

Business Purpose/Commercial Loan Application

Applicants should complete this form (including the referenced addenda, if applicable) as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for the loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other persona has community property rights pursuant to applicable law and borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

NOTE: Borrower and Co-Borrower means an "applicant" for a potential loan. Once the application is completed, it is not to be considered a loan commitment from the lender or the lenders' broker for the requested loan. Any loan commitment from the lender or the lenders' broker must be in writing and signed by either party.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for the joint credit (sign below):

Signature: Borrower c/o an Authorized Signer / Principal / Guarantor

Signature: Co-Borrower c/o an Authorized Signer / Principal / Guarantor

I. CREDIT REQUESTED

Loan Type <input type="checkbox"/> Purchase <input type="checkbox"/> No/Limited Cash-Out Refinance <input type="checkbox"/> Business Expansion <input type="checkbox"/> Other (explain): <input type="checkbox"/> Ground-Up Construction <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Rehab			
Amount Requested \$	Interest Rate ____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	Loan Program: <input type="checkbox"/> 5 Yr. Interest Only <input type="checkbox"/> 15yr/30yr AM <input type="checkbox"/> 20yr/20yr AM Other	
Proposed Exit Strategy for Requested Loan <input type="checkbox"/> Refinance <input type="checkbox"/> Resale <input type="checkbox"/> Principal Pay down <input type="checkbox"/> Other (specify): _____		Intended loan purpose and use of loan proceeds shall be set forth on a separate "Loan Purpose and Real Property Loan Security Declaration."	
Vesting (Manner in which title will be held):		Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower? <input type="checkbox"/> Yes (provide guarantors' business purpose loan application and property information) <input type="checkbox"/> No	

II. PROPERTY INFORMATION

Subject Property Address (street, city, state, & ZIP)				No. of Units
Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____		Proposed Occupancy (if occupancy is to change post close) <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____		Year Built
Type of Property <input type="checkbox"/> SFR-1 unit <input type="checkbox"/> Duplex-2 units <input type="checkbox"/> Triplex/Quadruplex - 3 to 4 units <input type="checkbox"/> Commercial Residential <input type="checkbox"/> Commercial Non-Residential <input type="checkbox"/> Unimproved Land <input type="checkbox"/> Improved Land <input type="checkbox"/> Other (specify): _____				
Liens Currently on Property				
Beneficiary: _____		Beneficiary: _____		
Lien Position: _____		Lien Position: _____		
Interest Rate: _____		Interest Rate: _____		
Amortization Type: _____		Amortization Type: _____		
Monthly Payment: _____		Monthly Payment: _____		
Balloon Payment (Date): _____		Balloon Payment (Date): _____		
Balloon Payment (Amount): _____		Balloon Payment (Amount): _____		
Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No		Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No		
Additional Lien Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No Complete this line if this is a construction loan.				
Year Lot Acquired	Original Cost of Lot	Amount Existing Liens	(a) Present Value of Lot	(b) Proposed Rehab Budget
	\$ _____	\$ _____	\$ _____	\$ _____
Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount Existing Liens	Cost Improvements Made	Cost Improvements to be Made
	\$ _____	\$ _____	\$ _____	\$ _____

* IF APPLYING AS AN INDIVIDUAL		III. BORROWER INFORMATION													
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)											
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School								
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes, divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____									
Present Address (street, city, state, ZIP/country)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP/country)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.		
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address											
If residing at present address for less than two years, complete the following:															
Former Address (street, city, state, ZIP)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.		
Former Address (street, city, state, ZIP)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)				<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.		
* IF APPLYING AS A BUSINESS ENTITY		IV. ENTITY INFORMATION													
Entity is a/an: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Nonprofit Entity <input type="checkbox"/> Government Entity <input type="checkbox"/> Trust <input type="checkbox"/> Other (specify) _____															
Entity Name:						State of Organization:			TIN:						
Signing Party on Behalf of Entity:						Title:									
List Members Under the Entity and their Title (Owner of 20% or more):															
1.															
2.															
3.															
4.															
5.															
Date of Filing to Organize:						Filing Locations:									
Principal Place of Business Address (not a P.O. Box)															
Mailing Address (if different from the above)															
Balance Sheet Available for Review <input type="checkbox"/> Yes <input type="checkbox"/> No						Financial Statements have been audited by CPA or PA <input type="checkbox"/> Yes <input type="checkbox"/> No									
Additional Member Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No															
*ATTACH A SIGNED COPY OF THE CORPORATION DOCUMENTS						ADDENDUM TO BE FILLED OUT BY A PRINCIPAL AND/OR GUARANTOR									
* IF APPLYING AS AN INDIVIDUAL		Borrower		V. EMPLOYMENT INFORMATION			Co-Borrower								
Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job						
				Yrs. employed in this line of work/profession					Yrs. employed in this line of work/profession						
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)									
If employed in current position for less than two years or if currently employed in more than one position, complete the following:															
Name & Address of Employer				<input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer				<input type="checkbox"/> Self Employed		Dates (from-to)	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)									

