

# Pyramid Capital Investments Corp.

949-833-8747

## OWNER OCCUPIED LOAN CHECKLIST

1. General Information Form (attached or use your own)
2. Operating Company Tax Returns for Trailing Three Years
3. Current Interim Profit and Loss Statement And Balance Sheet of the Operating Company (within 60 days)
4. Business Debt Schedule (*attached or use your own*)
5. Complete Personal Tax Returns for Trailing Three Years for All Principals
6. Personal Financial Statement for All Principals (*attached or use your own*)
7. Resume for Key Principals (*attached or use your own*)

## INVESTMENT PROPERTY LOAN CHECKLIST

1. General Information Form (*attached or use your own*)
2. Property Income and Expense Statement for Trailing Three Years
3. Current Interim Income and Expense Statement of the Property (Within 60 Days)
4. Property Rent Roll (*attached or use your own*)
5. Complete Personal Tax Returns for Trailing Three Years for All Principals
6. Personal Financial Statement for All Principals (*attached or use your own*)
7. Resume for Key Principals (*attached or use your own*)

If you have additional information that you can provide such as a property appraisal, environmental reports, property photos, current credit report(s), etc., please include as this will typically help with the approval process.

**Loan Request Information** (Please Complete All Information to Avoid Delays in Processing Your Application)

Application For:

- Conventional Mortgage  SBA  
 Construction loan  Church Finance

**Purpose of Loan:**

**Source of Repayment:**

**Amount Requested: \$**

**Term Requested:**

**Amortization Requested:**

Collateral Description:	Market Value:	Purchase Price	Date of Purchase
1.	\$	\$	
2.	\$	\$	
3.	\$	\$	

**A. Applicant Information**

Legal Name of Applicant (Borrower)				
DBA (If Applicable)			Tax I.D. Number	
Principle Place of Business Address (not P.O. Box)				
City	State	County	Zip	
Mailing Address (if different)				
City	State			Zip
Key Contact Name		Business Telephone Number ( )		Business Fax Number ( )
Date Business Established	Current ownership (# of years)	State of Registration		Annual Sales \$
				Net Profit-prev yr \$
Describe applicant's product/service			Number of Employees	
Type of Ownership (Select One) <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Non Profit <input type="checkbox"/> Proprietorship <input type="checkbox"/> C-Corp. <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Professional Association <input type="checkbox"/> LLP				E-Mail Address <small>(By providing this information, I authorize Griffin Capital Funding to send me information via e-mail)</small>
Who does applicant currently do their business banking with?		Is applicant willing to move their banking relationship in conjunction with their loan? Yes NO		

**B. Owners Information**

Name	Social Security Number	% Ownership	Title
Key Contact Name and Phone Number			

For more than four owners attach additional sheet(s).

**C. Loan Disclosures (Refinance)**

Current lender	Rate	Start date	Monthly payment	Current balance
Property gross annual revenues	Annual expenses	Type of property	Number of Tenants	Estimated value

D. Loan Disclosures (Purchase)				
Purchase price	Will purchaser occupy 51% or more of the property	Type of property	Down payment	Estimated value
Property gross annual revenues	Annual expenses	Number of tenants	Is the property under contract	Anticipated settlement date

**E. Other Information**

Settlement agent name \_\_\_\_\_ Insurance Company Phone Number (    ) \_\_\_\_\_

Settlement agent phone number \_\_\_\_\_ Insurance Company Fax Number (    ) \_\_\_\_\_

Is the seller of the property willing to carry a second trust? (Purchase only)	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Has The Applicant Ever Declared Bankruptcy Or Had Any Judgments, Repossessions, Garnishments Or Other Legal Proceeding Filed Against Them?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the applicant currently under contract with any other mortgage brokers?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Are Any Tax Obligations, Including Payroll or Real Estate Taxes, Past Due?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is The Applicant Liable On Debts Not Shown, Including Any Contingent Liabilities Such As Leases, Endorsements, Guarantees, Etc.?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is The Applicant Currently A Defendant In Any Suit Or Legal Action?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No

*\*If you answered yes to any of the above questions, please provide an explanation on a separate sheet*

**F. Certification And Signatures**

Each of the undersigned hereby instructs, consents and authorizes the Lender/Broker, or any affiliate, subsidiary or assigns to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party. The Applicant(s), individually and/or by the signature(s) of its authorized representative below, hereby certifies that: the foregoing has been carefully read by the Applicant and is given to the Lender/Broker for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in this Application and any other documents or information submitted in connection with this Application or any other credit request are true and correct statements of the Applicant's financial condition and may be treated by the bank as a continuing statement thereof until replaced by a new Application or until the Applicant specifically notifies Lender/Broker in writing of any change; and the credit requested herein and any other credit obtained from the Lender/Broker by the Applicant on the basis of the information contained in this Application shall be used solely for business and commercial purposes. The Applicant and each Guarantor authorize the Lender/Broker to verify at any time any information submitted to the Lender/Broker by or on behalf of the Applicant and/or any Guarantor; obtain further information concerning the credit standing of the Applicant, its representatives and Guarantors; and exchange such credit information with others. The Applicant agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender/Broker to the Applicant shall be mailed or faxed to the Applicant at the address or number shown above. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant.

