

Twin Capital Partners, LLC

COMMERCIAL LOAN APPLICATION

Thank you for considering Twin Capital Partners, LLC for your commercial loan needs. This application along with other information you supply will provide us with the information needed to review your credit request. Our Officers are available to meet with you at your place of business to discuss your financing needs. When complete, please return this application together with any supporting documentation to: **Twin Capital Partners, LLC, 9 Professional Cir. #110, Colts Neck, NJ 07722.**

Section 1 LOAN REQUEST

Type of Loan: Commercial Mortgage Construction Loan Term Loan

Equipment Loan Line of Credit Standby Letter of Credit

Amount: \$_____ Term/Amortization Requested _____

Purpose _____

Section 2 PERSON or ENTITY APPLYING for CREDIT

Name(s) of Individual(s) or Business: _____

Address(es): _____
Street City State Zip Code

Name of Contact: _____ Business Phone#: (____) ____ - _____

Cell Number: (____) _____ - _____

E-Mail Address: _____

Borrower Type:

Limited Liability (LLC) 'S' Corporation 'C' Corporation Not-for-Profit

Individual Partnership Trust Other: _____

Borrower(s) EIN Number (social security number if individual) _____

Section 3

REAL ESTATE COLLATERAL

Purchase of Real Property Refinance of Real Property Construction Loan

Address: _____

Street

City

State

Zip Code

Property Description:

Apartment Residential Office Bldg. Office/Professional Condo Mixed Use

Retail Industrial Warehouse Self-Storage Land

Hotel/Motel Ground lease Shopping Center

Property Owners: _____

Date of Purchase: _____ Purchase Price: _____ Est. Market Value: _____

Lot Size: _____ Building Size: _____ Number of Units: _____

Lot#: _____ Block#: _____ Flood Zone: Y N Annual Real Estate Taxes: \$ _____

Current Mortgages Outstanding:

Lien	Amount Original / Balance	Rate	Monthly Payment	Taxes/Ins. Included in Payment? (Yes/No)	Maturity Date	Lender
1 st						
2 nd						
3 rd						

Is there a prepayment penalty? If so, how much? \$ _____ or _____%

Section 4

OTHER COLLATERAL

Accounts Receivable: (Please attach most current Aging Report)

Total \$ _____ Valuation Date _____

Inventory:

Total \$ _____ Valuation Date _____

Equipment:

Description _____

Value \$ _____ New / Used _____ (Attach invoice if new)

Other:

Description _____

Value \$ _____ Valuation Date _____

Section 5

FINANCIAL / INFORMATION CHECKLIST

Personal Financials: All principals, partners, sole-proprietors, and guarantors must complete a current personal financial statement form. This form is attached and can be reproduced as necessary. Complete as indicated, using additional pages for detail. Individuals should be sure to date and sign each form and any additional pages.

Personal Tax Returns: All principals, partners, sole proprietors, and guarantors must submit signed copies of their last two (2) years tax returns, including any supporting schedules.

Business Financials: 3 years. Each Fiscal year-end statement should be prepared by an independent public accountant, (preferably by a Certified Public Accountant) and signed and dated by the principal owners or Chief Financial Officer of the business entity. *If no statements prepared submit only business tax returns.*

Business Tax Returns: 3 years

Rent Roll / Leases / Expenses: For an income-producing property, provide copies of current rent roll and all current leases, as well as expense statements. (See attached Schedule A)

Documentation: Copy of Deed or Contract of Sale

Business/Bank References: Attach company name, telephone number and contact name for three major trade suppliers, business, or bank references.

Business Ownership: Name, legal address, and form of organization of the borrowing entity, including certification as to the names and addresses of the principal(s) and percentage of ownership.

Name, address, and telephone number of applicant's attorney: _____

For Construction Loan Requests:

Provide description of the specific project and overall development

Present use of site; status of existing construction project

- Preliminary building and site plans with construction specifications
- Approved final plans for project
- Projected cost breakdown including direct building cost, land site preparation, paving, interest, taxes, professional fees (and other “soft costs”), brokerage fees, etc.
- Name and address of general contractor (if applicable)
- Name, address, and telephone number of architect

ADDITIONAL DOCUMENTATION: *Under certain circumstances, the following information may be required:*

- Resumes and qualifications of company principals and guarantors
- Interim business statements, if fiscal statements are more than six (6) months old
- Agings of accounts receivable and accounts payable
- Financial projections
- Current Jobs in Progress Report
- Financial projections
- Copy of Broker’s Authorization if application is being made by a third party

DO NOT ORDER AN APPRAISAL. IT WILL BE ORDERED BY THE BANK AT THE APPLICANT’S EXPENSE.

DO NOT ORDER AN ENVIRONMENTAL STUDY. IT MAY NOT BE NECESSARY DEPENDING ON THE NATURE OF THE PROJECT.

Section 6	FINANCIAL QUESTIONS
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Yes No Are there any obligations not listed on the financial statements for which you or your business is an endorser, guarantor, or co-maker? If yes, what is the total liability?

Yes No Is your business a party to any claim or lawsuit?

Schedule A

ANALYSIS OF RENTAL INCOME

	Property A	Property B	Property C
Type of Property			
Address of Property			

ANNUAL INCOME			
Monthly Income	\$	\$	\$
Auto and Travel	\$	\$	\$
Cleaning and Maintenance	\$	\$	\$
Commissions	\$	\$	\$
Insurance	\$	\$	\$
Legal and Professional	\$	\$	\$
Management Fees	\$	\$	\$
Repairs	\$	\$	\$
Supplies	\$	\$	\$
Real Estate Taxes	\$	\$	\$
Utilities	\$	\$	\$
Other	\$	\$	\$

Total Annual Expenses	\$	\$	\$
NET INCOME Annual Income minus Total Annual Expenses	\$	\$	\$
MORTGAGE DEBT			
Monthly Payments	\$	\$	\$
Annual Payments	\$	\$	\$
CASH FLOW Net Income minus annual mortgage payments	\$	\$	\$

Section 8

DISCLOSURES

Right to Request Specific Reason for Denial:

We will give your credit request careful consideration. In the event your request is denied, you may request a written statement detailing the specific reasons for the denial. You may obtain the statement by contacting the Commercial Loan Department within 60 days from the date you were notified of our decision. We will send you a written statement within 30 days of receiving your request. The address and phone number of the Commercial Lending Department is: Twin Capital Partners, LLC, 9 Professional Cir. #110, Colts Neck, NJ 07722, Telephone (732) 780-6633

ECOA Notice:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this concerning the bank is: Office of the Controller of the Currency, Customer Assistance Consulting, 1301 McKinney St, Suite 3450, Houston Texas 77010-9050.

Right to Receive a Copy of Appraisal Report:

If the collateral used to secure this loan request is a 1-4 family residence, you have a right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the address printed below. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdrew your application. Your written request must contain: Applicant's Name, Property Address, and Applicant's Mailing Address.

Notice of Incompleteness:

The requested information must be received within 30 days of the date of submission of this application. If we do not receive all the items by this date, we will be unable to give further consideration to your loan request. Please contact us if there are any questions.

Important Information About Procedures For Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

This application will be the Organization's property whether or not credit is granted and no information or financial data submitted will be returned to the applicant.

PLEASE RETAIN A COPY OF THIS PAGE. IT CONTAINS IMPORTANT DISCLOSURES.

**BORROWER'S CERTIFICATION & RELEASE
OF INFORMATION AUTHORIZATION**

The undersigned certify the following;

Date: _____

1. I/We have applied for a commercial loan from Twin Capital Partners, LLC. In applying for the loan, I/We completed a loan application containing various information for the purpose of the loan, the amount and source of funds, employment and income information, and assets and liabilities, a copy of which was furnished to TCC. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application, Financial Statements, Letter of Commitment, or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Twin Capital Partners, LLC reserves the right to change the commercial loan review process to a full documentation program. This may include verifying the information provided on the application with the employer(s) and/or financial institutions(s) and/or landlord(s) and/or any other person, organizations or companies pertinent to approval of my loans(s).

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a commercial loan from Twin Capital Partners, LLC. As a part of the application process, Twin Capital Partners, LLC may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as a part of its quality control program.

2. I/We authorize you to provide to Twin Capital Partners, LLC, and to any investor to whom Twin Capital Partners, LLC may broker or collaterally assign my loan, any and all information and that

they request. Such information includes, but is not limited to employment history and income, bank, money market, savings, loan, checking and similar account balances, credit history and copies of tax returns.

3. Twin Capital Partners, LLC and/or its affiliates may address this authorization to any party named in the loan application, listed on my/our credit report or on the Financial Statement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the ORIGINAL and may be used as a duplicate original. The original signed form is maintained in the Lender file.

Borrower

Social Security Number

Borrower

Social Security Number