



COMMERCIAL LOAN APPLICATION BUSINESS PURPOSE LOAN

OCMBC, Inc. dba LoanStream Mortgage

I. BROKER INFORMATION

Broker Company Name _____

Broker Address (Street, City, State, Zip) _____

Loan Originator (LO) Name	LO Phone	LO Email
Loan Processor (LP) Name	LP Phone	LP Email

II. LOAN INFORMATION

Purpose: Purchase Refinance (Rate/Term) Refinance (Cash-out; allowed for Business Use only)
Property: Condominium PUD Single Family Residence Units # _____
Amortization Type: ARM _____ (Type) Fixed Rate Other: _____
Requested Amount \$ _____ **Appraised Value** \$ _____ **Purchase Price** \$ _____

III. PROPERTY INFORMATION

Subject Property Address (Street, City, State, Zip) _____

Complete This Row of Fields if Refinance:

Year Acquired	Original Cost	Existing Lien(s)	Improvements Made
	\$	\$	

Title to be Held in Name(s) or Entity: (Required) _____ Number of Business Owners: (Each Owner must complete a Commercial Loan Application.) _____

Subject Property Currently Leased? Yes No If Yes, Total Monthly Rents Received: \$ _____

IV. ASSET INFORMATION

V. HOUSING INFORMATION

Bank Name:	Total Balance:	Monthly Expense	Present	Proposed
		Rent		
Account Type	Acct Number	Acct Balance	1st Mortgage (P&I)	
			Other Lien (P&I)	
			Hazard Insurance	
			Real Estate Taxes	
			HOA Dues	
			Other: _____	
			Total:	

VI. BORROWER INFORMATION

Borrower Legal Name (Include suffix if applicable.) _____

Co-Borrower Legal Name (Include suffix if applicable.) _____

Borrower SSN	Date of Birth	Home Phone	Co-Borr SSN	Date of Birth	Home Phone
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Marital Status <input type="checkbox"/> Married (or Registered Domestic Partner) <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Separated	Residency Status <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien <input type="checkbox"/> Foreign National	Marital Status <input type="checkbox"/> Married (or Registered Domestic Partner) <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Separated	Residency Status <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien <input type="checkbox"/> Foreign National
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Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs____ <input type="checkbox"/> Living Rent-free	Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs____ <input type="checkbox"/> Living Rent-free
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If residing at current address for less than two years, provide former address below:

Former Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs____ <input type="checkbox"/> Living Rent-free	Former Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs____ <input type="checkbox"/> Living Rent-free
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase Price		<i>Complete for Borrower and Co-Borrower:</i>	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts paying off)			1. Has Borrower/Co-Borrower had any foreclosure in the last 3 years?			
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			2. Has Borrower/Co-Borrower declared bankruptcy in the last 3 years?			
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower to pay)			3. Does Borrower/Co-Borrower intend to occupy property more than 14 days per yr?			
i. Total costs (sum of a. through h.)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			4. Are there any outstanding judgments against the Borrower/Co-Borrower?			
k. Closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other:			5. Is the Borrower/Co-Borrower a party to any lawsuit?			
m. Loan amount (excl. g. above)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			6. Has Borrower/Co-Borrower had ownership interest in a property in the last 3 years?			
o. Loan amount (sum of m. + n.)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (i. - j. k. l. o.)						

Complete the following demographic information only if vesting will be held as individual(s).

Not required for individuals who are Guarantors Only.

Borrower

Sex: Female Male I do not wish to provide
Ethnicity: I do not wish to provide this information
 Not Hispanic or Latino
 Hispanic or Latino:
 Mexican Puerto Rican Cuban
 Other *Print Origin:* _____
(Argentinian, Colombian, Dominican, Nicaraguan, Salvadorian, etc.)
Race: I do not wish to provide this information
 American Indian or Alaska Native *Print name of tribe* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other *Print Race:* _____
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Hawaiian Guamanian Samoan
 Other *Print Race:* _____
 White

Co-Borrower

Sex: Female Male I do not wish to provide
Ethnicity: I do not wish to provide this information
 Not Hispanic or Latino
 Hispanic or Latino:
 Mexican Puerto Rican Cuban
 Other *Print Origin:* _____
(Argentinian, Colombian, Dominican, Nicaraguan, Salvadorian, etc.)
Race: I do not wish to provide this information
 American Indian or Alaska Native *Print name of tribe* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other *Print Race:* _____
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Hawaiian Guamanian Samoan
 Other *Print Race:* _____
 White

IX. ACKNOWLEDGEMENT AND AGREEMENT

As an undersigned, I specifically represent to Lender and to Lender's actual or potential agents, brokers, attorneys, insurers, servicers, successors, and assigns and agree and acknowledge that 1) the information provided in this application is true and correct as of the date set forth opposite my signature and any intentional or negligent misrepresentation of this information may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation I have made, 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 ("Loan") will be secured by a mortgage or deed of trust on the property described in this application; 3) the property will not be used for any illegal or prohibited purpose; 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 in this application; 6) Lender, its servicers, successors, or assigns may retain the original and/or electronic record of this application, whether or not the loan is approved; 7) Lender and its agents, brokers, insurers servicers successors, or assigns may continuously rely on the information contained in the application and I am obligated to amend and/or supplement the information provided if any of the material facts I have represented herein should change prior to closing of the Loan; 8) in the event my payments on the Loan become delinquent, Lender, its servicers, successors or assigns may, in addition to any other rights and remedies it may have relating to such delinquency, report my name and account information to one or more consumer 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 any 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower Signature

Date

Co-Borrower Signature

Date



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X. SCHEDULE OF REAL ESTATE OWNED

Please list all of your real estate properties, including those you own free and clear and properties that have loans with other lenders. Describe any proposed status change(s) in the comments section. If the percentage of ownership in any property is less than 100%, list the other owner(s) and their percentage of ownership in the comments section. If more properties owned, please duplicate this page and attach separate sheet(s) with additional properties listed.

PROPERTY Address

% Ownership*	Property Type	Acquisition Date	Purchase Price \$	Outstanding Balance \$
Lender Name			Loan Number	Market Value \$
Monthly Rental Income \$	Monthly Payment (P&I) \$	Monthly Taxes/Ins/HOA \$		Net Income \$

* If <100%, Name Additional Owner(s) and Their % Ownership

COMMENTS:

PROPERTY Address

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Lender Name			Loan Number	Market Value \$
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COMMENTS: