

COMMERCIAL OR INVESTMENT LOAN REQUEST & APPLICATION

(Please Complete All Information to Avoid Delays in Processing Your Application) The following [Commercial Loan Application.pdf](#), should be used to enter personal and property specific information. Please type information directly into the information boxes. **Be sure to fill in all INFORMATION WHICH ONLY APPLIES TO YOUR loan transaction, not all questions may apply to your situation.** Please, feel free to call for assistance **Solo responder preguntas que aplican a su situación.**

COMPANY INFORMATION IF PURCHASING OR REFINANCING UNDER COMPANY NAME

Legal Company Name: _____ State of Incorporation: _____
 Tax ID: _____ Physical Address: _____
 City/State : _____ Zip Code: _____
 Company Phone: _____ Business Inception Date: _____
 Company Type/Industry: _____ Business phone number: _____

OWNER OR BORROWER INFORMATION

Full Legal Name: _____ Years as Owner: _____
 HomeAddress: _____
 No PO boxes or mailing addresses, please.
 City: _____ State: _____ Zip Code: _____
 Cell Phone: _____ %Ownership: _____ Date of Birth: _____
 Social Security No: _____ E-mail Address: _____
 Are you a U.S. resident or U.S. citizen / es ciudadano ee.uu? ____ Yes ____ No
 IF no, country of citizenship / Si no, de que pais es Ciudadano : _____
 If No, what type of Visa do you have? Tipo de visa _____ If no visa, do you have a work permit ____ Yes ____ No

2ND OWNER INFORMATION OR CO-BORROWER INFORMATION OR INVESTORS

Full Legal Name: _____ Years as Owner: _____
 HomeAddress: _____
 No PO boxes or mailing addresses, please.
 City: _____ State: _____ Zip Code: _____
 Cell Phone: _____ %Ownership: _____ Date of Birth: _____
 Social Security No: _____ E-mail Address: _____
 Are you a U.S. resident or U.S. citizen / es Ciudadano ee.uu? ____ Yes ____ No
 IF no, country of citizenship / Si no, de que pais es Ciudadano : _____
 If No, what type of Visa do you have? Tipo de visa _____ If no visa, do you have a work permit ____ Yes ____ No

PROGRAMS INTERESTED OR APPLY FOR

Which programs are you interested in or you applying for? *¿En qué programa está interesado o está aplicando?*

Loan to Purchase property / comprar propiedad

Refinance mortgage or cash out refinance / refinanciar

PURCHASES

1] If purchasing a property, what type of property are you purchasing? If refinancing, what type of property do you own? *Si está comprando una propiedad, ¿qué tipo de propiedad está comprando? Si está refinanciando que tipo de propiedad es dueño Ud. Actualmente.*

warehouse	duplex/triplex/fourplex	multifamily rental
industrial	shopping mall	building mixed use
office	land	investment property

other please describe: _____

2] Is this a fix and flip transactions? *¿Esta es una transacción de fix y flip?* Yes No

3] If you plan to fix and flip, how long do you think it will take you to purchase the property and sell it? *¿Si Ud. Va a comprar y revender, fix y flip cuanto tiempo anticipa vender la propiedad?* _____ months

4] If this is a fix and flip or investment property, how many years of investment experience do you have? _____
¿Si esta transaccion es comprar y revender o una propiedad de inversión, cuantos anos de experiencia tiene invirtiendo? _____

5] If purchasing a property, do you have a sales contract signed? *¿Si está comprando una propiedad ya tiene un contrato firmado?* Yes No

PURCHASES (CONTINUED)

6] If you are purchasing a property, what is the purchase price? *¿Si está comprando una propiedad cual es el precio de compra?*

\$ _____

7] If purchasing a property, what is the property address? *¿Si está comprando una propiedad, cual es la dirección de la propiedad?*

Address: _____

City: _____ State _____ Zip code _____

8] If you are purchasing a property, will you occupy more than 50% of the property? *Si está comprando una propiedad, va a utilizar para su negocio más del 50% de la propiedad?* Yes No