VI. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower/ Entity	Co-Borrower/ Entity	Total	Monthly Housing Expense	Current Housing Expenses	Requested Loan Housing Expenses
Base Empl. Income*				Rent		
Overtime				First Mortgage (P&I)		
Bonuses				Second Mortgage (P&I)		
Commissions				Other Financing (P&I)		
Dividends/Interest				Hazard Insurance		
Net Rental Income				Real Estate Taxes		
Other(before completing, see the notice in "describe other income," below)				Mortgage Insurance		
				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	*IF APPLYING AS AN ENTITY ATTACH AN INCOME STATEMENT AND A COPY OF A RECENT BALANCE SHEET	Monthly Amount

VII. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

NOTE: If completed jointly, please note the responsible party for the asset or liability.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets.		List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Description			LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
			Name and address of Company			
			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	Name and address of Company				
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	Name and address of Company				
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	Name and address of Company				
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	Name and address of Company				
(Company name/number description)			Acct. no.			
Stocks & Bonds		\$	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
			Name and address of Company			
Face amount: \$		\$	Acct. no.			
Subtotal Liquid Assets	\$		Acct. no.			

Real estate owned (enter market value from schedule of real estate owned)	\$	<input type="checkbox"/> Borrower Name and address of Company	<input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Vested interest in retirement fund	\$				
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Net worth of business(es) owned (attach financial statement)	\$	Acct. no.			
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Automobiles owned (make and year)	\$	<input type="checkbox"/> Borrower Alimony/Child Support/Separate Maintenance Payments Owed to:	<input type="checkbox"/> Co-borrower	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Other Assets (itemize)	\$	<input type="checkbox"/> Borrower Job-Related Expense (child care, union dues, etc.)	<input type="checkbox"/> Co-borrower	\$	
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	=>	\$	Total Liabilities b. \$

VIII. SCHEDULE OF REAL ESTATE

Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
Totals		\$	\$	\$	\$	\$	\$

Additional Properties on an Addendum Yes No

IX. LIST OF AUTHORIZED SIGNERS (BORROWER, CO-BORROWER AND/OR GUARANTORES) FOR THIS LOAN REQUEST

Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:		Phone Number: Email Address:
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:		Phone Number: Email Address:
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:		Phone Number: Email Address:

a. Purchase price		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower	Co-Borrower
b. Alterations, improvements, repairs		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
c. Land (if acquired separately)				
d. Refinance (incl. debts to be paid off)				
e. Estimated prepaid items				
f. Estimated closing costs				
g. Discount (if Borrower will pay)				
h. Total costs (add items a through g)				
i. Subordinate financing				
j. Borrower's closing costs paid by Seller		If "Yes," give details as described in the preceding question.		

k. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Loan amount		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>			
		j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Cash from/to Borrower (subtract h from l)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/>			
		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>			

XII. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Borrower:	Date:	By: <input type="checkbox"/>
Co-Borrower:	Date:	By: <input type="checkbox"/>
Guarantor:	Date:	By: <input type="checkbox"/>

XIII. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Loan Originator

This information was provided:

In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	
Loan Originator's Name (print or type)	BRE Number: NMLS Number:	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	BRE Number: NMLS Number:	Loan Origination Company's Address

FIDELITY MORTGAGE LENDERS

DRE Broker Lic. # 0388229

Loan Purpose and Real Property Security Declaration

Loan #: _____ ("Loan")

Proposed Loan Amount: \$ _____

Address of Property that will secure your loan:

and those described on the separate attached **Supplemental Real Property Loan Security Declaration completed by Borrower for each additional property given as security** (collectively, "the Property").

Each of the undersigned (collectively "**Borrower**") has applied for the Loan to be secured by the Property. Each Borrower is the person or entity who will sign a promissory note ("Note"), deed(s) of trust ("Deed(s) of Trust"), and other documents ("Loan Documents") secured by the Property. "**Lender**" as used herein includes the original lender(s) who funds the Loan as well as others to whom Lender may transfer all or a part of the ownership of the Loan.

Borrower represents, warrants, and declares to Lender that:

1. The Borrower has applied to Lender for the Loan to be secured by a Deed(s) of Trust on the Property. Borrower understands the importance of truthfully and accurately disclosing to Lender the information requested in this declaration, including, but not limited to, the purpose(s) for which Borrower intends to use the Loan proceeds. **Borrower further understands that Lender, Lender's brokers, agents, and employees will rely on Borrower's representations in this declaration and in any Supplemental Real Property Loan Security Declarations to determine, among other things: (1) whether to make the Loan; (2) the terms and conditions of the Loan; (3) what disclosures may be required; and, (4) whether Lender possesses the necessary license(s) to make or arrange the Loan.**
2. A) **Borrower is:** an individual (natural person); or, a corporation, limited liability company, partnership, trust, estate, church, union, agency, association, cooperative, organization, government or governmental subdivision ("Entity"); or, both. If Borrower is an Entity, the undersigned represents that no person or entity other than those named below is required to consent to or approve of this loan and that the signatories identified below have full power and authorization to execute the loan documents in the capacity indicated. If additional approval is required, the undersigned represent that they have obtained such approval in writing and will provide the approval herewith.

EACH BORROWER'S NAME (As you want it to appear on title and on the loan documents.)	ENTITY DATE OF FORMATION AND STATE OF FORMATION	NAME & CAPACITY OF PERSONS SIGNING FOR AN ENTITY BORROWER (e.g., general partner, managing member, president, secretary etc.)
Borrower/Entity:		
Borrower/Entity:		

B) **List names of ALL owners of any entity Borrower.**

EACH BORROWER ENTITY NAME	Names of all owners of Entity	Names of all owners of Entity
Borrower/Entity:		
Borrower/Entity:		

3. **Borrower intends to use the Loan proceeds for the purposes and in the amounts set forth below. INSTRUCTIONS: Borrower must**

complete the following in Borrower's own hand and own words. Please print legibly in ink. Itemize separately all payoffs of existing mortgages or liens. Attach additional pages if needed to provide a complete and accurate explanation. For each purpose or intended use of the Loan proceeds, please indicate the "USES" as either Business = "B", Personal = "P" or Agricultural = "A".

"Business use or purpose" loans include, but are not limited to, loans to purchase, repair or improve real property for use in the Borrower's business; to acquire, improve or maintain certain non-owner occupied rental property; for business investments; to purchase, improve or repair tools, equipment, machinery, fixtures or furnishings used in Borrower's business; for operating capital (e.g., employee salaries) or to purchase or pay for business inventory, supplies, rent, taxes, insurance, and other related expenses; or, to pay off, refinance or consolidate business debts.

"Personal use or purpose" loans are primarily for "personal, family or household purposes or uses." Such loans include, but are not limited to, loans to purchase, remodel, repair or improve a principal residence, a vacation home, a personal vehicle or boat; to purchase furniture, furnishings, appliances, or other consumer goods for personal use; to pay, refinance or consolidate personal or family debt or credit cards; or for education expenses, personal investments, vacations, and medical expenses. These are often called "consumer loans" and are for "personal purposes or uses".

"Agricultural purpose" loans are for planting, propagating, nurturing, harvesting, catching, storing, exhibiting, marketing, transporting, processing or manufacturing food, beverages (including alcoholic beverages), flowers, trees, livestock, poultry, bees, wildlife, fish or shellfish by a natural person engaged in farming, fishing or growing crops, flowers, trees, livestock, poultry, bees or wildlife.

USE: <u>Business = "B"</u> <u>Personal = "P"</u> <u>Agricultural = "A"</u>	ITEMIZED PURPOSE (INTENDED USE) OF NET LOAN PROCEEDS <u>[Further Explanation of "B", "P," and/or "A"]</u>	AMOUNT (Total should equal the approximate net loan proceeds)
	TOTAL	X

If the proposed loan amount changes from the amount stated above, Borrower agrees to immediately, and before the close of escrow, notify Lender of any changes from those set forth above in the type and proportion of intended use of Loan proceeds.

