



Thank you for your recent inquiry regarding your commercial mortgage loan.

Enclosed you will find the Biz Money Lending Loan Planning Package. This complete package will be your step by step guide to obtaining the financing you need to start, expand or improve the cash flow of your business.

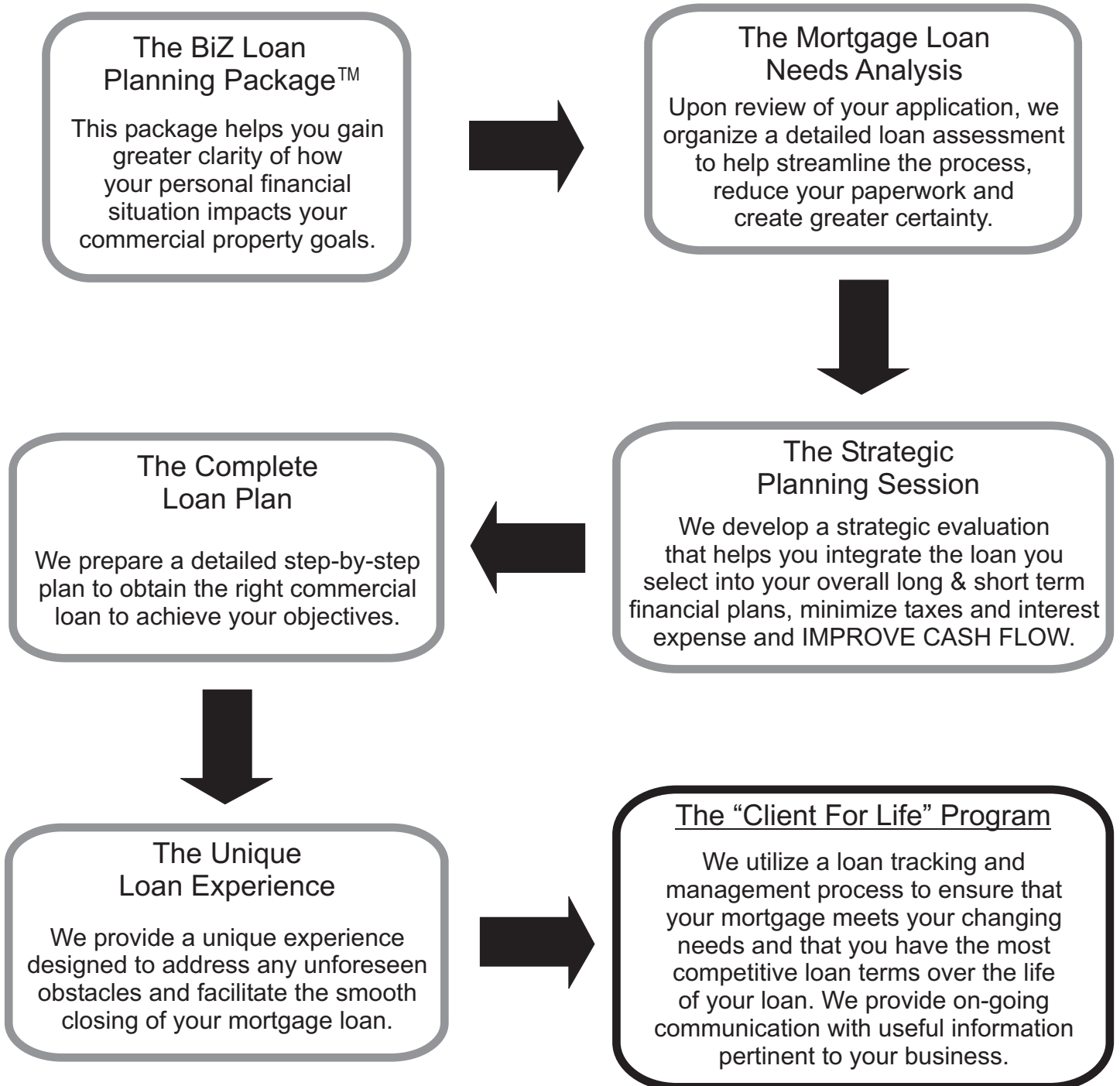
Biz Money Lending was founded with the vision of cutting out the red tape typically associated with traditional lenders and banks. Our cutting edge approval system streamlines the process and presents you with the most viable options for your specific financial situation and needs.

I start every relationship, not by pushing you into a specific loan program, but by listening very closely to understand exactly what you are trying to accomplish with your new loan. We then develop a strategic evaluation to integrate the loan you select into your overall financial plan in order to improve your current cash flow or create immediate positive cash flow in the case of a start up business.

I encourage you to contact me should you find that you have any additional questions or would like to learn more about our commercial lending process.

