LONGER TERM BRIDGE LOAN FINANCING
Bridge Loans: $1,000,000 - $15,000,000+

TYPICAL ABC "BRIDGE LOAN SITUATIONS":
- Properties that don’t meet bank underwriting criteria
- Construction loan take-outs
- “Lease-Ups” loans which provide time to obtain maximum property occupancy
- Foreclosure purchases
- Opportunistic purchases that need to close fast
- Cash-out financing
- Discounted payoffs (DPOs)
- Repositionings / transitional properties
- Refinancing of maturing loans
- Tight closing deadlines
- Properties exiting bankruptcy
- Insufficient cash flow generated by commercial real estate
- Sponsor cash flow or net worth constraints
- Short time frame for repayment

ABC's Bridge Loans - Frequent Bridge Loan Characteristics:
- Both Non-Recourse & Recourse available
- Faster than a conventional bank
- Less expensive than bringing in an equity partner, especially on an after-tax basis
- Unique situations considered

www.abcmortgage.us  Email: quote@abcmortgage.us
(718) 380-7373  7 Days: (347) 551-0800
Dear Multifamily or Commercial Mortgage Inquirer,

Enclosed is a simplified commercial mortgage application package. It includes a typical consumer application, instead of a more complicated commercial mortgage application.

Usually we can use the information on this simple form to provide an initial credit grade for your multifamily or commercial mortgage inquiry.

Please complete these forms with the information you have available. If some information is not available, return the forms to us anyway.

In order to complete the credit grade request, we need your signature(s) on the credit authorization forms. Otherwise we cannot go forward.

We do NOT need any money at this point in time.

For more prompt service, please email the form to: quote@ABCmortgage.us

Or fax to "Quote Department - ABC Capital" at: 718-380-7151

We shall promptly respond to you with a preliminary credit grade, and an indication of possible loan terms for your review. After you review the information, contact your account executive to discuss the details.

Very truly yours,
Customer Service Department
ABC Capital Corp.
To whom it may concern:
I hereby authorize ABC Capital Corp. to conduct: (1) a consumer credit report and verify other credit information, including past and present mortgage and landlord references; and (2) a background investigation report and verify both criminal and civil records. It is understood that a copy of this form will also serve as authorization by me allowing ABC Capital Corp to conduct these checks.

The information ABC Capital Corp obtains is only to be used in conjunction with my inquiry into the multifamily or commercial mortgage loan I am considering. This authorization expires 180 days from the date below.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as assigned herein, or as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

First Name (of loan applicant) _____________________________________
Middle Name _______________________________________
Last Name __________________________________________
Date of Birth _______________________________________
Social Security Number__________________________
Current Address_____________________________________
City_______________________ State____________ Zip Code___________
Previous Address_____________________________________
City_______________________ State____________ Zip Code____________
Signature x__________________________________________ Date___________
CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to ABC Capital Corp. and its assignees to obtain a standard factual data credit report through a credit reporting agency chosen by the above company.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds the above company harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Borrower's Signature  Date  Borrower's Signature  Date

Borrower's Signature  Date  Borrower's Signature  Date
PRIVACY NOTICE
ABC CAPITAL CORP (WE, OUR, US)

Customers Name: ____________________________________________________________
Social Security # ..........................................................................................
Address: ...........................................................................................................
Telephone: ........................................................................................................

In connection with your transaction, We may obtain personal nonpublic information about YOU that is handled as stated in this notice.

1. We collect personal nonpublic information about YOU from the following sources:
   A. Information WE receive from YOU on an application for credit or other similar form.
   B. Information about YOUR transactions with US and other; and
   C. Information WE receive from a consumer-reporting agency.

2. OUR policy is only to disclose YOUR personal nonpublic information to only those companies that perform marketing services on OUR behalf or to other financial institutions with which we have joint marketing agreements.

3. WE do not disclose any nonpublic personal information about YOU to any one, except as permitted by law.

4. Further, WE restrict access to YOUR nonpublic personal information to only those employees who need to know that information to provide products or services to YOU.

5. Employees cannot use YOUR information for any other purpose. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard YOUR nonpublic personal information.

CUSTOMER ACKNOWLEDGEMENT: The undersigned customer(s) acknowledge that they received a copy of this Privacy Notice on the date indicated below.

