

AMERICAN MUTUAL MORTGAGE COMMERCIAL LOAN APPLICATION

MORTGAGE APPLIED FOR

LOAN AMOUNT	INTEREST RATE	MONTHLY P&I PAYMENT	AMORTIZATION	TERM	TYPE
\$ _____	% _____	\$ _____	mos.	mos.	<input type="checkbox"/> FIXED <input type="checkbox"/> ARM

BORROWER'S INFORMATION

BORROWER(S) WILL BE:

INDIVIDUAL(S) CORPORATION TRUST LIMITED LIABILITY COMPANY
 GENERAL PARTNERSHIP LIMITED PARTNERSHIP OTHER: _____

TITLE WILL BE VESTED AS FOLLOWS:

MAIN CONTACT: _____ PHONE NO. _____

MAILING ADDRESS: _____

PURCHASE OF SUBJECT PROPERTY

SALES PRICE	CASH DOWN PAYMENT	SOURCE OF DOWN PAYMENT (CASH DOWN AND/ OR OTHER - EXPLAIN):			
\$ _____	\$ _____	_____			
ADDITIONAL FINANCING	INTEREST RATE	MONTHLY P&I PAYMENT	TERM	LENDER NAME:	
\$ _____	% _____	\$ _____	mos.	_____	

REFINANCE OF SUBJECT PROPERTY

DATE ACQUIRED	PURCHASE PRICE	DESCRIBE SIGNIFICANT REPAIRS AND/OR IMPROVEMENTS MADE AND/OR TO BE MADE (ON CONSTRUCTION TAKE-OUT, ATTATCH A COMPLETE COST BREAKDOWN):
_____	\$ _____	

FUNDS TO BE USED TO PAY:

LENDER NAME:	LIEN BALANCE	CURRENT PAYMENT	ORIGINATION DATE	INTEREST RATE	MATURITY DATE	LIEN POSITION
_____	\$ _____	\$ _____	_____	_____	_____	_____
_____	\$ _____	\$ _____	_____	_____	_____	_____
_____	\$ _____	\$ _____	_____	_____	_____	_____

REMAINING FUNDS TO BE USED FOR: _____

SUBJECT PROPERTY INFORMATION

STREET ADDRESS	CITY	COUNTY	STATE	ZIP CODE		
_____	_____	_____	_____	_____		
SITE SQ. FT.	RENTABLE SQ. FT.	NO. BUILDINGS	NO. STORIES	NO. UNITS	NO. PKG. SPACES	YEAR BUILT
_____	_____	_____	_____	_____	_____	_____

ZONING:	TYPE:
<input type="checkbox"/> LEGAL / CONFORMING <input type="checkbox"/> LEGAL / NON-CONFORMING <input type="checkbox"/> NONCONFORMING <input type="checkbox"/> OTHER	<input type="checkbox"/> MULTIFAMILY <input type="checkbox"/> OFFICE <input type="checkbox"/> RETAIL <input type="checkbox"/> INDUSTRIAL <input type="checkbox"/> OTHER: _____

MANAGEMENT WILL BE BY:	MANAGER'S ADDRESS	MANAGER'S PHONE NO.:
_____	_____	_____

THE FOLLOWING IS BASED ON THE ATTACHED INCOME AND EXPENSE STATEMENTS AND LEASE SUMMARY FOR THE SUBJECT PROPERTY.

CURRENT ANNUALIZED LEVELS OF INCOME & EXPENSES OR PRO-FORMA ESTIMATES ON NEW PROPERTY

GROSS RENTAL INCOME	\$ _____
OTHER INCOME FROM: _____	\$ _____
LESS VACANCY (_____%)	\$ _____
EFFECTIVE GROSS INCOME	\$ _____
LESS OPERATING EXPENSES, INCLUDING REPAIRS / REPLACEMENT RESERVES	\$ _____
NET EFFECTIVE INCOME BEFORE DEBT SERVICE AND DEPRECIATION	\$ _____

AMERICAN MUTUAL MORTGAGE COMMERCIAL LOAN APPLICATION (SIDE 2)

IF BORROWER IS OTHER THAN AN INDIVIDUAL(S), LIST BELOW THE NAMES OF ALL THE BORROWING ENTITY'S GENERAL PARTNERS, CORPORATE OFFICERS, STOCKHOLDERS, TRUSTEES AND / OR GUARANTORS AS APPROPRIATE, UNDER THE "TITLE", IDENTIFY AS "GENERAL PARTNER", "PRESIDENT", "VICE PRESIDENT", "TREASURER", "STOCKHOLDER", "TRUSTEE", AND / OR "GUARANTORS".

NAME	TITLE	OWNERSHIP	ACTIVE IN MANAGEMENT
		%	
		%	
		%	
		%	
		%	

BORROWER QUESTIONNAIRE	YES	NO
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1.	Are there any issues listed below, pending against the business or any of its affiliates or principal owners? a. Lawsuits b. Judgements c. Liens d. Foreclosure/foreclosure proceedings		
2.	Have there ever been any liens or stop notices filed on any construction job(s)?		
3.	Has the business or any of its affiliates or principal owners ever filed bankruptcy, including chapter 11?		
4.	Has the business or any of its affiliates or principal owners ever lost any real estate through a foreclosure proceeding or deeded a property to a lender in lieu of foreclosure		
5.	Are any of the subject property's real estate taxes, bonds and/or assessments not paid current?		
6.	Are there any easements or encroachments affecting the subject property that could negatively impact value?		
7.	Are there any environmental matters affecting the subject property or any adjacent properties?		
8.	Is the subject property in violation of any current City, County and State building ordinances, requirements for zoning, fire and earthquake?		
9.	Are any of the leases not currently in full force and effect affecting the subject property?		
10.	Does any breach exist on the part of lessor or lessee under the leases and/or does any lessee have any offset, credit or claim against lessor?		
11.	Are there any lease provisions, options, rights, or contracts existing with respect to the subject property other than disclosed on the lease summary, including sub-leases?		
12.	Does the fixed monthly rent reflected on the lease summary include any operating expense reimbursement or reimbursements for tenant improvements?		

