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### **AUTHORIZATION**

TO WHOM IT MAY CONCERN:

The undersigned applicant(s) has / have applied for a real estate loan with **AERO REALTY AND MORTGAGE**. You are hereby authorized to release any information required by **AERO REALTY AND MORTGAGE** to complete the processing of the loan requested. Necessary credit information may include savings account deposits, checking account deposits, consumer credit balances, payment history, including mortgage payment records and balances and authorization to release information pertaining to employment, past and present.

**\*PHOTOCOPY OF THIS AUTHORIZATION IS TO BE ACCEPTED AS ORIGINAL\***

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
DATE

3435 Wilshire Blvd., Ste 2755  
Los Angeles, CA 90010  
(213) 251-5537 (888) 964-3637  
(213) 480-1919 fax  
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### CERTIFICATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:

1. I / we have applied for a mortgage loan from **AERO REALTY AND MORTGAGE**. In applying for this loan, I / we completed a loan application containing various information for the purposes of obtaining this loan including but not limited to the amount and source of the down payment, employment and income information and assets and liabilities. I / we certify that all of the information is true and complete. I / we made no misrepresentation in the loan application or other documents nor did I / we omit any pertinent information.
2. 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 mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
3. The lender will not knowingly make a loan to, or accept property as collateral from a borrower who purchases or satisfies other indebtedness secured by property using funds for a down payment or other purpose which are derived in whole or in part from fraudulent or criminal activity including, without limit, from the sale of controlled substances. By signing this addendum, you certify that all proceeds used to acquire, improve or otherwise used to invest in the secure property and any subsequent property were or will be, as the case may be, from legitimate sources and not derived in whole or in part from fraudulent or criminal activities including, without limit, from the sale of controlled substances.
4. I / we do hereby represent and warrant that I / we am not aware of any substances, materials or products which may be an environmental hazard such as, but not limited to, Asbestos, Formaldehyde, Radon Gas, Lead - Based Paint, Fuel or Chemical Storage Tanks (above or below ground) and contaminated soil or water on the subject property. I / we acknowledge that the lender is relying on this representation and warranty as a material part of its loan application process. I / we am /are not aware of any landfill on the property or portion thereof.

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
DATE

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**MORTGAGE LOAN ORIGINATION AGREEMENT**

You (the Applicant) agree to enter into this Mortgage Loan Origination Agreement with **AERO REALTY AND MORTGAGE**, as an independent contractor to which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financial with **AERO REALTY AND MORTGAGE** on \_\_\_\_\_. We are licensed as a "Mortgage Broker" under California State Law.

SECTION 1 NATURE OF RELATIONSHIP. In conjunction with this mortgage loan;

1. We are acting as your Agent.
2. We will enter into separate independent contractor agreement with various lenders.
3. While seeing to assist you in meeting your financial needs, we don't distribute products of all Lenders or Investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2 OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale price.

1. The retail price we offer you, your interest rate, total points, and fees, will include our compensation by either you or the lender.
2. Alternately, we may be paid a portion of our compensation by both you and the lender. For example. In some cases, if you would rather pay a lower interest rate, you may pay higher up-point and fees, you may be able to pay all our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.
3. We may also be paid by the lender based on (I) the value of the mortgage loan or related servicing rights in the marketplace or (II) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant (s) acknowledges receipt of copy of this signed agreement.

MORTGAGE LOAN ORIGINATOR

APPLICANTS

\_\_\_\_\_  
BY:

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
DATE:

\_\_\_\_\_  
APPLICANT

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**Personal Financial Statement**



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**PERSONAL PROFILE**

You may apply for credit in your name alone, regardless of marital status. Check your marital status below only if (a) you live in a community property state, such as California, or (b) this is a joint application. You must answer the questions about your spouse only if you're married and (a) you live in a community property state, or (b) this is a joint application with your spouse. If you're married and live in a community property state, the lender will assume that all assets, income, and debts are community property, unless you indicate otherwise.