9] How much of a down payment do you anticipate putting down, 10%, 20%, 30% or more, specify percentage? *Si está comprando la propiedad, cuanto anticipa de colocar de prima un 10%, 20%, etc.?* _____ % Dollar amount \$ _____

10] Can you source your down payment from a personal, business bank account, 1031 exchange, 401K, SEP-IRA, or other source? *Ud. Puede comprobar el dinero de la prima de donde viene, si es de una cuenta bancaria u otro recurso como un 401K, etc.?* Yes No

11] Is this a 1031 Exchange? *¿Este es un intercambio 1031?* Yes No

REFINANCES AND CASH OUT REFINANCES ONLY

1] If you are refinancing a property, what is the current property value? *Si está refinanciando, cual es el valor de la propiedad* \$ _____

2] What year did you purchase the property? *¿En qué año compro la propiedad?* _____

3] What is your current interest rate? *¿Cuál es la tasa de interés actualmente?* _____ %

4] What is your current mortgage balance? *Cual es el saldo actual?* \$ _____

5] Do you have any 2nd liens or 2nd mortgages on this property? *¿Tiene 2nda hipotecas u otros embargos contra esta propiedad?* Yes No

6] Do you want to cash out or obtain cash via this refinance? *¿Quiere obtener efectivo via este refinanciamiento?* Yes No

REVENUE OR INCOME INFORMATION – WE OFFER NO INCOME DOCUMENTATION LOANS

IF YOU DON'T WANT TO USE YOUR INCOME, SKIP THIS SECTION. Also, if you include financial information and your tax returns, financial statements or property rent information does not back up the information, we will need to convert this into a no income type loan. TAMBIEN OFRECEMOS PRESTAMOS SIN VERIFICACIÓN DE INGRESOS, NI DOCUMENTOS FINANCIEROS.

Company revenues or income / ingresos de la empresa

1] What were your annual revenues last year? *Ingresos año pasado de la empresa* \$ _____

2] What were your annual expenses last year? *Gastos/egresos de la empresa* \$ _____

3] What was your net profit - loss? *Ganancia / perdida previo año* \$ _____

Personal revenues or income / ingresos personales

4] What was your personal income last year? *Ingresos personal año pasado* \$ _____

Property income / ingresos de la propiedad

5] Does the property have tenants? *¿Tiene inquilinos la propiedad?* Yes No

6] If yes, how many tenants does the property have? *Si, si cuanto inquilinos* _____

7] What is the monthly gross monthly rental income? *¿Cuáles son los ingresos mensuales de los inquilinos?* \$ _____

8] Do you have rent roll or has the seller provided one? *¿Tiene una hoja de todos los alquileres?* Yes No

Tax information

1] Have you filed corporate tax returns for the last 2 years? *Declarados impuestos corporativo ultimo 2 años* Yes No

2] Did your report losses or gains for the last 2 years? *Reporto ganancias o pedidadas* _____

3] Do you have year to date profit to loss statements and balance sheets for last 2 years? *Tiene estados financieros* Yes No

4] Have you filed personal tax returns? *Declaro últimos 2 años impuestos personales* Yes No

Assets

Do you own equipment that is free and clear? Yes No Value: \$ _____

If the equipment is not free and clear, how much do you owe? \$ _____

Do you own CDs or Money Market? Yes No Value: \$ _____

Do you own stocks, Crypto, bond, etc? Yes No Value: \$ _____

Do you own other companies? Yes No

Debt Schedule Please list any personal mortgages, commercial mortgages and business loans or debts. In THE LOAN OR DESCRIPTION PLEASE DESCRIBE: .g. home mortgage, commercial mortgage, business loan, SBA loan, SBA Mortgage, Equipment loan, etc.

Loan Type or Description	Property address	Lender	Current Balance	Monthly Payment or Other payment	Interest Rate	Do you want to refinance Yes or No

Personal Credit and Business Credit

- 1) What is your personal credit score? Su score _____
- 2) Do you have more than 3 credit cards with credit limits in excess of \$2,000 Yes No
Tiene 3 tarjetas de crédito mínimo con límite de \$2,000 o superior.
- 3) Do you have any loan modifications, foreclosures, or bankruptcies, or collections during the last 3 years? Yes No
Ha tenido modificaciones de préstamos, foreclosure, bancarota o colecciones en los últimos 3 años.
- 4) Do you have any tax liens, judgments, or tax liens and if yes are they under a payment plan? Yes No
Le debe al IRS, o tiene embargos. Y si la respuesta es sí, tiene un plan de pago.