Unless I/We initial here, the Lender/Broker is hereby authorized to share this application and credit information with its affiliates or other lenders, which may consider my/our application for loan approval/purchase. This statement does not limit the Lender/Broker's rights to sell or assign any loans to a third party.

Applicant and each Guarantor initials: \_\_\_\_\_

Signature (Applicant)	Title	Print Name	Date
Signature (Guarantor)		Print Name	Date
Signature (Guarantor)		Print Name	Date

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## PERSONAL FINANCIAL STATEMENT

Lender: \_\_\_\_\_

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

SSN/TIN: \_\_\_\_\_

Address: \_\_\_\_\_

Applicant is applying for this loan:      Individually      Jointly

Check  If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.

Appropriate  If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.) **NOTE: Applicant if married may apply for a separate account.**

We intend to apply for joint credit.

Applicant

Co-Applicant

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

### STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_

ASSETS		AMOUNT	LIABILITIES		AMOUNT
<b>Cash</b>	<b>SCHEDULE A</b>		<b>Notes &amp; Loans Payable [Other Than Real Estate]</b>	<b>SCHEDULE G</b>	
	In This Institution			Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (Other )	
<b>Stocks &amp; Bonds</b>	<b>SCHEDULE B</b>		<b>Insurance Loans</b>	<b>SCHEDULE C</b>	
	Marketable Securities				
	Others				
<b>Tax</b>	Tax Refund Due		<b>Taxes Owed</b>		
<b>Insurance</b>	<b>SCHEDULE C</b>		<b>Accounts &amp; Bills Payable</b>	<b>SCHEDULE H</b>	
	Cash Value			Bank Cards	
<b>Accounts &amp; Notes Receivable</b>	<b>SCHEDULE D</b>			Open & Revolving Accounts	
			Other		
<b>Real Estate</b>	<b>SCHEDULE E</b>		<b>Real Estate Notes &amp; Contracts Payable</b>	<b>SCHEDULE E</b>	
	Residence(s)			Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other		Other		
<b>Other Assets</b>	<b>SCHEDULE F</b>		<b>Other Liabilities</b>	<b>SCHEDULE I</b>	
	Other Assets & Personal Property				
<b>TOTAL ASSETS</b>				<b>TOTAL LIABILITIES</b>	

### RECAP OF INCOME AND EXPENSES

\* See notice below before completing Other Income.

<b>NET WORTH</b>	<b>(DIFFERENCE BETWEEN TOTAL ASSETS &amp; TOTAL LIABILITIES)</b>
------------------	--

ANNUAL INCOME FOR YEAR:		ANNUAL EXPENSES FOR YEAR:		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts / Notes		Other (Describe)	
<b>Other Income (Describe) *</b>		Estimated Living Expenses			
		Other:			
<b>TOTAL INCOME</b>		<b>TOTAL EXPENSES</b>		<b>TOTAL</b>	

\* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

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SCHEDULE A			CASH LOCATION AND STATUS OF BANK ACCOUNTS							
CKNG	CD	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is this Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan	
<b>Total</b>					<b>Total</b>					

SCHEDULE B		STOCKS AND BONDS (Include Interests In Any Closely Held Business)						
Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged	
<b>Total</b>								

SCHEDULE C		LIFE INSURANCE				
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
<b>Total</b>						

SCHEDULE D		ACCOUNTS AND NOTES RECEIVABLE				
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
<b>Total</b>						

SCHEDULE E		REAL ESTATE OWNED			
Parcel No.	Description	Address/Location	Owner(s)	Date Acquired	Cost
1					
2					
3					
4					
5					
6					
7					

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<b>SCHEDULE E</b>	<b>REAL ESTATE OWNED (continued)</b>					
Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due	
<b>Total</b>						

<b>SCHEDULE F</b>	<b>OTHER ASSETS AND PERSONAL PROPERTY</b>						
Automobiles	Value	Rec. Vehicles and Boats	Value	Personal Property	Value	Totals	
Yr.:    Make:		Yr.:    Make:    Ft.:		Furniture		Subtotal - Autos	
Yr.:    Make:		Yr.:    Make:    Ft.:		Jewelry		Subtotal - R/V's	
Yr.:    Make:		Yr.:    Make:    Ft.:		Equipment		Subtotal - Personal Property	
Yr.:    Make:		Yr.:    Make:    Ft.:		Other:			
		Other:					
Subtotal Autos		Subtotal R/V's		Subtotal Personal Property		Total - All Other Assets	

<b>SCHEDULE G</b>	<b>NOTES AND LOANS PAYABLE TO BANKS AND OTHERS</b>					
Payable To	Address	Collateral	Persons Liab	Maturity Date	How Payable	Balance Due
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
<b>Totals</b>						

