



# Credit Application

DATE		LOAN REQUEST		RATE		PAYMENT		PURPOSE				Fixed or Adjustable		TAKEN BY					
LAST NAME (Borrower)				FIRST NAME				MI		AGE		SSN		US CITIZEN		MARITAL STATUS			
LAST NAME (Co-Borrower)				FIRST NAME				MI		AGE		SSN							
ADDRESS				CITY				COUNTY				ST		ZIP		PHONE		HOW LONG	
2ND BORROWER				CITY				COUNTY				ST		ZIP		BUSINESS PHONE			
BUSINESS NAME				TYPE/DESC				<input type="checkbox"/> ( ) CORP <input type="checkbox"/> ( ) Part		<input type="checkbox"/> ( ) SOLE <input type="checkbox"/> ( ) OTHER		HOW LONG		NO. EMPL.		RENT/MO			
ADDRESS				CITY				COUNTY				ST		ZIP		PHONE (OTHER)			
OWNER								TITLE				%							
OWNER								TITLE				%							
INCOME		YEAR		AMOUNT		YEAR		AMOUNT		Are Taxes Filed?									
REVENUE/GROSS SALES										Corporate?				Yes		No			
PROFIT/NET INCOME										Personal?				Yes		No			
OTHER INCOME		Note: Alimony, child support, or separate maintenance payments need not be revealed if the you do not want Greenbridge Capital LLC to consider it in determining your creditworthiness.																	
EMAIL ADDRESS																			

## LOAN COLLATERAL INFORMATION

1 <sup>ST</sup> Property Summary			
ADDRESS			
CITY		ST	ZIP
NAME IN TITLE			
PROPERTY TYPE/DESC		NO. OF PARCELS	
PURCHASE DATE		PURCHASE PRICE	
FMV		TOT MTGS \$	

1 <sup>st</sup> Mortgagee			
ADDRESS			
CITY		ST	ZIP
PHONE		BALLOONS/RENEWS?	
OPEN DATE		ORIG.AMT.	
PYMT	TAXES INC?	TERM	RATE
	<input type="checkbox"/> Yes <input type="checkbox"/> No		
BALANCE		STATUS	

2 <sup>nd</sup> Mortgagee			
ADDRESS			
CITY		ST	ZIP
PHONE		BALLOONS/RENEWS?	
OPEN DATE		ORIG. AMT.	
PYMT	TAXES INC?	TERM	RATE
	<input type="checkbox"/> Yes <input type="checkbox"/> No		
BALANCE		STATUS	

2 <sup>ND</sup> Property Summary			
ADDRESS			
CITY		ST	ZIP
NAME IN TITLE			
PROPERTY TYPE/DESC		NO. OF PARCELS	
PURCHASE DATE		PURCHASE PRICE	
FMV		TOT MTGS \$	

1 <sup>st</sup> Mortgagee			
ADDRESS			
CITY		ST	ZIP
PHONE		BALLOONS/RENEWS?	
OPEN DATE		ORIG.AMT.	
PYMT	TAXES	TERM	RATE
	<input type="checkbox"/> Yes <input type="checkbox"/> No		
BALANCE		STATUS	

2 <sup>nd</sup> Mortgagee			
ADDRESS			
CITY		ST	ZIP
PHONE		BALLOONS/RENEWS?	
OPEN DATE		ORIG. AMT.	
PYMT	TAXES	TERM	RATE
	<input type="checkbox"/> Yes <input type="checkbox"/> No		
BALANCE		STATUS	

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

1

THE USA PATRIOT ACT, a Federal law, requires us to maintain a Customer Identification Program whereby we must obtain, verify, and record information that identifies each person or business entity that opens an account. What this means for you: When you open an account or add a new owner to an existing account, we will require physical and/or documentary information necessary to verify the identity of all account owners. A customer relationship will not be established until the identity of all account owners is satisfactorily confirmed and the purpose and intended nature of the business relationship is determined. If you refuse to provide any of the requested information, or if we cannot form a reasonable belief that we know your true identity, the relationship will not be established. Likewise, if requested follow-up information is not received within the time allotted, or if the information verification process reveals discrepancies between what you provided and what the verification process discloses, the relationship will be terminated.

## ECOA NOTIFICATION

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), disability, family status, the fact that the applicant receives public assistance, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor, Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

## RIGHT TO A COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. In the event the property is 1 to 4 family property, we will promptly give you a copy of any such appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

### Waiver of Right to Your Appraisal

I waive my right to receive my appraisal 3 days prior to closing. I acknowledge Greenbridge Commercial will provide me with the appraisal at closing of my loan.

