

# SECURITY BANK, N.A.

## COMMERCIAL REAL ESTATE LOAN APPLICATION

Name of Borrower(s):

Date of Application:

Purpose of Loan: Purchase: Refinance: Const/Perm: Other:

Borrower will be: Individual: Partnership: Corporation: Other:

Date Established: State:

Tax ID# or SSN:

Borrower's Address: City: State: Zip:

Borrower's Telephone Number: ( ) Fax:( )

E-mail Address:

Name of Co-Borrower:

Tax ID # or SSN:

Co-Borrower's Address: City: State: Zip:

Co-Borrower's Telephone Number: ( ) Fax:( )

E-mail Address:

Name of Guarantor:

Tax ID # or SSN:

Guarantor's Telephone Number: ( ) Fax:( )

Guarantor Address: City: State: Zip:

E-mail Address:

### LOAN REQUESTED

Loan Amount:

Requested Loan Term: Years: Amortization Requested: Years:

How is title to property to be held:

If this loan request is to finance an acquisition: Purchase Price \$

Is any portion of the down payment either borrowed or in the form of Secondary Financing:

Please Describe:

Estimated Property Value: \$ Estimated LTV Requested:

### PROPERTY TYPE

Multi Family: Office: Retail: Industrial: Motel/Hotel:

Self Storage: Mixed Use: Mobile Home Park: Health Related:

Other: Please Describe in Detail:

### REFINANCE INFORMATION

If this transaction is a refinance, please provide the following information:

Year Property Acquired: Original Purchase Price:

Use of loan proceeds:

Value of Improvements (exclude maintenance) made to the property since purchase:

(Please provide an itemization of capital improvements, including the year the improvements were made and costs:)

### CURRENT MORTGAGE INFORMATION

Current balance of existing first mortgage \$			
Date of Note:	Interest Rate:	Fixed:	Adjustable:
Current monthly principal and interest payment:			
Original term amortization:		Is mortgage current:	
Name and Address of Mortgagee:			
Pre-Payment Penalty: Yes:	No:	Other	
Is there an existing second mortgage on the property?		If yes, please provide the following:	
Original Loan Amount:		Current Balance:	
Date of Note:	Interest Rate:	Fixed:	Adjustable:
Current monthly principal and interest payment:		Original Term:	
Name and Address of Second Mortgagee:			
Pre-Payment Penalty: Yes:	No:	Other:	
Are there any known planned public or other takings/condemnation actions relative to this property?			
Does the property have any deed restrictions?		Describe:	
Is there a current environmental report on the property available?			
Are there any environmental issues to be addressed?			
If yes, please describe:			

### PROPERTY INFORMATION

Property Address and Location:		Approx Sq. Ft.:	
If existing: Year Built:	Land Site:	Approx. Sq. Ft.:	
% Occupied:	# of Units:	Owner/Tenant Occupied:	Zoning:
Property Condition:	Assessed Value:	Date Assessed:	
Sprinklers:	Fire Alarms:	Emergency Lights:	# of Floors:
Describe Surrounding Area:			

### PROPERTY TAX INFORMATION

Taxes Current: Yes:	No:	Amount Last Paid:
Are your taxes paid through an escrow account with your mortgage: Yes:		No:
Does the property have any tax abatements, deferments or special assessments:		
When was last property reassessment:	What is the current assessment:\$	
If taxes are not current, please detail reason for non payment:		

### PROPERTY INSURANCE INFORMATION

Name of Insurance Carrier:		
Address:		
Policy #:	Annual Premium: \$	
What is the current policy period: From:	To:	
Are your premiums paid through an escrow account with your mortgage: Yes		No
Name and Address of your Insurance Agent:		
Phone # of Insurance Agent: ( )		

The undersigned applies for the loan indicated in this application which is to be secured by a valid first mortgage lien and security instrument on the property described herein. Further, the undersigned represents that the property will not be used for any other purpose other than is allowed by the applicable law and zoning restrictions or requirements, and that all statements made in this application and any attachments hereto are true and correct for the purpose of obtaining the loan.

The undersigned further authorizes Security Bank, N.A. to obtain any verification, including consumer or business credit reports, necessary from any and all sources either named in this application, attached statements or pertinent sources.

By signing this application, the undersigned certifies that Applicant has the authority and legal capacity to apply for the loan requested. Applicant(s) are aware that any knowing or willful false statements for the purpose of influencing the actions of a lender can be a violation of Federal law, 18 U.S.C. sec 1014, and may result in a fine or imprisonment or both.

By signing below, each Applicant declares that he/she has read and understands the statements above:

\_\_\_\_\_  
Signature: Applicant/Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature: Co-Applicant/Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature: Guarantor

\_\_\_\_\_  
Date

CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, or factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):

Security Bank, NA 1-800-971-9890

1450 S.State Road Seven  
No. Lauderdale, FL 33068

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer compliance with this law concerning this creditor is:

Office of the Comptroller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, Texas 77010-9050



## Commercial Real Estate Loan Application Package Information

Each borrower, and/or guarantor, must provide a current (3 months old, or less) Personal Financial Statement (PFS). We would prefer the use of our PFS Form. However, if a current PFS is available that includes all the information requested on our form, we will accept that form, along with a signed and completed Certification of Financial Statement Form.

Copies of recent deposit account and brokerage statements should be provided for verification of liquid assets.

The most recent 3 Years of Federal Income Tax Returns (including all schedules) must be provided for all borrowers and guarantors. Corporate borrowers will also be required to provide the most recent 3 Years of complied financial statements. We may also require interim financial and income statements.

The Commercial Real Estate Loan Application should be completed in as much detail as possible, and signed and dated by the guarantor or corporate officer.

**Income Producing Properties** should provide a current schedule of tenants, monthly rent and CAM payments, lease start and expire dates, and square footage.

**Construction Loan** requests should include copies of plans, specifications, and cost breakdown. We will also need a copy of the contractor's license.

Copies of existing Appraisals, Environmental Reports, Surveys and Title Policies would be very helpful to the process.