**CHECK ONE OF THE FOLLOWING:**  MARRIED  UNMARRIED  SEPARATED

NAME		DATE OF BIRTH	SOCIAL SECURITY NO.	
STREET ADDRESS		CITY	STATE	ZIP
HOW LONG AT ADDRESS Years	Mos.	<input type="checkbox"/> OWN	<input type="checkbox"/> RENT	<input type="checkbox"/> OTHER
EMPLOYED BY		HOW LONG	OCCUPATION	HOME PHONE
EMPLOYER ADDRESS		CITY	STATE	ZIP
BUSINESS PHONE				
SPOUSE'S NAME		DATE OF BIRTH	SOCIAL SECURITY NO.	
EMPLOYED BY		HOW LONG	OCCUPATION	BUSINESS PHONE
EMPLOYER ADDRESS		CITY	STATE	ZIP
TOTAL NUMBER OF DEPENDENTS		AGES OF DEPENDENTS		

**Financial Information** as of (Month), (Day), (Year).

ASSETS (List and describe all assets)	MARKET VALUE	LIABILITIES (List creditor name)	BALANCE OWING	MONTHLY PAYMENT
CHECKING NAME OF FINANCIAL INSTITUTION		List credit cards, open lines of credit, and other liabilities (including alimony and child support). Also list loans with assets used as security.		
Deposit - Escrow		CREDIT CARDS/LINES OF CREDIT (Please itemize)		
ACCOUNTS/NOTES RECEIVABLE (Please itemize)				
Marketable Securities (from Schedule A on reverse)		Monthly Rent Payment		
Businesses Owned (from Schedule B on reverse)		OTHER OBLIGATIONS (Please itemize)		
Real Estate (from Schedule C on reverse)				
Retirement Accounts (Vested interest)				
OTHER ASSETS (Please itemize)		<b>TOTAL LIABILITIES/PAYMENTS</b>		
Auto				
Personal		<b>NET WORTH</b> Total Assets - Total Liabilities	\$	
<b>TOTAL ASSETS</b>	\$	<b>TOTAL</b> Total Liabilities - Net Worth	\$	
<b>ANNUAL INCOME</b> Income Sources - Income from alimony, child support or separate maintenance does not have to be stated unless you want it considered.		<b>ANNUAL EXPENDITURES</b>		
Your Gross Annual Salary	\$	Real Estate payment(s)	\$	
Your Spouse's Gross Annual Salary	\$	Rent/Lease payment(s)	\$	
Gross Annual Rental Income	\$	Income Taxes	\$	
OTHER INCOME (Please itemize)	\$	Insurance Premiums (all types)	\$	
	\$	Property Taxes	\$	
	\$	Alimony, Child Support or Separate Maintenance	\$	
	\$	Other (include installment payments other than real	\$	
	\$	1.	\$	
	\$	2.	\$	
<b>TOTAL</b>	\$	<b>TOTAL EXPENDITURES</b>	\$	
Is any of this income likely to be reduced or interrupted within the next year?		Do you have loans/obligations in any other individual or business name? <input type="checkbox"/> Yes, describe <input type="checkbox"/> No		
		1.		
		2.		
		<b>TOTAL</b>	\$	

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## Commercial Real Estate or Business Credit Application

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Notice to sole proprietors: You may apply for credit in your name alone, regardless of marital status.

### Type of business credit

- |  |   |  |  |
|--|---|--|--|
| <input type="checkbox"/> <b>Business term loan</b><br>Up to \$1 million      | <input type="checkbox"/> <b>Business equipment loan</b><br>\$5,000 to \$1 million | <input type="checkbox"/> <b>Business lease</b><br>\$5,000 to \$1 million | <input type="checkbox"/> <b>Commercial real estate</b><br>\$5,000 and up |
| <input type="checkbox"/> <b>Business line of credit</b><br>Up to \$1 million | <input type="checkbox"/> <b>Business auto loan</b><br>Over \$10,000               | <input type="checkbox"/> Lease purchase                                  | <input type="checkbox"/> Loan  |
|  |   | <input type="checkbox"/> TRAC lease <input type="checkbox"/> FMV lease   | <input type="checkbox"/> Line of credit (up to \$1 million)              |
|  |   | <input type="checkbox"/> Line of credit (over \$50,000)                  |  |

### Purpose of request

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> Purchase inventory, carry receivables and/or take trade discounts | <input type="checkbox"/> Purchase equipment          | <input type="checkbox"/> Business expansion or remodel | <input type="checkbox"/> Issuance of letter(s) of credit (separate application/agreement required) |
| <input type="checkbox"/> Other business purpose  | <input type="checkbox"/> Purchase automobile         | <input type="checkbox"/> Commercial real estate        |  |
|  | <input type="checkbox"/> Purchase commercial vehicle | <input type="checkbox"/> Purchase Refinance            |  |

### Applicant's business checking account number

(deposit account for loan proceeds or line of credit telephone transfers)

### Automatic repayment (optional)

- Yes. I want to have the required monthly payment automatically deducted from the business checking account opened and named above.
- No. Do not automatically debit my business checking account for monthly payments. I understand by not choosing this option:
- the interest rate will increase by one percentage point for a business or commercial real estate loan or line of credit.
  - a fee will be assessed for a lease transaction.