\_\_\_\_\_  
Borrower / Authorized Signer

\_\_\_\_\_  
Date

## CERTIFICATE / AUTHORIZATION / SIGNATURES

The Applicant certifies that the information in this application is complete, true, and correct, and acknowledges that knowingly giving false information for the purpose of inducing Greenbridge Commercial Lending to extend credit is a federal crime. (The term Applicant as used herein shall include the business entity applying for the extension of credit and all other persons who by providing information herein may be liable for the loan requested in the application, as an endorser, surety, or guarantor.) The Applicant agrees to notify Greenbridge Commercial Lending immediately of any material changes to the financial position described in this application and the accompanying documentation, and to provide a then current statement and documentation of financial position, at Greenbridge Commercial Lending request. The Applicant authorizes Greenbridge Commercial Lending to contact any individual or firm noted herein and any other normal sources of credit information, and further authorizes anyone so contacted to furnish such information to Greenbridge Commercial Lending. The Applicant understands that all fees, including origination, documentation, and annual renewal fees are non-refundable. In addition, the Applicant will pay all expenses incurred in connection with the transaction and the extension of credit, including but not limited to credit reports, public records, searches, recording and filing fees, appraisal fees, and documentation fees. The Applicant agrees that this application is Greenbridge Commercial Lending property to be retained or destroyed at its sole discretion whether or not credit is extended.

**NOTICE – JOINT CREDIT: We intend to apply for joint credit (Initials):**

### APPLICANT/BORROWER/CO-BORROWER/GUARANTOR SIGNATURE(S)

By signing below, I agree and intend to be legally obligated and contractually liable for this extension of credit. NOTICE TO GUARANTORS: If you have been asked to act as a guarantor for the credit of one or more primary applicant(s) and are providing information to the creditor in this application for that purpose, please be advised that if the creditor determines that you do not meet its standards of creditworthiness for the amount and/or kind of credit desired by the primary applicant(s), the creditor may be required by law to provide the specific reasons for such adverse action to the primary applicant(s) and NOT to you. Unless you are willing to share the specific reasons for adverse action based on your credit history with the primary applicant(s) you should not submit this information to the creditor. By choosing to submit this application to the creditor will be deemed by the creditor to be your authorization to share the specific reasons for adverse action with the primary applicant(s) should the application be denied. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CO-BORROWER: Your signature below indicates that you are applying for joint credit with another person. Please be advised that, in the event the creditor determines that you do not meet its standards of creditworthiness for the amount and /or kind of credit desired by the primary applicant, the creditor may be required by law to provide the specific reasons for such adverse action directly to the primary applicant and NOT to you. Unless you are willing to share specific reasons for adverse action based on your credit history with the primary applicant, you should not submit this information to the creditor. Your signature below will be deemed by the creditor to be your authorization to share the specific reasons for adverse action with the primary applicant(s) should the application be denied.

Borrower Signature:

Date:

Co-Borrower Signature:

Date:

Co-Borrower Signature:

Date:

Guarantor Signature:

Date:

Guarantor Signature:

Date:

Guarantor Signature:

Date:

Guarantor Signature:

Date:

Relationship Manager:

Signature:

Date:

## DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For certain types of loans related to a dwelling, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### Applicant:

**Ethnicity:** – Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican
  - ☐ Puerto Rican
  - ☐ Cuban
  - ☐ Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and soon:*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

**Race:** – Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- ☐ Asian
- ☐ Asian Indian
  - ☐ Chinese
  - ☐ Filipino
  - ☐ Japanese
  - ☐ Korean
  - ☐ Vietnamese
  - ☐ Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and soon:*

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:*

- ☐ White
- ☐ I do not wish to provide this information

**Sex:**

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

### Co-Applicant:

**Ethnicity:** – Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican
  - ☐ Puerto Rican
  - ☐ Cuban
  - ☐ Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and soon:*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

**Race:** – Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- ☐ Asian
- ☐ Asian Indian
  - ☐ Chinese
  - ☐ Filipino
  - ☐ Japanese
  - ☐ Korean
  - ☐ Vietnamese
  - ☐ Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:*

- ☐ White
- ☐ I do not wish to provide this information

**Sex:**

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

### To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the race of the applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the sex of the applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

The Demographic Information was provided through:

- ☐ Face-To Face Interview (Includes Electronic Media w/ Video Component)
- ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

The Demographic Information was provided through:

- ☐ Face-To Face Interview (Includes Electronic Media w/ Video Component)
- ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet