

**STATE BANK OF INDIA (CALIFORNIA)
COMMERCIAL REAL ESTATE LOAN APPLICATION**

MORTGAGE APPLIED FOR					
Loan Amount	Interest Rate	Monthly Payment	Amortization	Term	Interest Type
\$	%	\$	Months.	Months.	<input type="checkbox"/> Fixed <input type="checkbox"/> ARM

BORROWER INFORMATION	
BORROWER (S) WILL BE _____	
<input type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Trust <input type="checkbox"/> Other _____ Partnership: <input type="checkbox"/> General <input type="checkbox"/> Limited <input type="checkbox"/> Joint Venture	
TITLE WILL BE VESTED AS FOLLOWS: _____	
Main Contact: _____ Phone: _____	
Mailing Address: _____	

PURCHASE OF SUBJECT PROPERTY					
Sales Price	Cash Down Payment	Source of Down Payment (Cash down and/or other-explain)			
\$	\$				
Additional Financing	Interest Rate	Monthly Payment	Term	Lender Name	
\$	%	\$	Months		
REFINANCE OF SUBJECT PROPERTY			Describe significant repairs and/or improvements made and/or to be made (on construction take out, attach complete cost breakdown):		
Date Acquired	Purchase Price				
	\$				

FUNDS TO BE USED TO PAYOFF:

Lenders Name Lien Balance Current Payment Orig. Date Intt. Rate Maturity Date
Lien Position

Lenders Name	Lien Balance	Current Payment	Orig. Date	Intt. Rate	Maturity Date

Remaining Funds to be used for:

SUBJECT PROPERTY INFORMATION						
Street Address			City	County	State	Zip Code
Site Sq. ft.	Rentable Sq. ft.	No. Buildings	No. Stories	No. Units	No. Pkg. Spaces	Year Built
ZONING:						
<input type="checkbox"/> Legal/Conforming		<input type="checkbox"/> Legal/nonconforming type:		<input type="checkbox"/> Multifamily		<input type="checkbox"/> Office
<input type="checkbox"/> Nonconforming		<input type="checkbox"/> Other:		<input type="checkbox"/> Industrial		<input type="checkbox"/> Retail
Management will be by:			Management Address:		Management Phone:	

COMMERCIAL LOAN APPLICATION (Side 2)

INCOME AND EXPENSE DATA			
Gross Annual Income:		Loan to Value:	%
Vacancy/Coil Loss:			
Effective Gross Income:		DCR:	
Expenses:	%		
Net Operating Income:		GRM:	
Annual Payments:	%	Months.	
Cash Flow:		CAP:	

IF BORROWER IS OTHER THAN INDIVIDUAL(S), LIST BELOW THE NAMES OF ALL THE BORROWING ENTITY'S PARTNERS, CORPORATE OFFICERS, STOCKHOLDERS, TRUSTEES AND/OR GUARANTORS AS APPROPRIATE UNDER "TITLE", IDENTIFY AS: "GENERAL PARTNER", "PRESIDENT", "VICE PRESIDENT", "TREASURER", AND/OR "GUARANTORS".

NAME	TITLE	OWNERSHIP	ACTIVE IN MANAGEMENT?
		%	
		%	
		%	
		%	
		%	
		%	

IMPORTANT NOTICE:
 This is "not" a complete Loan Application. A complete Loan Application includes, but is not limited to: Financial Statement Addendum(s), Real Estate Schedule(s), Lease Summary, Operating Statement(s), Good Faith Deposit and Environmental Questionnaire.

APPLICANT SIGNATURES

I hereby apply for the loan or credit described in this application on behalf of the applicant business. I certify that I made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my account. I understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

Lender may be relying on the creditworthiness of an individual other than the Applicant for the business loan. Because of my relationship to the Applicant or my role in the accommodation for the loan, my personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize Lender to obtain a consumer credit report on me for the purpose of evaluating the loan application.

APPLICANT:

SIGNATURE	TITLE	DATE

ENCLOSURES:	1. Certification of incorporation	2. Bye laws
3. Bio-data of Directors/ Owners	4. Certified Financial Statements-3yrs	5. Projected financial for next year
6. Latest Tax return of business	7. Latest Tax return & Personal Financial Statement of each of the guarantors / promoters.	8. Rent rolls (Current)