### Overdraft protection (optional)

- Yes. Establish overdraft protection for the business checking account named above if this option is available with the business credit line I have chosen. Transfers will be subject to terms and transfer fees detailed in the line of credit agreement. (The business checking account must be in the same name as the business applying for credit. To verify account ownership, the business tax ID number on the checking account must match either the federal tax ID number or the sole proprietor's social security number.)
- No. Do not link overdraft protection to the business checking account if the option is available with the business credit line I have chosen.

### Business applicant information

This application is from a:  Business or Trust  Individual(s)  Applying as the:  Borrower or this request.  Co-borrower or  Guarantor on this request.

If a business, check box:  Sole proprietorship  Limited partnership  General partnership  Limited liability company  Corporation  S corporation  Other \_\_\_\_\_

Legal name of business applicant	Federal tax ID number
DBA (if applicable)	Business phone
Business street address	City State Zip
Mailing address (if different)	City State Zip
Key contact	Business title/position Contact phone
Date business established	Under current management since Number of employees
Annual gross sales/revenues (prior year) \$	Type of business

Describe product, service or business operation. Provide samples of company brochures, as applicable.

### Information on owners and guarantors

Name	Title	Home phone	% Ownership	SSN
Residence address		City	State	Zip
Name	Title	Home phone	% Ownership	SSN
Residence address		City	State	Zip

### Business applicant financial relationships

Bank name	Account type:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Personal <input type="checkbox"/> Business
Account number	Current balance \$	Average balance \$

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**Borrower name**

**Federal tax ID number**

(Complete legal name and DBA name, if applicable, as shown above.)

**Current business loans/lines** (Provide details of your business credit relationships on the schedule of business debts.)

Name of creditor	Type of loan (sec/unsec/equip/etc.)	Original amount	Balance owing*	Monthly payment	Maturity date
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	

\*Please indicate any debt to be repaid from proceeds and attach a copy of the most recent statement.

**Collateral information** (Complete applicable section.)

• **For commercial real estate secured:** Complete the supplements on the checklist.

• **For savings or stock/bond secured financing:**

**Savings secured** Type:  Regular savings  Investment savings  CD

**Stock/bond secured** (Attach a photocopy of certificates to be pledged.)

Account number	Interest rate
Maturity date	

Issue	Shares
Issue	Shares

• **For equipment or vehicle financing:** Provide a copy of the invoice or purchase order and describe here.

Make	Model	VIN or ID number	Model year
------	-------	------------------	------------

**General business profile** (Attach a separate sheet if necessary.)

Management succession: indicate name(s) of successor(s) to current company management:

Company sales information: Are sales  Steady?  Seasonal?  Increasing?  Decreasing?

If increasing or decreasing, explain.

If seasonal, describe peak months.

List major customers.	Credit terms offered %
-----------------------	------------------------

What percent of company annual sales are attributable to major customers?  10%  20%  30%  Other

**Recent company developments** (If yes to any question, please explain below, or attach a separate sheet if necessary.)

- Are accounts receivable or inventory currently pledged as collateral?  Yes  No
- Have there been any recent changes in company ownership or management?  Yes  No
- Have there been any major changes in operating results?  Yes  No
- Does the business, an owner or guarantor have ownership interest in any other legal entities?  Yes  No If yes, submit supporting financial exhibits.
- Is the business an owner, endorser, guarantor, or co-maker for obligations not listed on the financial statements?  Yes  No If yes, indicate total contingent liability. \$ \_\_\_\_\_
- Is the business, owner or guarantor a party to any claim or lawsuit?  Yes  No
- Has the business or any principal/owner ever declared bankruptcy?  Yes  No
- Have there been any recent product line additions or changes?  Yes  No
- Is there any future expansion planned?  Yes  No
- Are any future acquisitions planned?  Yes  No
- Are any future consolidations planned?  Yes  No
- Are any new locations or relocations planned?  Yes  No

Use this space to explain any responses to questions above.

