	_____	_____	_____
LOAN PAYMENT:	{_____}	{_____}	{_____}	{_____}
PROPERTY CASH FLOW =====	=====	=====	=====	=====
Debt Coverage Ratio	_____	_____	_____	_____

ESTIMATE OF VALUE

	Sq Ft	@	PSF =	\$ _____
	Sq Ft	@	PSF =	\$ _____
	Sq Ft	@	PSF =	\$ _____
			TOTAL=\$	_____
			<i>Annualized (x 12) =</i>	\$ _____
Vacancy/Collection Loss (____%)				\$ {_____}
EFFECTIVE GROSS INCOME				\$ _____
EXPENSES:				
Gross Leases (@ _____%) <OR> NNN (Mgmt/Rsrv @ _____%)				\$ {_____}
NET OPERATING INCOME				\$ _____
Estimated Cap Rate : _____%				
ESTIMATED FAIR MARKET VALUE:				\$ _____

INCOME PROPERTY LENDING

Additional Income Analysis FOR OWNER –USER PROPRITIES

CASH FLOW ANALYSIS

BUSINESS NAME: _____

	(YTD)	___ Tax Return	___ Tax Return	___ Tax Return
Gross Sales/Rents:				
Net Income:				
ADD BACK:				
Depreciation:				
Interest:				
_____:				
_____:				
INCOME AVAIL FOR D/S:				
{DEDUCT}:				
Loan Payment:	{_____}	{_____}	{_____}	{_____}
Other Debt:	{_____}	{_____}	{_____}	{_____}
NET INCOME (LOSS):				
Debt Coverage Ratio	_____	_____	_____	_____