



MEMBER COMMERCIAL REAL ESTATE LOAN APPLICATION

PART 1: BORROWER INFORMATION				Page 1 of 2	
APPLICANT'S COMPLETE LEGAL NAME		ORGANIZATION TYPE (if applicable): <input type="checkbox"/> SOLE PROP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORP <input type="checkbox"/> TRUST <input type="checkbox"/> LLC OR LLP <input type="checkbox"/> NON PROFIT CORP <input type="checkbox"/> S CORP		FEDERAL TAX ID / SOCIAL SECURITY #	
APPLICANT'S MAILING/STREET ADDRESS		CITY	STATE	ZIP CODE	
PHYSICAL STREET ADDRESS OF SUBJECT PROPERTY		CITY	STATE	ZIP CODE	
SUBJECT PROPERTY APN(s)	EST. VALUE OF PROPERTY - RECENT APPRAISED VALUE \$	DATE PURCHASED: _____ PURCHASE PRICE: _____		OWNER OCCUPIED? <input type="checkbox"/> Yes <input type="checkbox"/> No	
HOW WILL TITLE BE VESTED?		PHONE NUMBER	EMAIL ADDRESS		
PRIMARY CONTACT NAME					
PART 2: LOAN INFORMATION					
AMOUNT REQUESTED \$ _____	TYPE OF LOAN <input type="checkbox"/> Refinance – no cash out <input type="checkbox"/> Refinance – cash out \$ _____ <input type="checkbox"/> Purchase – Purchase Price \$ _____ <input type="checkbox"/> Construction/Tenant Improvements <input type="checkbox"/> SBA 7(a) or SBA 504	REQUESTED LOAN MATURITY (Months or Years) _____	PURPOSE OF ANY CASH OUT REQUESTED:		
		REQUESTED AMORTIZATION (Months or Years) _____			
PART 3: PROPERTY INFORMATION					
<input type="checkbox"/> OFFICE <input type="checkbox"/> LIGHT INDUSTRIAL <input type="checkbox"/> MULTI-FAMILY <input type="checkbox"/> HOSPITALITY <input type="checkbox"/> RETAIL <input type="checkbox"/> OTHER _____		ADDITIONAL RELEVANT DETAILS ABOUT YOUR PROPERTY:			
Est. Building Size (sf): _____ Est. Lot Size: _____ Number of Units/Tenants: _____ Year Built/Age: _____					
PROPERTY/CASUALTY INSURANCE CO: _____		PREFERRED TITLE COMPANY:		Applications for construction or tenant improvement financing will require additional project and contractor information. An RCU Loan Officer will contact you to discuss this. Applications for SBA (7a) or SBA 504 loans are subject to eligibility requirements and additional information will be required. An RCU Loan Officer will contact you to discuss additional needs.	
NAME OF AGENT: _____		Title Co. Name: _____			
AGENT'S TELEPHONE #: _____		Escrow Officer: _____			
THE FOLLOWING PROPERTY INFORMATION WILL BE REQUIRED FOR UNDERWRITING:					
<ul style="list-style-type: none"> RCU Environmental Questionnaire Copies of all Leases (with all extensions and/or amendments) Historical Income/Expense Statements (3 years if available) Current Rent Roll Any Phase 1 or Environmental Reports Available 			<ul style="list-style-type: none"> Preliminary Title Report (if escrow is opened and a prelim is available for purchase transactions; for refinance requests, we will order) Fully executed Purchase Contract (if applicable) Please see Business Loan Application Checklist for required Borrower financial information and entity information (if applicable). 		
PART 4: OWNERS OF BUSINESS (If Applicable)					
OWNER	PHYSICAL ADDRESS	TITLE	% OWNERSHIP	SOCIAL SECURITY #	AUTHORIZED TO SIGN LOAN DOCS
1.					<input type="checkbox"/> Yes <input type="checkbox"/> No
2.					<input type="checkbox"/> Yes <input type="checkbox"/> No
3.					<input type="checkbox"/> Yes <input type="checkbox"/> No
PART 5: RELATED BUSINESS ISSUES					
How were you referred?	<input type="checkbox"/> Branch <input type="checkbox"/> Advertisement <input type="checkbox"/> RCU Employee	Auto Payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Take Payment from: Redwood Credit Union Account #: _____	Take Payment from: Bank/Fin. Institution: _____ Account #: _____	
Please answer the following questions on behalf of Applicant, Co-applicant(s) and all Owners/Guarantors:					
Have you ever declared bankruptcy?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party to any claim or lawsuit?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you current with all employee withholding and/or income taxes, Federal and State?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there or have there been any satisfied or unsatisfied judgements against you?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you given a lender a deed in lieu of foreclosure or been involved in a loan default?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets on financial statements pledged to secure indebtedness other than liabilities listed?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any Owner/Guarantor assets held in personal trusts?					<input type="checkbox"/> Yes <input type="checkbox"/> No

I (we) hereby affirm that the foregoing information contained in this member business loan application is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand that Redwood Credit Union (RCU) is relying on this application in making loan(s) to me. RCU or its designee is authorized to make any investigation of the credit of the applicant(s), business owner(s) and/or guarantor(s) either directly or through any agency employed by RCU for that purpose now and in the future. RCU may disclose to any other interested parties RCU's experience with this account. I agree to inform RCU immediately of any matter, which will cause any material change to my financial condition. I understand that RCU will retain this Member Business loan application whether or not the credit is granted. 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 Redwood Credit Union at PO Box 6104, Santa Rosa, CA. 95406

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 (provided 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 Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, 400 7th St., SW Washington, DC 20024, Telephone: (202) 326-2222

Entity Name: _____ By: _____ Title: _____ Date: _____	Entity Name: _____ By: _____ Title: _____ Date: _____
Applicant Signature: _____ Date: _____	Applicant Signature: _____ Date: _____