<b>SCHEDULE H</b>	<b>ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)</b>			
Payable To	Account Number	Persons Liab	How Payable	Balance Due
			Per	
			Per	
			Per	
			Per	
			Per	
			Per	
			Per	
			Per	
<b>Totals</b>				

<b>SCHEDULE I</b>	<b>OTHER LIABILITIES</b>			
Payable To	Persons Liab	Collateral	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
<b>Totals</b>				

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If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is:  Married  Separated  Unmarried (Includes single, divorced and widowed)  Registered Domestic Partner  
 Co-Applicant, if any, is:  Married  Separated  Unmarried (Includes single, divorced and widowed)  Registered Domestic Partner

APPLICANT INFORMATION	Social Security No.		Driver's License No.	Exp. Date	Issue Date	Home Phone		Business Phone		
	Date of Birth (MM/DD/YYYY)		Name of Employer			Occupation	No. of Years	Salary per		
	Amount of alimony, child support and separate maintenance payment income. <b>NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>									
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment:									
	Alimony child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral									
	Income (salary, pension, social security, dividends, interest, etc.) Source: _____ per month									
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____									
	Number of Dependents _____ Ages _____ <b>Have you established a trust?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal representative _____ Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? _____									
	Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No									
	Names of References					Addresses				
CO-APPLICANT INFORMATION	Co-Applicant's Full Name					Addresses				
	Social Security No.		Driver's License No.	Exp. Date	Issue Date	Home Phone		Business Phone		
	Date of Birth (MM/DD/YYYY)		Name of Employer			Occupation	No. of Years	Salary per		
	Amount of alimony, child support and separate maintenance payment income. <b>NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>									
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment:									
	Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral									
	Income (salary, pension, social security, dividends, interest, etc.) Source: _____ per month									
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____									
	Number of Dependents (not listed by applicant) _____ Ages _____ <b>Have you established a trust?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal representative _____ Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? _____									
	Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Names of References					Addresses					

**APPLICANT'S SIGNATURE(S).**

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

SIGNATURES

\_\_\_\_\_  
 Applicant's Signature Date Co-Applicant's/Joint Credit Signature Date

**CONSENT.** The lender may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer credit report on me for that purpose to evaluate the loan application.

Date: \_\_\_\_\_ Signature \_\_\_\_\_ Social Security Number \_\_\_\_\_

**BUSINESS DEBT SCHEDULE**

**Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Do not include accounts payable or accrued liabilities.**

Business Name: \_\_\_\_\_ \*As of \_\_\_\_\_, 20\_\_\_\_ \*Should match the financial statement to be submitted.

Creditor Name/address	Original amount	Original date	Present balance	Interest rate	Maturity date	Monthly payment	Security	Current or delinquent
		Total present balance**			Total monthly payment			

\*\*Total must agree with balance shown on current financial statement

Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date Signed: \_\_\_\_\_



Pyramid Capital Investments Corp

800-244-7600

RENT ROLL

Unit #	Unit Type	Tenant Name	Square Feet	Monthly Rent	Term		Comments (Renewals, Rent Increases, etc.)
					Start	End	
Totals:							

Rent Roll Certification:

I/We certify that the attached rent roll(s) dated \_\_\_\_\_

for the property located at \_\_\_\_\_

Is/are true and correct.

By: \_\_\_\_\_ 4667 MacArthur Blvd., Suite 320, Newport Beach, CA 92660

Tel: 949-833-8747 . Fax: 949-608-9110 . Email: processing@pyramidcapital.com

**PERSONAL RESUME FORM**

TO BE COMPLETED BY EACH PRINCIPAL INVOLVED IN THE LOAN  
*If you already have a prepared resume, submit in lieu of this form*

Name \_\_\_\_\_  
FIRST MIDDLE MAIDEN LAST

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_ Social Security No \_\_\_\_\_

U.S. Citizen – If not, please provide alien registration number \_\_\_\_\_

Home address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Home phone \_\_\_\_\_ Business phone \_\_\_\_\_

Immediate past address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_

Are you employed by the U.S. Government? \_\_\_\_\_

If so, give the name of the agency and position \_\_\_\_\_

**Military Service Background**

Branch \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_

Rank at discharge \_\_\_\_\_ Honorable? \_\_\_\_\_

Job Description \_\_\_\_\_

**Work Experience**

List chronologically, beginning with present employment

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_

Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_

Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_

Name of company \_\_\_\_\_ % of business owned \_\_\_\_\_  
 Full address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 From \_\_\_\_\_ To \_\_\_\_\_ Title \_\_\_\_\_ Duties \_\_\_\_\_  
 \_\_\_\_\_

**Education (College or Technical Training)**

Name and Location	Dates Attended	Major	Degree or Certificate
1. _____	_____	_____	_____
Comments: _____			
2. _____	_____	_____	_____
Comments: _____			
3. _____	_____	_____	_____
Comments: _____			
4. _____	_____	_____	_____
Comments: _____			