Authorization to Process Information for Financing

By signing above I hereby give authorization to KGFA Capital Ventures Inc. dba KGFA Realty Partners hereinafter referred to as we and or processors to take the information on the loan application submission and send it to be participating lenders, investors, and or funding resources to help me obtain a loan in the amount that I have requested. You give us the authorization by signing above to take your application and to be submitted to participating lenders who we have a relationship with as a referral partner, business partner, affiliate, etc. You give us the right to submit the application or transfer the information to any specific application. You attest that information you are providing is correct and true to the best of your knowledge and that there is no fraudulent information or misleading information. In the event, that you provide false or misleading information to agree to hold us harmless and or affiliates, partners, lenders, third parties and or investors. I understand that a pre-qualification, pre-approval, or a commitment may not constitute access in obtaining funds unless if you can satisfy the conditions on these documents. You understand that false information or altering documentation is a federal crime and you may receive a fine and imprisonment if you alter or provide fraudulent information. You agree to hold us harmless. I understand that if I cannot comply with the documents requested by the lender when and if you are approved, that the approval may become invalid and you may be denied.

Signature

Date

Credit Report Authorization

The undersigned hereby authorizes KGFA Capital Ventures Inc., dba KGFA Realty Partners and said owner of domain or website, affiliates, lenders, third parties that will work on this application and or ISOA that we may work with to find you the best commercial mortgage loan or investment property loan, to run a soft or hard pull credit report, check UCC filings, D&B filings, etc. You, the applicant understands that the report will be obtained solely for the purpose of obtaining a commercial mortgage or investment property mortgage. In the event of an adverse action based on the credit report, I may request a copy of the credit report from Trans Union, Equifax, or Experian, if you would like a hard pull.

Signature

Date

DISCLOSURES

Pre-Qualification for FREE

The FREE Pre-Qualification consists of the attached application in this document. Based on your responses we can provide you with a FREE prequalification status if you qualify for a real estate commercial loan or investment property loan. We base our pre-qualification based on the information you submitted without conducting a full due diligence process, without reviewing financial documentation, without an appraisal, a survey, or other documents that require due diligences and review. We run financial calculations to determine prequalification status based on what you input in writing. Assuming, that you are pre-qualified we proceed to the next step which is obtaining documents from you for review and due diligence. If you submit documents such as bank statements, rent rolls, financial statements, leases, or any other document that requires verification and if it is different than what you place on the attached application, this may cause the pre-qualification status to be converted into a denial. A pre-qualification does not guarantee a loan approval or commitment. Once you are prequalified and we proceed to the processing of documents, underwriting and or due diligence stage and everything is verified and supported, the loan approval or commitment is valid. If you are thinking of purchasing a property a prequalification letter gives you purchasing power because sellers and realtors are more receptive to investing time with a prequalified buyer. If you are refinancing, this assures us that you can refinance. In some cases, we may obtain a soft or hard pull of your personal credit report. By filling out the application you give us or a third-party we may use authorization to run a soft or hard pull credit report inquiry. If you do not prequalify, we can tell you what steps you need to take to prequalify in the future. If you need assistance in filling out the application, we can assist you and we charge a consulting fee of \$99.00.