(For corporations, provide name and title of president and secretary.)

By signing below, the business applicant agrees to the following:

- To the best of the business applicant's knowledge and belief, all answers to the questions in this application and any attachments are complete and true;
- The Bank has the right to verify the accuracy of the information provided in this application;
- The Bank is authorized to check the individual and/or business credit rating of both business applicant and owner/guarantor(s); and
- The Bank is authorized to provide credit information concerning the business applicant to others.

**Signatures**

Authorized signature \_\_\_\_\_ Print name and title \_\_\_\_\_

Authorized to sign loan documents? \_\_\_\_\_ Date \_\_\_\_\_

X

Yes  No





**Commercial Real Estate Loan Application Supplement**



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**Credit request**

Borrower \_\_\_\_\_ Federal tax ID \_\_\_\_\_  
 Please check one:  First trust deed  Second trust deed  
 Amount requested \_\_\_\_\_  
 Term requested \_\_\_\_\_

Purpose of request:  
 To finance current purchase  
 Property improvement (how much) \_\_\_\_\_  
 Refinance present loan(s)

**Property address**

Street \_\_\_\_\_  
 City \_\_\_\_\_ Stat \_\_\_\_\_ Zip \_\_\_\_\_

**Property type**

Industrial  Retail  Office  Mixed  
 Construction type (i.e. wood frame, concrete tilt-up, un-reinforced) \_\_\_\_\_  
 Building sq. \_\_\_\_\_ Approx. lot \_\_\_\_\_ # Parking \_\_\_\_\_ % \_\_\_\_\_ % Owner \_\_\_\_\_  
 Year built \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Purchase price \_\_\_\_\_ Estimated value \_\_\_\_\_  
 How will property be vested? (Attach a copy of property tax) \_\_\_\_\_  
 Property is/will be held in the \_\_\_\_\_ Zoning (if \_\_\_\_\_)  
 Date last appraised \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Appraised value \$ \_\_\_\_\_ Appraisal copy available  Yes

**Tenant list (Attach copies of leases.)**

Occupant name	Associated with applicant?	Square feet	% of space occupied	Business activity	Annual rent	Tenant since (date)	# months remaining on lease
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		
	<input type="checkbox"/> Yes <input type="checkbox"/>				\$		

	Amount	Actual	Projected		Amount	Actual	Projected
Utilities	\$	<input type="checkbox"/>	<input type="checkbox"/>	Insurance	\$	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance	\$	<input type="checkbox"/>	<input type="checkbox"/>	Interest expense	\$	<input type="checkbox"/>	<input type="checkbox"/>
Property management	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other	\$	<input type="checkbox"/>	<input type="checkbox"/>
Real estate taxes	\$	<input type="checkbox"/>	<input type="checkbox"/>	<b>Total</b>	\$	<input type="checkbox"/>	<input type="checkbox"/>

**Existing liens against the property**

Lender	Date made	Original amount	Current balance	Original term	Rate (fixed/floating)	Monthly payment	Maturity date
		\$	\$			\$	
		\$	\$			\$	

**Property condition**

Adverse influences or hazards?  Yes  No  
 Repairs/deferred maintenance  Yes  No  
 Change in future use of property?  Yes  No  
 Improvements made since acquired?  Yes  No  
 If yes, describe improvements below. \_\_\_\_\_  
 Exterior condition  Good  Fair  Poor  
 Interior condition  Good  Fair  Poor  
 Cost of improvements \$ \_\_\_\_\_

Please explain any property deficiencies indicated above.

**Borrower name**

Complete legal name and DBA name, if applicable, as shown above.)

**Federal tax ID**

**Access arrangements**

Person to contact \_\_\_\_\_ Home \_\_\_\_\_ Business \_\_\_\_\_  
 Alternate contact \_\_\_\_\_ Home \_\_\_\_\_ Business \_\_\_\_\_  
 Property occupied by \_\_\_\_\_ Occupant to know of  Yes  No

**Insurance**

Insurance \_\_\_\_\_ Policy number \_\_\_\_\_  
 Agent's name \_\_\_\_\_ Phone \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Fire and extended coverage \_\_\_\_\_ Expiration \_\_\_\_\_  
 Replacement cost guaranty  Yes  No Flood insurance required  Yes  Amount \_\_\_\_\_  
 If yes, flood insurance coverage is \_\_\_\_\_