Sincerely,

We work hard to be your Commercial Loan provider of choice. Our goal is to take such great care of your needs that we earn not only your loyal business, but also your referrals to family and friends. One of the keys to our success are referral . . . one happy client at a time.



## *Read what clients have written about us!*

*Before I found Biz Money Lending, I was turned down by 3 different banks because I couldn't document my income . I own a Chinese restaurant and had been trying so hard to get financing to expand my restaurant into a hibachi grill. After being turned down by the bank so many times I had been real discouraged about expanding my business. Thanks to Biz Money Lending, I was able to pull over 100K in cash out of my property, make my renovations and my return on my investment has been incredible for my business.*

*Thanks again . . . You turned my dreams into reality!*

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*When the opportunity arose, I did not think that I was going to be able to purchase my mechanic shop from the landlord that I had been renting from for over 5 years. Biz Money Lending really helped me realize that I could purchase this property and it was the easiest, least stressful loan I have ever done. No pay check stubs, No bank statements, No stress!!!*

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*Biz Money Lending helped me sell my apartment building. I had many people who wanted to purchase it over the past few months and was about to take it off the market because none of the buyers could get the loan.*

*Biz Money Lending got one of them approved and best of all I got my money in 42 days!.*

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*I guess my CPA is just too good. I could not prove to my bank that I really do make good money from my auto shop. Biz Money Lending showed me how to cash out my equity to pay off all of my high interest equipment leases. I also had money left over to hire another employee. I now am able to spend more hours with my wife and 4 kids.*

*Having the right small business loan for me saved my business . . .*

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*I have owned a retail strip center for years but never could seem to get qualified to buy a second one. My Biz Money Lending representative (and now my good friend) got me approved in only five days. I couldn't believe it! It took me a while but I found a good deal on my second center and I closed it in about a month.*

*I plan to continue to increase my commercial real estate holdings with the help of my new friends at Biz Money Lending.*

## Loan Application Form

Business Loans Made Easy.

*This is not a loan commitment form*

Providing us with complete information allows us to pre-qualify you promptly. The information Biz Money Lending obtains is only used to pre-qualify, approve and/or process your commercial real estate mortgage loan. We value your privacy; no information will be provided to any third party. In addition, we use advanced data-encryption and storage technologies to protect your sensitive personal information.

### BORROWER PERSONAL INFORMATION

Borrower Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
How long have you lived at this address? \_\_\_\_\_ Do you own or rent? \_\_\_\_\_  
Primary Phone \_\_\_\_\_ Secondary Phone \_\_\_\_\_  
Mobile Phone \_\_\_\_\_ Email \_\_\_\_\_

### BORROWER EMPLOYMENT INFORMATION

Current Employer \_\_\_\_\_ Self-employed? [ ] Yes [ ] No  
Employer Address \_\_\_\_\_ Phone Number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Start Date \_\_\_\_\_  
Your Title \_\_\_\_\_ Years in this line of work \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commissions, etc.)  
Hourly \$ \_\_\_\_\_/hour Work hours per week \_\_\_\_\_  
Salary \$ \_\_\_\_\_/year Commissions \$ \_\_\_\_\_ Terms \_\_\_\_\_  
Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

#### Please list previous and/or secondary employment (we need two years total)

Employer \_\_\_\_\_ [ ] Previous [ ] Secondary  
Employer Address \_\_\_\_\_ Phone Number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Your title/ job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_  
What was your start date? \_\_\_\_\_ End date? \_\_\_\_\_  
Hourly \$ \_\_\_\_\_/hour Work hours per week \_\_\_\_\_  
Salary \$ \_\_\_\_\_/year Commissions \$ \_\_\_\_\_ Terms \_\_\_\_\_  
Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

### CO-BORROWER PERSONAL INFORMATION (if applicable)

Borrower Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
How long have you lived at this address? \_\_\_\_\_ Do you own or rent? \_\_\_\_\_  
Primary Phone \_\_\_\_\_ Secondary Phone \_\_\_\_\_  
Mobile Phone \_\_\_\_\_ Email \_\_\_\_\_

### CO-BORROWER EMPLOYMENT INFORMATION

Current Employer \_\_\_\_\_ Self-employed? [ ] Yes [ ] No  
Employer Address \_\_\_\_\_ Phone Number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Start Date \_\_\_\_\_  
Your Title \_\_\_\_\_ Years in this line of work \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commissions, etc.)  
Hourly \$ \_\_\_\_\_/hour Work hours per week \_\_\_\_\_  
Salary \$ \_\_\_\_\_/year Commissions \$ \_\_\_\_\_ Terms \_\_\_\_\_  
Bonuses \$ \_\_\_\_\_ Terms \_\_\_\_\_