4. Are the Loan proceeds to be used primarily to acquire, improve, or maintain rental property? Yes No

If your answer is "yes," will Borrower, a relative, or a family member of Borrower occupy any residential housing unit on the property? Yes No

5. Part or all of the Loan proceeds will, OR will not be used for demolition or construction of improvements on the Property.

6. The Property listed above [pick one]:

is comprised of only residential units. The number of residential units is: _____.

is comprised of only commercial, industrial, agricultural, retail property and/or vacant land.

is comprised of mixed use property (part residential and part commercial, retail or industrial units). The Property has [state number] residential unit(s) and _____ non-residential unit(s).

7. I do do not intend to occupy any housing unit on the Property as my personal residence if and when the Loan closes. [Check "I do" if any Borrower will use the Property as his/her personal residence.]

8. Each of the undersigned Borrower's current principal residence address is:

EACH BORROWER'S NAME	CURRENT PRINCIPAL ADDRESS

If the Property is wholly or partially residential rental property [pick all that apply]:

- It is rented to a third party (not a relative or family member) who pays, or will pay, fair market value rent.
- It is occupied by a relative or family member who pays, or will pay, fair market value rent.
- It is occupied by a relative or family member who does (or will) not pay rent or who pays (or will pay) less than fair market value rent.
- It will be owner-occupied for more than 14 days in the coming year. (If so, this loan MAY NOT be a Business Purpose Loan.)
- Not applicable because the Property does not contain a residential rental unit.

9. If the Property is commercial, industrial, agricultural, retail property, vacant land or mixed use property [check all applicable boxes]:

- Borrower currently rents the Property to a third party tenant(s) to produce income.
- Borrower currently uses it in Borrower's business.
- It is currently vacant land held exclusively for investment (i.e., for appreciation and resale) and not for any personal use.
- It is currently vacant land acquired exclusively for development and resale and not for any personal use.
- It is currently vacant land upon which Borrower intends to build a personal residence or vacation home.
- Other: _____.

10. The Property is OR is not agricultural property which will OR will not be used primarily for "agricultural purposes." (See **INSTRUCTION: above on "Agricultural Purpose" loans.**)

11. Borrower has OR has not attached a separate Supplemental Real Property Loan Security Declaration for each property securing the loan that is not identified above.

THIS DECLARATION IS PART OF YOUR LOAN APPLICATION. PLEASE MAKE SURE THE STATEMENTS ABOVE, AS COMPLETED BY YOU, ARE TRUE AND ACCURATE. UNTRUE OR FALSE STATEMENTS MAY SUBJECT YOU TO CIVIL OR CRIMINAL PENALTIES.

THE UNDERSIGNED HAVE NOT COMPLETED ANY PORTION OF THIS FORM BASED UPON SUGGESTIONS OR DIRECTION FROM LENDER, FROM LENDER'S AGENTS, OR FROM ANY BROKER, LOAN AGENT AND/OR MORTGAGE LOAN ORIGINATOR REGARDLESS OF WHOM THE BROKER OR LOAN AGENT CLAIMS TO REPRESENT.

Each of the undersigned declares under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed at _____ [City], California on the _____ day of _____, 20 ____.

Borrower

Co-Borrower

FIDELITY
MORTGAGE LENDERS, INC.
COMMERCIAL & RESIDENTIAL

ESCROW AUTHORIZATION

As owners of the following described property, we instruct you to open an escrow and order a search of title. In accordance with the amended Civil Code Section 2943, we hereby appoint you as our agent to write for the following demands:

**AUTHORIZATION TO RELEASE
INFORMATION**

We hereby authorize you to release to Fidelity Mortgage Lenders, Inc. or any approved credit reporting agency information concerning: employment, banking, loan and/or mortgage loan histories, etc., and any other information deemed necessary in connection with a consumer credit report for a real estate transaction. This information may be disclosed to third parties for purposes of obtaining this loan. This information is for confidential use in compiling a mortgage loan credit report. A photocopy of this signed authorization may be deemed the equivalent of the original.

Phone: Day: _____ Eve: _____

Street Address: _____ City/State/Zip: _____

Legal Description: Lot: _____ Block: _____ Track: _____

Book: _____ Page: _____ Maps.Misc. Records: _____

Present Vesting: _____

To be Vested: _____

Lender	ADDRESS	ACCOUNT#	BALANCE

BORROWER

DATE

BORROWER

DATE

FIDELITY
MORTGAGE LENDERS, INC.
COMMERCIAL • RESIDENTIAL

FIRE INSURANCE AUTHORIZATION

DATE: _____ ESCROW NO. _____

PROPERTY ADDRESS: _____

I/WE AUTHORIZE FIDELITY MORTGAGE LENDERS, INC., TO PROVIDE
ADEQUATE FIRE INSURANCE COVERAGE THROUGH OUR (BORROWER'S)
AGENT OR BROKER AND PAY ANY INCREASE IN PREMIUMS THEREOF AND
DEDUCT THE SAME FROM THE FUNDS ACCRUING TO ME/US:

AGENT: _____

ADDRESS: _____

PHONE NUMBER.: _____

INSURANCE COMPANY: _____

POLICY NO. _____

AMOUNT OF COVERAGE: _____

DATE OF EXPIRATION: _____

_____ BORROWER _____ DATE

_____ BORROWER _____ DATE

FIDELITY MORTGAGE LENDERS

STATEMENT OF INFORMATION

CONFIDENTIAL

THE STREET ADDRESS of the property in this transaction is: (IF NONE LEAVE BLANK)

ADDRESS _____

CITY _____

IMPROVEMENTS: SINGLE RESIDENCE MULTIPLE RESIDENCE COMMERCIAL

OCCUPIED BY: OWNER TENANTS

CONSTRUCTION OR IMPROVEMENTS WITHIN THE LAST 6 MONTHS? YES NO

IF YES, STATE NATURE WORK DONE

PARTY 1

FIRST _____ MIDDLE _____ LAST _____

FORMER LAST NAME(S), IF ANY _____

BIRTHPLACE _____ BIRTH DATE _____

Social Security No. _____ DRIVER'S LICENSE NO. _____

Home _____ Cell _____
 AM SINGLE AM MARRIED HAVE A DOMESTIC PARTNER

Date of Marriage or Partnership _____

NAME OF CURRENT SPOUSE OR DOM. PARTNER (if other than Party 2): _____

NAME OF FORMER SPOUSE/DOM. PARTNER: (IF NONE, WRITE "NONE"): _____

Dissolutions pending Yes _____ No _____ (check one)
 Required to make child support payments? Yes _____ No _____ (check one)
 Required to make Family support payments? Yes _____ No _____ (check one)
 If paying former spouse directly, please provide address: _____

FIRST _____ MIDDLE _____ LAST _____

FORMER LAST NAME(S), IF ANY _____

BIRTHPLACE _____ BIRTH DATE _____

Social Security No. _____ DRIVER'S LICENSE NO. _____

Home _____ Cell _____
 AM SINGLE AM MARRIED HAVE A DOMESTIC PARTNER

Date of Marriage or Partnership _____

NAME OF CURRENT SPOUSE OR DOM. PARTNER (if other than Party 1): _____

NAME OF FORMER SPOUSE/DOM. PARTNER: (IF NONE, WRITE "NONE"): _____

Dissolutions pending Yes _____ No _____ (check one)
 Required to make child support payments? Yes _____ No _____ (check one)
 Required to make Family support payments? Yes _____ No _____ (check one)
 If paying former spouse directly, please provide address: _____

OCCUPATION HISTORY FOR LAST 10 YEARS (attach additional 10 year information, if applicable)

Party 1: _____

Occupation _____ Firm Name _____ Street and City _____ No. Years _____

Party 2: _____

Occupation _____ Firm Name _____ Street and City _____ No. Years _____

RESIDENCE HISTORY FOR LAST 10 YEARS (attach additional 10 year information, if applicable)

Party 1: _____

Street No. _____ Street Name _____ City _____ No. Years _____

Party 2: _____

Street No. _____ Street Name _____ City _____ No. Years _____

Email Address

If you would like us to contact you by email, please provide your email address _____

Home Phone: _____ Business Phone: _____ Cell Phone: _____

The undersigned declare, under penalty of perjury, that foregoing is true and correct.

Signature: _____ Date: _____ Signature: _____ Date: _____