Processing, financial review or limited due diligence

Once you are pre-qualified the next stage is processing, underwriting or the due diligence process. During this stage you must submit the required documentation as it applies to the commercial real estate loan program you qualify for. You must submit, the required proofs and documentation for verification and analysis; prior to identifying or contracting to purchase a specific property or refinance a specific property. All parties to an acquisition or refinance of a commercial property who will have an interest greater than 20% as an owner of the property or if applying with a company, they own 20% of the company must include their information on the application and must be ready to provide information and or documents as needed. In some cases, some of our commercial real estate finance loans do not require much documentation. Hard money loan programs are usually limited to 35% down payment or 35% equity if refinancing. In other loan programs we may request, identification i.e., Driver License/s, Financial Statement/s, Account Statements, Credit Authorization, Personal Debt Schedule, three (3) most recent years Federal Tax Returns, Pay Stubs for Current Year, and Resumes for all partners. Also, all properties are subject to an appraisal to determine the value of the property, surveys, inspections, title search and title of insurance.. If we conduct a financial review and process paperwork in advance to verify, this will help you in purchasing a property because Realtors and sellers alike are more receptive to investing time with a Pre-Qualified Buyer, because their qualifications and assets have been independently verified. A Pre-Qualified Buyer negotiates with confidence knowing they have the capacity to consummate a transaction. We charge for this service the following amounts. We will deduct the initial financial review/processing fee from our success fee in the end. Our success fees are fixed from 1.5% to 2% of the loan amount. This excludes what an investor or lender may charge, but usually it can range from 1% to 4%. We will disclose all proposed fees associated with the transaction once we determine the loan program, investor, or lender. At this time, you do not have to pay for anything because we will conduct a FREE prequalification. If you prequalify based on the information that you provide on the application, we will provide you with a service and success fee agreement.

Loan amounts	Financial Review / Processing Fee	Loan amounts	Financial Review / Processing Fee
\$50,000 to \$250,000	\$299	\$1,000,000 to \$3,000,000	\$699
\$250,000 to \$500,000	\$399	\$3,000,000 to \$5,000,000	\$999
\$500,000 to \$1,000,000	\$499	\$5,000,000 to \$7,000,000	\$1499

Pre-Qualification vs. Pre-Approval

A Pre-Approval differs from Pre-Qualification in commercial lending, in that the "Pre-Approval" is issued after a preliminary underwriting determination has been made. The buyer's qualifications, and the data from the commercial property are combined to assess the risks verses the merits of the loan application.

Financial records on the business/property being acquired will be needed to determine that the Debt Service Coverage Ratio (DSCR) will comply with general underwriting guidelines after items such as depreciation, officer's salaries, mortgage interest and certain non-re-occurring expenses are added back to the net profit/loss. Under no DSCR program, this is all excluded. A Pre-Approval will have issued conditioned upon certain events and due diligence has been completed. After all data from the borrower's and the subject property is compiled and analysed by one of our Commercial Loan Underwriters. If we don't require financial information on a hard money loan, underwriting will may or may not be limited to just an appraisal and other verifications. Open judgments, bankruptcies, or over leverage may cause for a denial.

 Signature

 Date

IN SPANISH DIVULGACIONES

Precalificación GRATIS La Precalificación GRATUITA consiste en la solicitud adjunta en este documento. Según sus respuestas, podemos proporcionarle un estado de precalificación GRATUITO si califica para un préstamo comercial de bienes raíces o un préstamo de propiedad de inversión. Basamos nuestra precalificación en la información que envió sin llevar a cabo un proceso completo de debida diligencia, sin revisar la documentación financiera, sin una tasación, una encuesta u otros documentos que requieran debida diligencia y revisión. Realizamos cálculos financieros para determinar el estado de precalificación en función de lo que ingresa por escrito. Suponiendo que esté precalificado, procedemos al siguiente paso, que consiste en obtener sus documentos para su revisión y diligencia debida. Si presenta documentos como extractos bancarios, listas de alquileres, estados financieros, contratos de arrendamiento o cualquier otro documento que requiera verificación y si es diferente a lo que colocó en la solicitud adjunta, esto puede causar que el estado de precalificación se convierta en una negación. Una precalificación no garantiza la aprobación o el compromiso de un préstamo. Una vez que esté precalificado y pasemos a la etapa de procesamiento de documentos, aseguramiento y/o diligencia y todo esté verificado y respaldado, la aprobación o compromiso del préstamo es válido. Si está pensando en comprar una propiedad, una carta de precalificación le da poder adquisitivo porque los vendedores y agentes inmobiliarios son más receptivos a invertir tiempo con un comprador precalificado. Si está refinanciando, esto nos asegura que puede refinanciar. En algunos casos, podemos obtener una extracción suave o dura de su informe de crédito personal. Al completar la solicitud que nos proporciona a nosotros o a un tercero, podemos usar la autorización para realizar una consulta de informe crediticio suave o fuerte. Si no precalifica, podemos decirle qué pasos debe seguir para precalificar en el futuro. Si necesita ayuda para completar la solicitud, podemos ayudarlo y cobramos una tarifa de consultoría de \$ 99.00.

