

COMMERCIAL REAL ESTATE APPLICATION FIREFIGHTERS FIRST CREDIT UNION

Date _____

Firefighters First Credit Union membership is required prior to close of loan.

Member No. _____

LEGAL NAME OF APPLICANT

We hereby apply for a loan with Firefighters First Federal Credit Union (DBA Firefighters First Credit Union) and understand that a \$500 application fee is required with the submission of an application for a Commercial Real Estate loan.

LOAN INFORMATION

The applicant ("Applicant") identified above (Applicant) is applying to Firefighters First Credit Union for a mortgage loan (the "Loan") to be secured by, among other things, a Deed of Trust and Assignment of Rents and Leases, covering certain real and personal property and improvements (all collectively, the "Property"), as described in this application ("Application").

LOAN TERMS REQUEST

Loan Amount	Amortization _____ years	Rate Type <input type="checkbox"/> Fixed <input type="checkbox"/> Variable
Loan Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term Refinance <input type="checkbox"/> Cash Out Refinance		

Borrowing Entity

Joint Tenants Corporation Limited Partnership Limited Liability Partnership Individual/Trust
 Tenants in Common S Corporation General Partnership Limited Liability Company Other

APPLICANT/GUARANTOR/SIGNER INFORMATION

All owners and percentage of ownership must be listed. Attach a separate sheet if necessary.

OWNER # 1

<input type="checkbox"/> Signer <input type="checkbox"/> Guarantor <input type="checkbox"/> Borrower	First Name	Middle Initial	Last Name	Title	% Ownership
Residence Street Address				Home Phone ()	<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Years
City	State	Zip	Social Security No. / /	Date of Birth / /	

OWNER # 2

<input type="checkbox"/> Signer <input type="checkbox"/> Guarantor <input type="checkbox"/> Borrower	First Name	Middle Initial	Last Name	Title	% Ownership
Residence Street Address				Home Phone ()	<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Years
City	State	Zip	Social Security No. / /	Date of Birth / /	

PROPERTY OWNERSHIP

Legal Vesting	Tax ID Number if not individuals			
Property Address				
City	County	State	Zip Code	Tax or Assessor's Parcel #

PROPERTY TYPE

Office Retail Apartments Industrial Single Family Residential
 Self Storage 2-4 Units Residential Other

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

TITLE OWNERSHIP (Interest in the land or property)

Fee Simple Leasehold/Groundlease Other

IMPROVEMENTS

Gross SF	Net SF	No. of Buildings	No. of Stories	No. of Parking	% Occupied	% Owner Occupied	Year Built
# Units (if applicable)	Unit Mix	# Units Occupied	Last Appraisal Date	Appraised Value	SF Occupied	SF Owner Occupied	Type Construction
Most Recent Rehab Date		Date Acquired		Purchase Price			
List any chattel, equipment, or other items of personal property necessary to the operation of the property.						Value \$	As Of Date

PROPERTY INSURANCE INFORMATION

Insurance Company:

Agent Contact Information:

FIREFIGHTERS FIRST CREDIT UNION COMMERCIAL REAL ESTATE APPLICATION

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

COMPLETE THIS SECTION ONLY IF YOU ARE APPLYING FOR A LOAN TO PURCHASE, REFINANCE, OR IMPROVE A PROPERTY WHICH SERVES AS THE PRINCIPAL DWELLING FOR THE OCCUPANT AND YOU ARE A NATURAL PERSON. DO NOT COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CREDIT IN THE NAME OF A BUSINESS, CORPORATION, TRUST OR PARTNERSHIP. The following information is requested by the federal government for certain types of loans related to dwelling in order to monitor the lender's compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not want to furnish this information, please check the option below.

<p>Ethnicity</p> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____ <small>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</small> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<p>Race</p> <input type="checkbox"/> American Indian or Alaska Native - <input type="checkbox"/> Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <small>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</small> <input type="checkbox"/> Black or African American	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ <small>Examples: Fijian, Tongan, etc.</small> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
<p>Sex</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information		

To be completed by the Credit Union (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes

Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes

Was the race of the Borrower collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

QUESTIONS

Applicant		Explanation (Please use an attached sheet if necessary)
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you declared bankruptcy in the last ten years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with Firefighters First Credit Union?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any taxes or credit obligations that are past due?	

AGREEMENT SIGNATURES

Business Name (complete legal name and DBA name, if applicable, as shown on reverse) _____ Federal Tax I.D. Number _____

The business named above ("applicant") certifies that all information provided is complete, true and correct and authorizes the Firefighters First Credit Union to obtain credit reports on the applicant and the individual owners. Each person signing below certifies that he/she is signing on behalf of the applicant in the capacity indicated and is authorized to execute this credit application on behalf of the applicant. Each person signing this credit application further certifies that, if credit is granted by Firefighters First Credit Union, the proceeds of such credit will only be used for commercial purposes. Firefighters First Credit Union may retain this credit application, even if the application is not approved.

For Corporations/Unincorporated Associations: The president or chairman of the board or any vice president and one of the following: secretary, assistant secretary, chief financial officer or assistant treasurer. If only one individual holds all officer titles, then check applicable titles and sign both A. and B. below. When officer titles are held by more than one individual, check applicable titles and have different individuals sign in A. and B.

A. President Chairman of the Board Vice Chairman

X _____
 Authorized Signature Printed Name Title Date

B. Secretary Assistant Secretary Chief Financial Officer

X _____
 Authorized Signature Printed Name Title Date

For Partnerships, all general Partners, Sole Proprietorships the owner(s), Limited Liability Companies , All members, managers or those authorized in the operating agreement.

X _____
 Authorized Signature Printed Name Title Date

X _____
 Authorized Signature Printed Name Title Date

I AM APPLYING FOR JOINT CREDIT FOR A SOLE PROPRIETORSHIP. PLEASE INITIAL: _____

For Personal Guaranty:

Each of the undersigned jointly, separately and unconditionally guarantees payment of, and agrees to pay to the order of Firefighters First Credit Union, all obligations at any time outstanding under the loan/line agreement provided pursuant to this application, or any extension, renewal, or modification thereof. The obligations under this guaranty are independent, and each guarantor agrees (1) Firefighters First Credit Union may proceed against one or more of the undersigned without proceeding against the applicant or another guarantor, (2) Firefighters First Credit Union may obtain credit reports and provide information to others regarding each guarantor, (3) to pay all expenses, including attorney's fees, including at trial or on appeal, that Firefighters First Credit Union incurs enforcing this guaranty, (4) he/she grants Firefighters First Credit Union a security interest in all deposit accounts guarantor maintains with Firefighters First Credit Union. Each guarantor acknowledges that the loan/line agreement will be provided directly to the applicant, and that it shall be the responsibility of each guarantor to obtain a copy of such agreement. Each guarantor further agrees that the provisions in such agreement relating to arbitration apply to this guaranty, (5) the guarantor waives the benefit of any statute of limitations that would apply to this guaranty to the extent allowed by law, (6) this guaranty and the rights and duties of all parties under this guaranty shall be governed by and interpreted in accordance with the federal law and laws of the state of California, regardless of where applicant is located or uses account at any time and (7) guarantor agrees to submit to the jurisdiction of any state or federal court located in California.

X _____
 Authorized Signature Printed Name Title Date

X _____
 Authorized Signature Printed Name Title Date