__________________________________________  ____________________________________  ____________
Customer’s name (printed)                      Customer’s Signature                  Date

__________________________________________  ____________________________________  ____________
Co-Customer's name (printed)                   Co-Customer’s Signature               Date
## Business Application

### PERSONAL INFORMATION

<table>
<thead>
<tr>
<th>Borrower's Name</th>
<th>Co-Borrower's Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Number</td>
<td>Social Security Number</td>
</tr>
<tr>
<td>Home Phone (incl. Area code)</td>
<td>Home Phone (incl. Area code)</td>
</tr>
<tr>
<td>E-Mail Address</td>
<td>E-Mail Address</td>
</tr>
<tr>
<td>Date of Birth (mm/dd/yy)</td>
<td>Married</td>
</tr>
<tr>
<td>Separated</td>
<td>Single (never married)</td>
</tr>
<tr>
<td>Street Address (street, city, state, zip code)</td>
<td>Street Address (street, city, state, zip code)</td>
</tr>
<tr>
<td>Own</td>
<td>$ Per Mo.</td>
</tr>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Check if Mailing Address is DIFFERENT from Street address</td>
<td></td>
</tr>
<tr>
<td>If different, show Mailing address on page 5.</td>
<td></td>
</tr>
</tbody>
</table>

### RESUME

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last College/Tech School Attended</td>
<td>Last College/Tech School Attended</td>
</tr>
<tr>
<td>Dates (from-to)</td>
<td>Dates (from-to)</td>
</tr>
<tr>
<td>Degree/Certificate</td>
<td>Degree/Certificate</td>
</tr>
<tr>
<td>Name and Address of Employer</td>
<td>Name and Address of Employer</td>
</tr>
<tr>
<td>Title/Position</td>
<td>Type of Business</td>
</tr>
<tr>
<td>Business Phone (incl. area code)</td>
<td>Years on this job</td>
</tr>
<tr>
<td>Yrs in Profession</td>
<td>Business Phone (incl. area code)</td>
</tr>
<tr>
<td>If employed in current position for less than two (2) years, complete the following:</td>
<td>Years in Profession</td>
</tr>
<tr>
<td>Name and Address of Employer</td>
<td></td>
</tr>
<tr>
<td>Title/Position</td>
<td>Type of Business</td>
</tr>
<tr>
<td>Business Phone (incl. area code)</td>
<td>Dates (from-to)</td>
</tr>
</tbody>
</table>

### DECLARATIONS

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>If you answer &quot;yes&quot; to any questions 1 through 6, use Continuation Sheet for explanations.</td>
<td></td>
</tr>
<tr>
<td>1. Are there any outstanding judgements against you?</td>
<td></td>
</tr>
<tr>
<td>2. Have you been declared bankrupt in the last 10 years?</td>
<td></td>
</tr>
<tr>
<td>3. Have you had property foreclosed upon or given title or deed in lieu?</td>
<td></td>
</tr>
<tr>
<td>4. Are you a party to a lawsuit?</td>
<td></td>
</tr>
<tr>
<td>5. Are you obligated to pay alimony, child support, or separate maintenance?</td>
<td></td>
</tr>
<tr>
<td>6. Are any of your assets held in a trust?</td>
<td></td>
</tr>
<tr>
<td>7. Are you a U.S. citizen?</td>
<td></td>
</tr>
<tr>
<td>8. Are you a permanent resident alien? If yes, please provide a copy of your permanent resident alien ID card</td>
<td></td>
</tr>
</tbody>
</table>

### ACKNOWLEDGEMENT AND AGREEMENT

We authorize ABC Capital Corp. & Assignees to make inquiries as necessary to verify the accuracy of the statements made in this application and to determine my/our creditworthiness. We authorize and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. We certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan. We understand that false statements may result in possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001). We authorize the release of this information whether the signature below is an original or a copy.

<table>
<thead>
<tr>
<th>Borrower's Signature</th>
<th>Co-Borrower's Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Date</td>
</tr>
</tbody>
</table>
## PERSONAL BUDGET

### PERSONAL INCOME SOURCES

- **Borrower and Co-Borrower Gross Salary**
  - Monthly: 
  - Annually: 

- **Schedule B (Recurring Interest and Dividends)**
  - Monthly: 
  - Annually: 

- **Schedule C (Net Profit of Proprietorships)**
  - Monthly: 
  - Annually: 

- **Schedule D (Recurring Capital Gains Less Losses)**
  - Monthly: 
  - Annually: 

- **Schedule E (Recurring Rental Income Excluding Subject Property)**
  - Monthly: 
  - Annually: 

- **Other (List)**
  - Monthly: 
  - Annually: 

### TOTAL PERSONAL INCOME

### PERSONAL CASH REQUIREMENTS

- **Residence Mortgage Payment / Rent Payment**
  - Monthly: 
  - Annually: 

- **Real Estate & Income Taxes**
  - Monthly: 
  - Annually: 

- **Installment Loan Payments**
  - Monthly: 
  - Annually: 

- **Credit Card Payments**
  - Monthly: 
  - Annually: 

- **Rental Mortgage P&I Payments and Expenses (Exclude Subject Property)**
  - Monthly: 
  - Annually: 

- **Alimony/Child Support**
  - Monthly: 
  - Annually: 

- **Other (List)**
  - Monthly: 
  - Annually: 

### TOTAL PERSONAL EXPENSES

---

**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 apply for a loan, we will ask you 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.

Borrower: 

Co-Borrower: 

---

Page 2 of 5, ABC Capital Corp. Ln App A-12-20-05
### BUSINESS INFORMATION

<table>
<thead>
<tr>
<th>Business Name</th>
<th>Executive / Mailing Address, if other</th>
<th>Sq.Ft</th>
<th>Mo. Rent ($)</th>
<th>Lease expires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Business Address</td>
<td>List Additional Business Locations</td>
<td>Mo/Mo?</td>
<td>Lease expires</td>
<td></td>
</tr>
<tr>
<td>Primary Contact Name</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone #</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fax #</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mo. Rent paid at this location ($)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lease expires</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Tax ID #</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-mail Address</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Business Established</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Website</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Entity (select one)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>C-Corporation</td>
<td>S-Corp</td>
<td>Partnership</td>
<td>Proprietorship</td>
</tr>
<tr>
<td>Other</td>
<td>Retail</td>
<td>Service</td>
<td>Wholesale</td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td>Construction</td>
<td></td>
</tr>
</tbody>
</table>

### OWNERSHIP/OFFICERS/DIRECTORS

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>% Owned:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Title</td>
<td>% Owned:</td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>% Owned:</td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>% Owned:</td>
</tr>
</tbody>
</table>

### HISTORY

**Nature of Business:**

**Types of Products / Services as percentages of total revenue:**

**Business revenue (Sales) trends in the last 3 years are**

- [ ] Increasing
- [ ] Decreasing
- [ ] Stable

*Explain what factors have affected your trends:*

**Business profitability (Net Income) trends for last 3 years are**

- [ ] Increasing
- [ ] Decreasing
- [ ] Stable

*Explain what factors have affected your trends:*

### BUSINESS DECLARATIONS

If you answer "yes" to any questions, use Continuation Sheet for explanations.

1. Is the business a party to a lawsuit? [ ] Yes [ ] No [ ] N/A
2. Has the business been involved in bankruptcy proceedings in the last 10 years? [ ] Yes [ ] No [ ] N/A
3. Does the business have delinquent federal, state, payroll, sales or other tax liability? [ ] Yes [ ] No [ ] N/A
4. Has the business had property foreclosed upon or given title or deed in lieu? [ ] Yes [ ] No [ ] N/A
5. If renting, have you failed to pay rent on time for each of the last 12 months? [ ] Yes [ ] No [ ] N/A
6. Does the business, its owners or majority stockholders hold other loans with Lehman Brothers or CNI Commercial Finance? [ ] Yes [ ] No [ ] N/A

**If "Yes", please provide information:**

Borrower

Co-Borrower
Business Application  

ABC Capital Corp. | Commercial Mortgages 

**LOAN REQUEST**

Operating Company Name: 

Borrower Name: 

---

**Loan Amount Requested**

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Purchase</th>
<th>Refinance</th>
<th>Construction Permanent</th>
<th>Application is for</th>
</tr>
</thead>
</table>

**Purchase Money Loan**

- **Purchase Price**: $ 
- **Seller Credits**: $ 
- **Source of Down Payment**: 

If any part of the down payment is borrowed, complete the following:

- **Lender**: 
- **Loan Amount**: $ 
- **Interest Rate**: % 
- **Terms**: 

**Construction-Permanent Loan**

- **Yr. Lot Acquired**: 
- **Original Cost**: $ 
- **Existing Liens**: 
- **Present Value**: $ 
- **Improvement Cost**: $ 

**Refinance Loan**

- **Have all payments been made on time for the last two years?**: 
- **Year Acquired**: 
- **Original Cost**: $ 
- **Year Improved**: 
- **Improvement Cost**: $ 
- **Present Value**: $ 

---

**Existing Liens - Lender**

- **Date Made**: 
- **Original Amount**: 
- **Current Balance**: 
- **Term**: 
- **Rate**: 
- **SBA?**: 

---

**REAL ESTATE TO BE FINANCED**

- **Property Address**: 
- **County**: 
- **# Units**: 
- **Building size**: 
- **Lot size**: 
- **Year built**: 

**Construction Type (CTU, frame, block, etc.)**: 

**Zoning**: 

**% Occupied Now**: 

**Property Type (industrial, retail, office, mixed use, etc.)**: 

---

**Describe occupancy upon funding of this loan:**

**Tenant Rent Roll (including owner occupant)**

<table>
<thead>
<tr>
<th>Unit</th>
<th>Occupant</th>
<th>Sq Ft</th>
<th>Mo. Rent</th>
<th>Started</th>
<th>Expires</th>
<th>Options</th>
</tr>
</thead>
</table>

**Owner-Occupied %**: 

**Tenant-Occupied %**: 

**Vacancy %**: 

---

**STATED PROPERTY INCOME**

**Gross Potential Annual Rental Income**

- **(Monthly rent of all tenants x 12)**: $ 
- **Expenses**
  - **(Taxes, insurance, utilities, maint)**: $ 

**Vacancy**: %

**% or 5%, whichever is greater**: $ 

**Total Net Operating Income**

- **(Income less vacancy and expenses)**: $ 

---

**VESTING OF REAL ESTATE TITLE**

---

Borrower: 

Co-Borrower: 

---
Business Application  

ABC Capital Corp.  

Commercial Mortgages

ALT-A 007 (pg 5 of 5)

DOCUMENTS ADDITIONALLY NEEDED

In order to consider a Credit Grade, the following documents from your files are required.

☐ Transaction documents as available; purchase contract, escrow instructions, preliminary title report.
☐ Copy of the business commercial property lease(s) currently in force.
☐ If proceeds are for refinance, provide most recent mortgage payment statement/coupon for all loans to be refinanced.
☐ Evidence of leasing an existing facility, 12 months cancelled checks evidencing payment history.
☐ Evidence of being in business for 2 years. Business credit report, bank account, or business license.
☐ Other items may be required as requested.

CONTINUATION SHEET

Use this Continuation Sheet to add information to Borrower Information, Business Information, and Loan Request forms.

Business Name: 

Borrower

Co-Borrower

Borrower

Co-Borrower
# SMALL MULTIFAMILY/COMMERCIAL LOAN SUBMISSION FORM (Third Party) -

Submit application package to: "quote@abcmortgage.us"

<table>
<thead>
<tr>
<th>Date:______________________</th>
<th>Submitted Number of Pages:__________</th>
</tr>
</thead>
</table>

**To:** New Application Dept, Attn: __________________________________________

**From:** ________________________________________________________________

**Company:**______________________________________________________________

**Phone:** Office_____________________________ Purchase______ Refi_____

**Cell:**_________________________________Fax:________________________

**Email:**__________________________________________________________

**Entity Borrower:**__________________________________________________________

**Individual Guarantor or Borrower ____________________________________________**

**Loan Amount Request:** $______________________________________

**Program:**_____________________________________ Secondary Financing? ____________

**Terms Quoted:** Rate_______%  Term_____Yrs.  LTV_______%  Preliminary Est DSCR______

**Collateral Address & Description  1) Primary:______________________________________
__________________________________________________________________________
2) Secondary________________________________________________________________

**Use of Funds:________________________________________________________________

**Comments:__________________________________________________________________
____________________________________________________________________________

**Documents Submitted:** 1003_________   Credit Report_______ Contract ________