



Commercial Loan Application

2755 Philmont Avenue, Suite 140, Huntingdon Valley, PA 19006 Phone: 215-839-0100 Fax: 215-947-9092 www.publicsavings.com

Section 1- Loan Information

Borrower(s): Individual _____ Sole Proprietor _____ Corporation _____ Partnership _____ LLC / LP _____

Doc Type: Full Doc _____ Reduced Doc _____ Lease Only _____

Purpose of Loan: Purchase / Refinance _____ **Type of Loan:** Term Loan / Credit Line _____

Loan Amount Requested: _____ **Rehab?** Yes _____ No _____

Section 2 - Subject Property Information

Address: _____ **City** _____ **State** _____ **Zip** _____

Type of Property: _____ **# of Units:** _____ **# of Units Rented** _____

Occupancy: _____

Property Description: _____

Title Held In: _____

Purchase Price: _____ **Current Market Value:** _____ **If Rehab:** **Repair Cost:** _____

Current Rental Income: _____ **Potential Rent:** _____ **ARV:** _____

If Refinance: **Year Acquired** _____ **Original Cost:** _____ **Existing Leins:** _____

Section 3 - Borrower Information

Corporation / LLC if Applicable

Name: 0 _____ **Date of Formation:** _____ **Tax ID #:** _____

Address: _____ **City** _____ **State** _____ **Zip** _____

Members/Officers: _____ % _____ %
 _____ % _____ %

Borrowers / Guarantors

Name: 1 _____ **Borrower** _____ **Guarantor** _____ **Signature** _____

Name: 2 _____ **Borrower** _____ **Guarantor** _____ **Signature** _____

Name: 3 _____ **Borrower** _____ **Guarantor** _____ **Signature** _____

Name: 4 _____ **Borrower** _____ **Guarantor** _____ **Signature** _____

Information for Government Monitoring Purposes

Borrower 1
 I do not wish to furnish this information _____
 Race / National Origin _____
 _____ American Indian or Alaska
 _____ Asian or Pacific Islander
 _____ Black, not of Hispanic Origin
 _____ White, not of Hispanic Origin
 _____ Other, specify _____
 _____ Male _____ Female

Borrower 2
 I do not wish to furnish this information _____
 Race / National Origin _____
 _____ American Indian or Alaska
 _____ Asian or Pacific Islander
 _____ Black, not of Hispanic Origin
 _____ White, not of Hispanic Origin
 _____ Other, specify _____
 _____ Male _____ Female

Borrower 3
 I do not wish to furnish this information _____
 Race / National Origin _____
 _____ American Indian or Alaska
 _____ Asian or Pacific Islander
 _____ Black, not of Hispanic Origin
 _____ White, not of Hispanic Origin
 _____ Other, specify _____
 _____ Male _____ Female

Borrower 4
 I do not wish to furnish this information _____
 Race / National Origin _____
 _____ American Indian or Alaska
 _____ Asian or Pacific Islander
 _____ Black, not of Hispanic Origin
 _____ White, not of Hispanic Origin
 _____ Other, specify _____
 _____ Male _____ Female



PERSONAL FINANCIAL STATEMENT

IMPORTANT: Please read and check off one of the following statements (If applying for joint credit, both parties must also initial in the appropriate area)

This personal financial statement is being offered in conjunction with an individual application for consumer / business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. **Please complete Sections 1, 3, and 4**

This personal financial statement is being offered in conjunction with a joint application for consumer/ business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. **Please complete Sections 1, 2, 3, and 4 and initial below.**

Applicant

Co-Applicant

SCHEDULE A - CASH AND CERTIFICATE OF DEPOSIT IN OTHER BANKS

Description	Name of Institution	In Name of	Are these Pledged or Held by others?	Value
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
Total				\$ -

SCHEDULE B - Brokerage Accounts

Description	Name of Institution	In Name of	Are these Pledged or Held by others?	Value
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
Total				\$ -