**Signature X**

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**Type and Terms of Loan**

Product Type <input type="checkbox"/> ARM  Yr. Fixed	Term (Months) <input type="checkbox"/> 360 <input type="checkbox"/> 180 <input type="checkbox"/> Other _____	Amortization Term (Months) <input type="checkbox"/> 360 <input type="checkbox"/> 180 <input type="checkbox"/> Other _____	Amount  \$	Interest Rate  %	Loan Number
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**Borrowing Entity Information**

Borrower(s) will be (check type) <input type="checkbox"/> Individual(s) <input type="checkbox"/> Trust <input type="checkbox"/> Corporation	<input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Co	<input type="checkbox"/> Joint Venture <input type="checkbox"/> Other	State & Date of Incorporation/Formation
Name of Borrower(s) (Name of individual(s), partnership, corporation)		Title will be vested in: (Name of individual(s), partnership, corporation, trust)	
Phone Number (Daytime) ( ) - ext.	Fax Number ( ) -	Alternate Phone Number ( ) - ext.	
Borrower Address (include street address, city, state, and zip code)			
Management Co, if applicable		Management Co. Phone Number, if applicable ( ) - ext.	
Management Co./Borrower Mailing Address (if different than the address listed above)			
<input type="checkbox"/> Borrower E-Mail Address		<input type="checkbox"/> Management Co. E-Mail Address (if different than the borrower's e-mail address)	

List below names of Individual Borrowers, General Partners (if Partnership), Shareholders with 10% interest or more (Corporation) or Members (LLC). Under Marital Status, indicate (M) Married; (S) Separated; (U) Unmarried, including single, divorced, widowed. Under Title, indicate "Individual," "General Partner," "Vice. President," "Treasurer," "Stockholder," etc., as appropriate.

NAME	Marital Status	City	State	TITLE	OWNERSHIP
<b>A</b>					%
<b>B</b>					%
<b>C</b>					%
<b>D</b>					%

**Financial Statement:**

The following is a statement of  my individual financial condition  our joint financial condition  entity financial condition only as of \_\_\_\_\_ date

If joint financial condition is presented, the intent is for all parties to be jointly and severally obligated on the credit, i.e., joint borrowers or guarantors, please initial.

\_\_\_\_\_ Borrower/Guarantor                      \_\_\_\_\_ Co-Borrower/Co-Guarantor  
 Initials    Initials

Enter the information applicable to person named above.	Applicant	Co-Applicant	Annual	Applicant	Co-Applicant
Social Security No.			Salary Income	\$	\$
Employer			Commission	\$	\$
Position			Other Income	\$	\$
Attach separate page for Other Applicants			<b>Total Income</b>	\$	\$

Personal Financial Statements and Credit Reports including Public Records Checks are Required on the Principals of Ownership Entity Listed Above as well as on the Borrowing Entity Itself.

If a "Yes" answer is given to any of the following questions, explain on an attached sheet.

	A	B		A	B
Have you any outstanding judgments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
In the past 7 years, have you been declared bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Attach separate page for the above information for Other Applicants		

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ASSETS		LIABILITIES & PLEDGED ASSETS		
Description	Cash or Market Value	Creditors' Name	Monthly Payment	Unpaid Balance
Cash Deposit Toward Purchase Held By		Notes Payable		
Checking and Savings Accounts		Bank Loans		
Stocks and Bonds		Credit Card Loans		
Life Insurance net Cash Value		Other Installment Loans		
<b>SUBTOTAL LIQUID ASSETS</b>				
Real Estate Owned (Complete & Attach Schedule)		Other Debts including stock pledges		
Contract & Mortgage Receivable				
Vested Interest in Retirement Fund		Real Estate Loans		
Unlisted Stocks & Bonds				
Net Worth of Business Owned (Attach Financial Statements)				
Automobile(s) (Make/Year)		Automobile Loans		
Furniture & Personal Property		Alimony, Child Support, Separate Maintenance Payments		
Other		<b>TOTAL LIABILITIES</b>		

<b>TOTAL ASSETS</b>		<b>NET WORTH</b>	
---------------------	--	------------------	--

Loans to One Borrower		
<p>The Lender is subject to federal and state banking regulatory limits on related Loans to One Borrower. To comply with such regulations, list all lending relationships (commercial, residential and installment) you have with the Lender (including ownership in partnerships, corporations, joint ventures, trusts, limited liability companies, etc.). Do not complete this section if you have more than 6 outstanding and/or pending loans with the Lender. Complete and attach the Certification of Loans to One Borrower (MFL 117).</p>		
BORROWER NAME	LOAN NUMBER	CURRENT BALANCE
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Subject Property Information					
Street Address		City	County	State	Zip Code
No. of Buildings	No. of Stories	No. of Units	No. of Parking Spaces	Year Built	Name of Current Property Manager
Describe Significant Improvements Including Costs				Phone Number of Current Property Manager ( ) - ext.	

