

***BUSINE\$\$ CREDIT CORP.***  
**Commercial Mortgage Lenders**

**179-14 Union Turnpike  
Flushing, New York 11366  
718-591-2400  
Fax: 718-380-7151  
customerservice@business-credit-corp.com**

Dear Commercial Mortgage Inquirer,

Enclosed is a simplified 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 credit grade your 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 form. Otherwise we cannot go forward.

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

Please fax the completed forms to: (718) 380-7151

Or email the forms to: [customerservice@business-credit-corp.com](mailto:customerservice@business-credit-corp.com)

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

Very truly yours,

Customer Service Department

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			Property will be:		
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	Cost: \$
\$	\$	\$			
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School				
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages						
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							
<i>If residing at present address for less than two years, complete the following:</i>											
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.							

Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job				
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)					
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>											
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)				
			Monthly Income \$				Monthly Income \$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)					
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)				
			Monthly Income \$				Monthly Income \$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)					

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payment/Months	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$		Acct. no.		
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$			Acct. no.		
<b>Subtotal Liquid Assets</b>	\$		Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.		
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	\$	
<b>Total Assets a.</b>	\$		<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b.</b>

**VI. ASSETS AND LIABILITIES (cont.)**

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

	Borrower	Co-Borrower				
			Yes	No	Yes	No
a. Purchase price	\$					
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
<b>i. Total costs (add items a through h)</b>						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

**If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.**

a. Are there any outstanding judgments against you?

b. Have you been declared bankrupt within the past 7 years?

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit?

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

j. Are you a U.S. citizen?

k. Are you a permanent resident alien?

**l. Do you intend to occupy the property as your primary residence?** If "Yes," complete question m below.

m. Have you had an ownership interest in a property in the last three years?  
 (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?  
 (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

**X. 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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska 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>Race:</b> <input type="checkbox"/> American Indian or Alaska 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>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

# Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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

## 1. Introduction and General Information

### a. Loan Application Procedure

#### i. Submit Completed:

1. Credit Authorization Form
2. Loan Application and Supplement Forms
3. Rent Roll Form
4. Contract of Sale (if purchase transaction), or Copy of Deed (refinance)
5. Basic Information Form
6. We require (at application) an advance for Credit Reports and Messenger Services. Credit Reports include both business and individual credit reports. The total will be between \$300 (1 individual applicant) – \$350 (2 partner applicants), for Credit Reports and Messenger Service expenses. (This includes our estimate of \$150 for messenger services expenses).
7. Appraisal Fee: \$1,500 Estimated Appraisal Fee for Multifamily, Mixed use properties, Retail, Office, Warehouse- Tiers 1 & 2; \$1,900 ( in Brooklyn) & \$2,700 (all other areas) for Automotive/Light Industrial/etc. – Tier 3; \$2,300 (in Brooklyn) & \$3,100 for Special Purpose-Tier 4 properties. Commercial property appraisals cost more money than residential appraisals because they require more work. Your appraisal fee will be paid to our investor who will be purchasing the commercial mortgage loan after closing. The estimated fee will probably be sufficient to pay the appraiser's bill. However, if the appraiser has to spend more time appraising the property, then you will be billed for the balance. If the appraisal bill is for less than the amount you paid, we will refund the difference to you at closing. Note that we do not keep any part of the appraisal fee for ourselves, but pay it out.

#### ii. Response

1. We shall provide an initial credit grade based upon the information received. The credit grade is based upon your personal credit score and history. Initially, we assume your business entity has paid all its bills on time, unless you inform us otherwise.
2. We shall provide a checklist of additional documents which we need to continue processing your mortgage loan application.

#### iii. Loan Processing

1. While we wait for the appraisal to be completed, you provide us with the documents which we requested on our checklist.
2. When the appraisal is completed, we shall perform an initial review to determine if the property has sufficient equity for the loan to be submitted to the mortgage

underwriter. If so, ....