If any of the above questions are answered "yes", please explain below or attach separate explanation.

IMPORTANT NOTICE: This is "not" a complete Loan Application. A complete Loan Application must include Financial Statement Addendums as applicable, the Lease Summary and Income and Expense Statement.

The undersigned for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this applications and the attachments, are true and complete and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application and / or in attachments. I / we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

Signature and Title	Date	Signature and Title	Date	A

**AMERICAN MUTUAL MORTGAGE
BUSINESS ENTITY FINANCIAL STATEMENT
ADDENDUM TO COMMERCIAL LOAN APPLICATION
FOR:**

BUSINESS ENTITY NAME: _____

BUSINESS ENTITY FORMATION DATE: _____

FEDERAL I.D. NO: _____

ENTITY IS OR WILL BE: CORPORATDN TRUST LIMITED LIABILITY COMPANY

GENERAL PARTNERSHIP LIMITED PARTNERSHIP OTHER _____

MAIN CONTACT: _____ PHONE NO: () _____

MAILING ADDRESS: _____

BUSINESS ACTIVITY: _____

LIST BELOW NAMES OF ALL BUSINESS ENTITY'S GENERAL PARTNERS, CORPORARE OFFCERS, STOCKHOLDERS, TRUSTEES AND / OR GUARANTORS AS APPROPRIATE UNDER "TITLE" IDENTIFY AS "GEN. PTNR.", "PRES.", "V. PRES.", "TREAS.", "STOCKHOLDER", "TRUSTEE", AND / OR "GUARANTOR".

NAME	TITLE	OWNERSHIP	ACTIVE IN MANAGEMENT
		%	
		%	
		%	
		%	
		%	

QUESTIONNAIRE	YES	NO
Are there any outstanding judgments/liens against this Entity?	[]	[]
In the last seven years, has this Entity been the subject of a bankruptcy case?	[]	[]
Is this Entity a party in a lawsuit?	[]	[]
Is this Entity a co-maker orendorser on a note?	[]	[]
For any legal, equitable, beneficial, or other interest owned in real estate properties, are there now or have there ever been:		
. Payment(s) past due 30 days (including forbearance/modification agreement)?	[]	[]
. Foreclosure, foreclosure proceedings and/or deed in lieu of foreclosure action(s) taken?	[]	[]
. Petition(s) in bankruptcy filed by this Entity?	[]	[]

If any of the above questions are answered "yes", please explain below or attach separate explanation.

BUSINESS ENTITY FINANCIAL STATEMENT ADDENDUM (SIDE 2)

STATEMENT OF ASSETS AND LIABILITIES

ASSETS	CASH/MARKET VALUE	LIABILITIES	UNPAID BALANCE
Cash deposit toward purchase held by:		List other debts including stock pledges	
Total cash in banks per attached "Checking and Savings Schedule"			
Stocks and bonds (No./description)		Accounts Payable	
Accounts Receivable (Describe)			
Notes receivable (Describe)		Notes Payable (Short term)	
Inventory			
TOTAL CURRENT ASSETS		TOTAL CURRENT LIABILITIES	
Total market value of real estate owned per attached "Schedule of Real Estate Owned"		Total outstanding mortgages & liens per attached "Real Estate Loan Schedule "	
Furniture, Fixtures and Equipment		Equipment Loans (Long term)	
Vehicles (Describe)			
Net worth of other business(') owned per attached financial statement(s)		Other Liabilities	
Other Assets		TOTAL LIABILITIES	
TOTAL ASSETS		NET WORTH (Total assets less total liabilities)	

IMPORTANT NOTICE This Financial Addendum to the Loan Application must include the following:

1) Checking and Savings Schedule 2) Real Estate Loan Schedule
 3) Schedule of Real Estate Owned 4) Business Financial Statement if applicable

The undersigned for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this applications and the attachments, are true and complete and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application and / or in attachments. I / we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

Signature and Title	Date	Signature and Title	Date

AMERICAN MUTUAL MORTGAGE CHECKING AND SAVINGS ACCOUNT SCHEDULE

Addendum to Loan Application Dated: _____

APPLICANT: _____

(Please provide account numbers and mailing addresses of all open accounts.)

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INSTITUTION: _____

STREET ADDRESS: _____

CITY/STATE/ZIP: _____

ACCOUNT TYPE	ACCOUNT IN NAME OF	ACCOUNT NUMBER	BALANCE

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INSTITUTION: _____

STREET ADDRESS: _____

CITY/STATE/ZIP: _____

ACCOUNT TYPE	ACCOUNT IN NAME OF	ACCOUNT NUMBER	BALANCE

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INSTITUTION: _____

STREET ADDRESS: _____

CITY/STATE/ZIP: _____

ACCOUNT TYPE	ACCOUNT IN NAME OF	ACCOUNT NUMBER	BALANCE

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INSTITUTION: _____

STREET ADDRESS: _____

CITY/STATE/ZIP: _____

ACCOUNT TYPE	ACCOUNT IN NAME OF	ACCOUNT NUMBER	BALANCE