Purpose of Loan				
<input type="checkbox"/> Purchase	Sales Price \$	Cash Down Payment \$	Source of Equity Funds	Settlement Date
<input type="checkbox"/> Refinance	Date Acquired	Purchase Price \$	Secondary Lien Balance(s)	
Payable To	Interest Rate %	Maturity Date	Purpose of Refinance (Be specific)	
Refinance will be for a	<input type="checkbox"/> First Lien	<input type="checkbox"/> Second Lien	<input type="checkbox"/> Not Secured	

Environmental Questionnaire			
To the Best of your Knowledge:	Yes	No	Unknown
Is there asbestos currently in any of the construction materials of the improvements (e.g., thermal insulation, acoustic ceilings, flooring)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For improvements constructed before 1978, is there lead-based paint on interior or exterior surfaces?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the improvements constructed over a landfill or other hazardous or municipal waste site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there or have there ever been any above or underground gasoline, diesel, fuel oil or other chemical storage tanks or drums on the subject property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have the tanks, if any, been registered and inspected/tested for leakage? If inspected or tested, please attach a copy of the results.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have tanks been removed or have soil samples been analyzed from the subject property? If so, please attach relevant reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the property ever been the subject of an environmental assessment or audit? If so, please attach copies of relevant reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has there ever been any correspondence with federal, state or local authorities, or any environmental litigation or enforcement action taken concerning the subject property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an asbestos or lead-based paint survey ever been conducted to assess the existence, type, location or condition of asbestos or lead-based paint?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of any past, present or contemplated future use of the subject property which may have resulted or may result in the generation or storage of hazardous substances or wastes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there any reason why this property is not currently in compliance with federal, state or local environmental laws and regulations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Does the subject property contain or is affected by the following:</b>			
Polychlorinated Biphenyls (PCBS) used in electrical transformers, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Formaldehyde gas, especially urea formaldehyde foam insulation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Soil setting, slipping, sliding or other building foundation problems?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flooding, grading or drainage problems?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traces of concrete, asphalt or other evidence indicating prior commercial use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ravines, earthen embankments or other evidence indicating former dumping?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discolored soil, stressed vegetation or other evidence of spills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oil sheen in wet areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contamination of domestic water well or other water supply?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity of property to former or current commercial or industrial facilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Elevated levels of radon gas in the structure or in the neighborhood?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pipelines carrying oil, gas or chemicals underneath or adjacent to the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water intrusion resulting in mold growth on building improvements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any other potential condition of an environmental nature? (If so, describe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If "YES" is checked for any of the above items, please attach copies of relevant documents, reports, etc.**

<b>Borrower's Signature</b> X	<b>Date</b>	<b>Co-Borrower's Signature</b> X	<b>Date</b>
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**Continuation/Additional Information**

Use the following space to provide additional information to support the loan application. If more information is needed, please attach an additional sheet of paper. Be sure to reference the borrower's name and loan number.

**Acknowledgement and Agreement**

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successors or assigns of the Lender without prior notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; and (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

**Certification:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United State Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application

<b>Borrower's Signature</b> X	<b>Date</b>	<b>Co-Borrower's Signature</b> X	<b>Date</b>
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**Property**

<b>Loan Purpose:</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<b>Lien Status:</b> <input type="checkbox"/> First <input type="checkbox"/> Second <input type="checkbox"/> Not Secured	<b>Cash Out Purpose (Refinance Only):</b> <input type="checkbox"/> Purchase Investments <input type="checkbox"/> Purchase Land <input type="checkbox"/> Purchase Residential/Apartments	<input type="checkbox"/> Property Improvement <input type="checkbox"/> Other _____
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**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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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	Co-Borrower
<input type="checkbox"/> <b>I do not wish to furnish this information</b>  <b>Ethnicity (Select ONE choice):</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  <b>Race/National Origin (Select ALL that apply):</b> <input type="checkbox"/> American Indian or Alaskan 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 <b>Gender:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> <b>I do not wish to furnish this information</b>  <b>Ethnicity (Select ONE choice):</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  <b>Race/National Origin (Select ALL that apply):</b> <input type="checkbox"/> American Indian or Alaskan 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 <b>Gender:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To Be Completed by the Interviewer**