3. We shall complete the file work-up and submit your loan to the mortgage loan underwriter. At this time, you will pay us the underwriting fee of \$1,995.
4. We shall secure a title insurance abstract of title and an environmental insurance quote; Also, a flood insurance quote, if necessary. We shall review what additional forms of insurance you may need in order to close your mortgage loan. Usually environmental insurance is required for closing, instead of an environmental engineer's report (which takes time and cost additional money). If you need help or advice in obtaining property insurance for your closing, please contact us.

iv. Preparation for closing

1. Upon receipt of the underwriter's conditions, we shall inform you, and request any additional information and documents which the underwriter requires, and submit to underwriter for condition sign-off.
2. The mortgage loan closing package will be sent to our closing attorney or settlement agent for review.
3. We shall coordinate with you and our closing attorney to establish a closing date. If you have retained an attorney to represent you, we will also coordinate with him (her).

v. Closing

1. You attend the closing, sign the required papers. At closing, you will pay a \$500 Funding Fee in addition to our Origination Fee (which varies depending upon the loan type). We disburse your loan proceeds to the appropriate parties and you disburse any additional required expenses due at closing, to the appropriate parties. If a purchase, your Seller delivers a deed to you. If refinance, money is disbursed to your lien-holders, your expenses, with balance to you. Note that you will also pay standard closing costs which include title insurance, taxes, settlement agent fee, document preparation, tax escrows, insurance as determined by us, interest, etc.

vi. After Closing

1. You will make your mortgage payments.
2. Hopefully you're satisfied, and send us a friend.

I (We) have read this two page Introduction and General Information description.

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**4 a. Credit Authorization Form*****BUSINESS CREDIT CORP.*****Commercial Mortgage Bankers**

179-14 Union Turnpike  
 Flushing, New York 11366  
 718-591-2400  
 Fax: 718-380-7151

**AUTHORIZATION FOR CREDIT REPORTS AND VARIOUS VERIFICATIONS**

I hereby authorize Business Credit Corp (BCC) and any Lender, to obtain consumer credit reports, business credit reports, any additional reports regarding credit, mortgage payment history, bank accounts, tax returns, landlord reference letter, or any other information it deems necessary to process my personal and commercial mortgage application, or business loan application. I authorize (and consent) BCC to communicate with any person, firm, or institution to verify the statements contained in all mortgage loan applications and accompanying information and documents. In addition, I agree to pay for the Appraisal and Environmental fees, incurred by BCC in connection with my loan application.

I hereby authorize Business Credit Corp., and any Lender, to verify my past and present employment, earnings record, bank statements, stock and security holdings, and any other asset balances that are needed to process my mortgage loan application, or the application of the company or companies, listed below.

It is understood that a photocopy of this authorization may be used by Business Credit Corp., or any Lender, in lieu of the actual signed authorization form. I (We) request that a photocopy be accepted as an original signed authorization.

Definition: "I" and "My" means myself, and any business corporation, limited liability company, or partnership, or other entity on whose behalf (or in connection with) I am seeking a loan or financing.

_____	_____
Borrower's signature	Co-Borrower's signature
Social Security No. _____	Social Security No. _____
Date of Birth _____ Date _____	Date of Birth _____ Date _____
Marital Status _____	Marital Status _____
Home Address _____	
Name of Corporation, LLC, Partnership, or other entity: _____	SEAL
_____	IRS No. _____
by _____	Print Name- Title _____
Signature of Authorized Officer or Partner	

# BUSINESS CREDIT CORP.

## *Commercial Mortgage Bankers*

179-14 Union Turnpike  
 Flushing, New York City,  
 New York, USA 11366  
 (718) 591-2400  
 Fax: (718) 380-7151  
 customerservice@business-credit-corp.com

### **Basic Information: Contact Information and Authorizations Form 4B**

In order to facilitate submission and processing of your commercial mortgage loan request, please provide Business Credit Corp. with the following information and authorizations:

1. Property Inspection and Appraisal Contact.

Please list the name, address, and telephone number of the person to be contacted to arrange an appointment, inspection and appraisal of the subject property.

Name \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Telephone Number: Daytime \_\_\_\_\_

Evening \_\_\_\_\_

Owner     Superintendent     Occupant     Realtor     Other

2. Real Estate Broker (If applicable).

Company Name \_\_\_\_\_

Person to Contact \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

1 of 3

3. Referring Third Party: Bank or Commercial Mortgage Broker (If applicable).

Company Name \_\_\_\_\_

Person to Contact \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

4. Your Attorney (If purchasing the subject property).

Firm Name \_\_\_\_\_

Attorney to Contact \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

5. Seller's Attorney (If purchasing the subject property).

Firm Name \_\_\_\_\_

Attorney to Contact \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Fax Number \_\_\_\_\_

Business Credit Corp., or the lender, is hereby authorized to order an abstract of title, departmentals, the title insurance, and environmental insurance policies.

Applicant Entity \_\_\_\_\_ x \_\_\_\_\_  
 Individually

By \_\_\_\_\_ x \_\_\_\_\_  
 Authorized Signature Date Individually 2 of 3