Procesamiento, revisión financiera o diligencia debida limitada Una vez que esté precalificado, la siguiente etapa es el procesamiento, la suscripción o el proceso de diligencia debida. Durante esta etapa, debe presentar la documentación requerida según corresponda al programa de préstamo de bienes raíces comerciales para el que califica. Deberá presentar, las pruebas y documentación requerida para su verificación y análisis; antes de identificar o contratar para comprar una propiedad específica o refinanciar una propiedad específica. Todas las partes de una adquisición o refinanciamiento de una propiedad comercial que tendrán una participación superior al 20 % como propietario de la propiedad o, si presentan una solicitud con una empresa, poseen el 20 % de la empresa deben incluir su información en la solicitud y deben estar listo para proporcionar información y/o documentos según sea necesario. En algunos casos, algunos de nuestros préstamos financieros de bienes raíces comerciales no requieren mucha documentación. Los programas de préstamos de dinero duro generalmente se limitan al 35% de pago inicial o al 35% de capital si se trata de refinanciamiento. En otros programas de préstamos, podemos solicitar identificación, es decir, licencias de conducir, estados financieros, estados de cuenta, autorización de crédito, programa de deudas personales, declaraciones de impuestos federales de los últimos tres (3) años, talones de pago del año actual y currículos. para todos los socios. Además, todas las propiedades están sujetas a una tasación para determinar el valor de la propiedad. Si llevamos a cabo una revisión financiera y procesamos el papeleo con anticipación para verificarlo, esto lo ayudará a comprar una propiedad porque tanto los agentes inmobiliarios como los vendedores son más receptivos a invertir tiempo con un comprador precalificado, porque sus calificaciones y activos se han verificado de forma independiente. Un Comprador Precalificado negocia con confianza sabiendo que tiene la capacidad de consumir una transacción. Cobramos por este servicio las siguientes cantidades. Deduiremos la tarifa de revisión/procesamiento financiero inicial de nuestra tarifa de éxito al final. Nuestras tarifas de éxito se fijan en el 1,5% del monto del préstamo. Esto excluye lo que puede cobrar un inversionista o prestamista, pero por lo general puede oscilar entre el 1 % y el 4 %. Revelaremos todas las tarifas propuestas asociadas con la transacción una vez que determinemos el programa de préstamo, el inversionista o el prestamista. En este momento, no tiene que pagar nada porque realizaremos una precalificación GRATIS. Si precalifica en función de la información que proporciona en la solicitud, le proporcionaremos un acuerdo de servicio y tarifa de éxito.

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Precalificación vs. Preaprobación Una preaprobación difiere de la precalificación en préstamos comerciales en que la "preaprobación" se emite después de que se haya realizado una determinación preliminar de suscripción. Las calificaciones del comprador y los datos de la propiedad comercial se combinan para evaluar los riesgos frente a los méritos de la solicitud de préstamo. Se necesitarán los registros financieros de la empresa/propiedad que se adquiere para determinar que el índice de cobertura del servicio de la deuda (DSCR) cumplirá con las pautas generales de suscripción después de que se agreguen elementos como la depreciación, los salarios de los funcionarios, los intereses hipotecarios y ciertos gastos no recurrentes. de vuelta a la ganancia/pérdida neta. Se habrá emitido una aprobación previa condicionada a ciertos eventos y se haya completado la diligencia debida. Después de que uno de nuestros aseguradores de préstamos comerciales recopile y analice todos los datos del prestatario y de la propiedad en cuestión. Si no requerimos información financiera sobre un préstamo de dinero fuerte, la suscripción puede o no estar limitada a solo una tasación y otras verificaciones. Los juicios abiertos, las quiebras o el apalancamiento excesivo pueden causar una denegación.

Signature _____

Date _____