**BORROWER/CO-BORROWER SELF EMPLOYED INFORMATION**

Type of Entity: [ ] Proprietorship [ ] Partnership [ ] Corporation [ ] S Corp. [ ] L.L.C.  
[ ] Other \_\_\_\_\_ Corp./ L.L.C. EIN or TIN # \_\_\_\_\_  
Name of Entity \_\_\_\_\_  
Entity Address \_\_\_\_\_ City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_ Entity Phone \_\_\_\_\_ Fax \_\_\_\_\_  
Years of experience in current business \_\_\_\_\_ Years of experience if a real estate investor \_\_\_\_\_

**LIQUID ASSETS**

Checking Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor  
Savings Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor  
Retirement Account (401K, etc.) \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor  
Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor  
Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor  
Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower Co-Bor

**REAL ESTATE OWNED**

If you own your own home, what is the approximate current value?  
\$ \_\_\_\_\_  
What year did you buy the home? \_\_\_\_\_ What was the purchase price \$ \_\_\_\_\_  
Are the insurance and property taxes escrowed as part of your monthly payment? [ ] Yes [ ] No  
If you own a vacation or second home, what is the current value? \$ \_\_\_\_\_  
What year did you buy the home? \_\_\_\_\_ What was the purchase price \$ \_\_\_\_\_  
Are the insurance and property taxes escrowed as part of your monthly payment? [ ] Yes [ ] No  
What is the address? \_\_\_\_\_  
If you own an investment property, what is the current value? \$ \_\_\_\_\_  
What year did you buy the property? \_\_\_\_\_ What was the purchase price? \$ \_\_\_\_\_  
What is the address? \_\_\_\_\_

*\*If you own other properties, please provide a detailed schedule of real estate owned with this application.*

**OTHER IMPORTANT INFORMATION**

What is the year, make and model of your car(s)? Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_; Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
Rate your credit history? [ ] Excellent [ ] Good [ ] Average [ ] Challenged [ ] I have no credit history  
Do any of these apply to you? [ ] Bankruptcy [ ] Judgments [ ] Tax Lien [ ] Divorce [ ] Child Support  
Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I understand information will not be verified to pre-qualify me but that information provided on this form will be verified once I proceed to the approval stage of my application for a commercial loan. I hereby authorize Biz Money Lending to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. I further authorize Biz Money Lending to verify my past and present employment records, bank accounts, stock holdings, and any other asset balances as needed during the approval or processing of my commercial loan application. It is understood that a copy of this form will also serve as authorization. The information Biz Money Lending obtains is only used during the pre-qualification, approval or processing of my application for a commercial loan. No information will be provided to any third party except as required by law.

Borrower Name \_\_\_\_\_ Co-Borrower Name \_\_\_\_\_  
Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_  
Date \_\_\_\_\_ Date \_\_\_\_\_

## BiZ Loan Planning Questionnaire

We have developed unique systems to evaluate your loan needs and assist you in determining the best commercial loan options based on qualifications, how long you expect to have the loan, cash flow, taxes and other factors.

We are dedicated to providing you with the information needed to make an informed decision. This advisory service is much more than a competitive rate and term quote. Selecting the wrong loan program could waste your valuable time and money. Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan. To assist us in selecting the most appropriate and cost effective loan for your individual and business needs, please complete the questions and statements below.

1. Address of subject property \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

2. Subject Property Type:  Retail  Office  5+ Multi-Family  Apartment Complex  Auto Services  
 Self Storage  Hotel/Motel  \*Warehouse  \* Light Industrial  \* Mixed Use  
 Special use (specify purpose): \_\_\_\_\_

*\*Please provide a breakdown of the current or intended use of the property.*

3. Estimated Value of the Real Estate only (building and/or land) \$ \_\_\_\_\_  
 Value Source:  Appraisal  Estimate  Sales Price (if purchase, complete #4 below)

4. If you plan to purchase, indicate Purchase Price \$ \_\_\_\_\_  
 Do you have a sales contract?  No  Yes (If so, what is the closing date \_\_\_\_\_)

5. Will this property be for:  Owner Occupied  Investment  Mixed Use  
 (If owner occupied, indicate occupancy % \_\_\_\_\_)

6. If a refinance, indicate original Purchase Date \_\_\_\_\_ Price \$ \_\_\_\_\_

7. Number of Buildings? \_\_\_\_\_ Number of Units? \_\_\_\_\_ Number of Units Occupied? \_\_\_\_\_  
 Building(s) Sq. Footage? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_,  
 Approx Dimensions if a Lot \_\_\_\_\_ x \_\_\_\_\_ Acres of Land ? \_\_\_\_\_

8. Will business name change?  No  Yes (new name \_\_\_\_\_)


9. Where is the property located?  Urban  Suburban  Rural

10. If multi-tenant property (office, retail, etc.), what are the businesses occupying the space?  
 \_\_\_\_\_

*NOTE: If multi-tenant property, we will need to obtain a rent roll & leases (if commercial space). An appraiser may ask for building operating expenses (real estate taxes, insurance, common utilities, repairs). The objective is to get an idea of the net rental income of the property.*

11. In the multi-tenant space, how many units are: Occupied \_\_\_\_\_ Vacant \_\_\_\_\_

12. The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match for your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.

<b>A</b> <input style="width: 40px; height: 20px;" type="checkbox"/>	<b>B</b> <input style="width: 40px; height: 20px;" type="checkbox"/>	<b>C</b> <input style="width: 40px; height: 20px;" type="checkbox"/>
		
<b>Conservative</b> - 15, 20 or 30 year fix, no volatility	<b>Moderate</b> - Predictable 3 to 10 year ARM Intermediate Fixed	<b>Aggressive</b> - 1 month to 1 year ARM Lowest Market Rate

# How to Take Photos of the Subject Property

We need digital photos of the commercial loan subject property emailed to us or sent with other correspondence to include in your loan package. Please follow the instructions below and call your Account Manager or Commercial Loan Specialist if you need assistance or have questions.

Please note that 35mm or other pre-printed photos will need to be scanned at a high resolution setting to convert to digital.

Scanned or digital photos should **NOT exceed 800w x 600h pixels or 600w x 800h pixels** prior to emailing. Most email servers do not handle higher pixel resolutions efficiently and may delay the delivery of your photos. Digital photos may be resized or covered easily using most photo software.

Send at least [one] digital photo showing each of the following:

- Front of the property
- All sides of the property
- Back of the property
- View up and down the street in both directions
- View of the property directly across the street

Send multiple digital photos of the following:

- Interior shots of important or pertinent areas (ask your Account Manager or CLS of shots needed for your type of property)

**Emailing instructions:**

1. Please email to: [photos@BizMoneyLending.com](mailto:photos@BizMoneyLending.com)
2. Attach one to four photos to your email. When emailing more than four, send a separate email.
3. Write property address in the SUBJECT line and the number of the email. (e.g. 1 of 2, 2 of 2)
4. Notify your Account Manager or Commercial Loan Specialist when you send the emails.

Please provide the following so we may start your loan approval process and schedule a convenient phone appointment for your Strategic Planning Session.

Call your Loan Specialist should you wish to email or schedule a time for pickup or delivery of documents which may not be faxed.

*Fax the following using the included  
Fax Transmittal Form*

**1.**

LOAN APPLICANT FORM. Please fill out as **COMPLETELY AS POSSIBLE** and **SIGN**. Information provided will be used to prepare the computer generated official loan application required for lender approval. Incomplete sections may delay your loan pre-qualification and approval process.

**2.**

BiZ LOAN PLANNING QUESTIONNAIRE. Please **COMPLETE** and **SIGN**. Information provided allows us to prepare your Loan Needs Analysis to determine the loan(s) appropriate for your situation.

**Send these items if you have them:**



A TRI-MERGE CREDIT REPORT may be provided to us. The credit report should be less than 30 days old. If a new tri-merge credit report is needed, Biz Money Lending will order one for you.



Please send us a SALES CONTRACT or AGREEMENT if a Purchase. This should provide us with the details of the sale between you and the seller.



A COMPLETE COMMERCIAL APPRAISAL may be provided to us. The appraisal should be less than 180 days old. Keep in mind that a newer or more accurate report may still be required. Quality commercial appraisals can vary widely.

**IMPORTANT NOTE:**

Further documentation may be required during The Complete Loan Plan stage according to the property type, credit and other factors. Our Easy Doc™ Stated Income and Stated Asset commercial loans is a Non-Verified program but may require submission of certain income and assets during the application process. We will always strive to give you as much notice as possible regarding additional documentation needs.



*Business Loans Made Easy.*

# Fax Transmittal Form

Please use this fax cover sheet to provide your documentation to Biz Money Lending. Call your Loan Specialist should you wish to email or schedule a time for pickup or delivery of documents which may not be faxed.

To:  
**Processing Dept.**

Fax:  
**(866) 780-4249**

Biz Money Lending  
Loan Specialist:

\_\_\_\_\_

From:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Date Sent \_\_\_\_\_

Time Sent: \_\_\_\_\_

Number of pages including this page: \_\_\_\_\_

Message:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Your Loan Specialist will follow up quickly to schedule your Loan Needs Analysis. This step in the Biz Money Lending process will help you better understand the loan process and determine which loan best meets your financial needs. Once complete, a Biz Money Loan Processor will prepare your documents to start your loan approval process.

*We use advanced data-encryption and storage technologies to protect your sensitive personal information*