This application was taken by:	Interviewer's Signature	Name & Address of Interviewer's Employer  <b>AERO FINANCIAL SERVICES</b>
	Print or Type Interviewer's Name	
	Date	

**Business Financial Statement**



www.aerofin.net

**Financial statement of**

Legal name of business		Business phone	
Street address:	City	State	Zip
Type of business		Federal tax ID number	
		Date Submitted	

**Balance sheet as of:**

month / day / year

**Assets**

Cash	\$
Marketable securities	\$
Accounts receivable	\$
Inventory	\$
Prepaid expenses	\$
Other current assets LENDER'S IMPOUND AMOUNT	\$
PREPAID AMOUNT	\$
<b>Total current assets</b>	<b>\$</b>
Buildings and other depreciable assets	\$
Land (net of amortization)	\$
Intangible Assets (amortizable only)	\$
Other fixed assets	\$
Less accumulated depreciation	\$
<b>Net fixed assets</b>	<b>\$</b>
Other assets	\$
<b>Total assets</b>	<b>\$</b>

**Liabilities**

Accounts payable	\$
Notes payable	\$
Current portion long-term debt	\$
Accruals	\$
Taxes payable	\$
Tenant's Security Deposit	\$
	\$
<b>Total current liabilities</b>	<b>\$</b>
Long-term debt	\$
Other liabilities	\$
<b>Total liabilities</b>	<b>\$</b>
Capital stock	\$
Paid in capital	\$
Retail earnings	\$
<b>Total equity</b>	<b>\$</b>
<b>Total liabilities and equity</b>	<b>\$</b>

**Income statement for the period from:**

month / day / year

month / day / year

**Income statement**

Net sales or revenue	\$
Less cost of goods sold	
• Gross margin	— \$
Less operating expenses	
• Cleaning & Maintenance	— \$
• Insurance	— \$
• Repairs	— \$
• Depreciation	— \$
• Legal & Professional Fees	— \$
• Interest	— \$
• Advertising	— \$
• Taxes	— \$
• Utilities	— \$
• Other misc. expenses	— \$
▪ Amortization	\$
▪ Bank Charges	\$
▪ Credit Check	\$
▪ Gardening	\$
▪ Licenses and Permits	\$
▪ Lock & Key Expense	\$
▪ Management Fees	\$
▪ Painting & Decorating	\$
▪ Pest Control	\$
▪ Plumbing & Electrical	\$
▪ Postage & Delivery	\$
▪ Security & Alarm	\$
▪ Supplies	\$
▪ Telephone	\$
<b>Total Miscellaneous Expense</b>	<b>\$</b>
<b>Total Expenses</b>	
<b>Net profit before income tax</b>	<b>\$</b>
Less income taxes paid	— \$
<b>Net profit after tax</b>	<b>\$</b>

**Authorized signature**

Name of borrower		
Prepared by (print name)	Signature X	Date

3435 Wilshire Blvd., Ste 2755  
 Los Angeles, CA 90010  
 (213) 251-5537 (888) 964-3637  
 (213) 480-1919 fax  
 Financial\* Management\*Realty\*1031



www.aerofin.net

**Borrower**

**Federal tax ID**

(Complete legal name and DBA name, if applicable, as shown on the application.)

**Monthly cash flow**

Property address and status (PS=Pending sale, S=Sold, R=Rental, etc.)	Type of prop.	Acquisition date & cost	Name and address lender on first mortgage	% Owned	Loan number	Original amount of first mortgag	Original amount of 2nd and other mortgages	Present combined loan balance	Market value	1	2	3	4	Cash flow
										Rental income	Loan payment P & I only	Taxes & insurance	All other operating expenses	Column 1 less columns 2, 3 & 4
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
		\$/ / / \$				\$	\$	\$	\$	\$	\$	\$	\$	\$
Totals						\$	\$	\$	\$	\$	\$	\$	\$	\$

**Signature**

This schedule of real estate owned is to be attached to and made part of my application and financial statement. If my percentage of ownership is less than 100%, I have indicated the percentage of ownership that is mine.

Signature \_\_\_\_\_

Dat / / \_\_\_\_\_

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