SCHEDULE C - Retirement Accounts

Description	Name of Institution	In Name of	Are these Pledged or Held by others?	Value
				\$ -
				\$ -
				\$ -
				\$ -
				\$ -
Total				\$ -

SCHEDULE D - LIABILITIES - Non Real Estate

Name and Address of Creditor	Original Loan / Line Amount	Date of Loan	Maturity Date	Unsecured or Secured (List Collateral)	Monthly Payment	Amount Owed
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
	\$ -				\$ -	\$ -
Total						\$ -

My Signature Below certifies that to the best of my knowledge, under penalty of perjury that the information herein is true and accurate as of:

Date

Borrower / Guarantor

Borrower / Guarantor

Borrower / Guarantor

Borrower / Guarantor

Information for government monitoring purposes

The following information is requested by the Federal Government for certain types of loans relating 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 the lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal Regulations, this Lender is required to note race or sex on the basis of visual or surname. If you do not wish to furnish the above 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 <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American	
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
To be Completed by Interviewer This application was taken by:		Interviewers Name (print or type below)	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Internet		Interviewers Signature _____ Date _____	
		Public Savings Bank 2755 Philmont Avenue Suite 140 Huntingdon Valley, PA 19006 215-839-0100	

I/We authorize the Bank to provide this Personal Financial Statement to an affiliate of Public Savings Bank. Utilization of other bank affiliates will not affect your loan request. _____ (Initials) _____ (Initials)

This information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the surety of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a surety thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you.

In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

ECOA

You should know that the federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: **FDIC CONSUMER CENTER, 2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108.**

Right to copy of appraisal

X You have a right to a copy of the appraisal report used in connection with your credit application by writing to us. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. Requests should be sent to Public Savings Bank, 2755 Philmont Avenue, Suite 140, Huntingdon Valley, PA 19006

Right to copy of credit report

X We obtained information from a consumer reporting agency as part of our consideration of your application. If we did, its name, address and telephone number is: Kroll Factual Data, 5200 Hahns Peak Drive, Loveland CO 80538. An individual has a right under the Fair Credit Reporting Act to know the information contained in their personal credit file at the consumer reporting agency. An individual applicant or guarantor also has a right to a free copy of their report from the reporting agency, if it is requested no later than 60 days after you receive this notice. In addition, if it is found that any information contained in the report received is inaccurate or incomplete, such individual has the right to dispute the matter with the reporting agency.

General Authorization

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 sourced named in this application or a consumer reporting agency. The Lender ISAOA may verify my past and present employment, earnings, bank accounts, stock holdings and any other asset balances needed to process my mortgage application. I further authorize Public Savings Bank ISAOA to order credit reports and verify other credit information including past and present mortgage and landlord references. A photocopy of this document shall also serve as the original authorization.

	Signature _____
Date Signed _____	Social Security Number _____
	Date of Birth _____
	Signature (other party) _____
Date Signed _____	Social Security Number _____
	Date of Birth _____



SCHEDULE - H - REAL ESTATE

	Property Address	Type *	Vesting	Number of Units	Date Acquired	Purchase Price	Market Value	Name of Lender	Current Balance	Mortgage Monthly Pmt.	Monthly Taxes & Ins.	Gross Monthly Rent	Net Rental Monthly Income/Loss
Primary													
Invest 1													
Invest 2													
Invest 3													
Invest 4													
Invest 5													
Invest 6													
Invest 7													
Invest 8													
Invest 9													
Invest 10													
Invest 11													
Invest 12													
Invest 13													
Totals													

* Indicates if property is: R= Rental, S= Sold, PS = Pending Sale, L= Vacant Land & PR=Primary Residence

This schedule of Real Estate is to be attached to and made part of my Loan Application and Financial Statement dated herein.

The undersigned declare, under penalty of perjury, that the statements, information and representations set forth herein are true and correct and provide for the purpose of inducing Bank of Public Savings Bank to make the loan hereby

Signed: _____

Dated: _____

Signed: _____

Dated: _____