



Important note regarding who is required to complete and sign the following 4 pages:

If borrowing as an entity: Each Guarantor, each Entity Owner with 20% or greater ownership, and each Managing Member/Director must complete and sign their own application.

If borrowing as an individual: Each individual Borrower must complete and sign their own application.

Guarantor / Owner / Managing Member Information

First Name: _____ Last Name: _____

Title: _____ Ownership %: _____

Email: _____ Phone #: _____

Are you a: U.S. Citizen Permanent Resident Alien (Green Card) Non-Permanent Resident Foreign National

If not a U.S. Citizen; Country of Citizenship: _____

Guarantor? Yes No

Authorized to sign for the borrower? Yes No

This section to be completed by **GUARANTORS ONLY**

Date of Birth: _____ Social Security Number: _____

Marital Status: Married Unmarried Separated Estimated FICO Score: _____

Home Address: _____ Unit / Apartment: _____

City: _____ State: _____ Zip: _____

Financials

(Note that if requesting over \$4MM in total exposure, a detailed Personal Financial Statement is required for each Guarantor, as well as the most recent year of personal and business taxes.)

Cash (checking, savings, etc.)	\$	_____
Stocks & Bonds	\$	_____
Roth IRA	\$	_____
Total Liquid Assets	= \$	0.00
Other Assets	\$	_____
Total Assets (all lines above)	= \$	0.00
Total Liabilities	\$	_____
Net Worth (assets - liabilities)	= \$	0.00



This section to be completed by FOREIGN NATIONALS ONLY

Please list all addresses resided at for past (10) years:

[Provide addresses here, if applicable.]

Are there any areas of concern that need to be follow up on, such as known litigation or criminal history? Please describe and attached relevant detail:

[Provide additional explanation here, if applicable.]

Declarations

- Yes No Have you ever been convicted of or are you currently accused of a felony, or any crime involving fraud, financial malfeasance, or misrepresentation?
- Yes No Are you currently, or have you been party to a bankruptcy or insolvency proceeding, or any litigation in the past two (2) years, or are there any outstanding judgements or liens against you?
- Yes No Are you presently delinquent or have you been delinquent or in default on any loan, mortgage, financial obligation, or loan guarantee in the last 24 months?
- Yes No Have you ever owned a home?

Note: We will pull credit and background reports as part of due diligence and both play a critical role in loan eligibility.



I specifically represent to Finance of America Commercial, a division of Finance of America Mortgage LLC ("FACo") and to FACo's actual or potential agents, processors, attorneys, insurers, servicers, successors and assigns and agree and acknowledge that: (1) the information provided in this application, including the Track Record and REO Schedule or similar schedule, 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) any loan requested pursuant to this application or extended under a line of credit approved under this application (the "Loan") will be secured by a mortgage or deed of trust on each approved property described in an associated property application ("Secured Property"); (3) Secured 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 line of credit and/or mortgage loan; (5) Secured Property will not be occupied by me, the borrower, its members, owners, employees, guarantors or other related parties; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

Acknowledgement. I hereby acknowledge 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.

I/We consent to being contacted by Lender and any subsequent loan servicers, their authorized representatives, service providers, agents, successors and/or assigns concerning all matters related to the Loan through any contact information provided herein. This includes, but is not limited to, e-mails, text messages, pre-recorded messages and telephone calls (including those made by an automated or automatic dialer).

Printed Name: _____

Signature: _____

Date: _____



Finance of America Commercial ("FACo") conducts a full background and credit check on each Applicant (including its members, owners, officers) and Guarantor to determine eligibility for a business loan, capacity to guaranty the debt and to verify the information on the Business Loan Application ("Application").

By signature below, you authorize FACo to perform background, credit, and any other checks, investigations or inquiries related to the Application. Upon request, FACo will provide you with the name and address of the consumer reporting agency or agencies that supplied it with the relevant report(s).

You authorize Finance of America Commercial, or any of its duly authorized agents, to:

- obtain and use credit reports and background information in connection with the Application and any update, renewal, account review, advance, individual loan approval or extension that you request.
- make other investigations or inquiries.
- obtain any and all information and documentation, including but not limited to, management history and income; proof of ownership of individual properties; bank, money market and similar account statements and balances; credit history; background reports and investigations; and, copies of income tax returns.
- Payoff statements related to real property to be secured by FACo

Third parties may rely on copies of this authorization to release such information as FACo may request pursuant to the above authorization.

This Authorization is given in connection with an application for business purpose credit. This authorization will not expire by automatic passing of time. Any recipient may rely on the authorization unless they have received written notice from me of revocation.

I understand that credit inquiries may impact my credit score. FACo may retain this application and any other credit information it receives, even if no loan is granted.

Signature: _____

Date: _____

Name: _____

Title: _____

Email: _____

Phone: _____