



Hankey Capital

Loan Application Checklist

Please include the following pieces of information with your application to expedite your request and provide the best chance for approval:

BRIDGE LOANS

- Completed Application
- Credit Authorization (one for each applicant)
- Personal Financial Statement or 1003 (one for each applicant)
- Real Estate Schedule (one for each applicant)
- Rent Roll (if income producing)
- Operating Statements - Last 2 Years (if income producing)
- Appraisal (if available) and Photos
- Environmental Report (if available)
- Borrower Resume/Track Record
- Purchase and Sale Agreement (if acquisition)

CONSTRUCTION LOANS

- Completed Application
- Credit Authorization (one for each applicant)
- Personal Financial Statement or 1003 (one for each applicant)
- Real Estate Schedule (one for each applicant)
- Land Appraisal (if available)
- As-Completed Appraisal (if available)
- Environmental Report (if available)
- Developer Resume/Track Record
- Contractor Resume/Track Record
- Project Proforma and Construction Budget
- Soils/Engineering Report
- Plans, Site Plan, Renderings, Site Photos, etc.

Loan Application

This Form Can Be Completed Electronically Using Adobe Acrobat



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Applicant Name (First, Middle, Last)			
Requested Loan Amount	Current Value (Cost, if Const.)	Term	Close Date
Business Plan			
Loan Exit Strategy			

PURPOSE OF TRANSACTION	ACQUISITION							
	Sales Price		Cash Down Payment		Source of Equity Funds (Cash Down Payment And/Or Other - Explain)			
	Subordinate Loan Amount		Subordinate Lender			Terms		
	REFINANCE							
	Funds to be Used to Pay ▼		Purchase Date		Purchase Price			
	Existing First TD Balance		First TD Lender			1st TD Terms		
	Existing 2nd TD Balance		2nd TD Lender			2nd TD Terms		
	Remaining Funds To Be Used For:							
	CONSTRUCTION LOAN							
					# Months To Complete		Estimated Value Upon Completion	
	Date Land Acquired			Land Cost		Existing Lien(s)		Existing Lender(s)
	USE OF FUNDS ▼				SOURCE OF FUNDS ▼			
	Pay Existing Liens		\$ _____		Loan Applied For		\$ _____	
	Land Development Costs		\$ _____		Funds Invested by Owner		\$ _____	
	Direct Construction Costs		\$ _____		Other		\$ _____	
Indirect Construction Costs		\$ _____				\$ _____		
Total: \$ _____				Total: \$ _____				
General Contractor (Attach Resume)				Explain Source Of Funds				
Permit Status			Proposed Sq Ft		Developer's Previous Projects (Or Attach Track Record)			

PROPERTY INFORMATION	SUBJECT PROPERTY									
	Title Is In: Fee Simple Leasehold		Property Type And Description							
	Street Address				City		County		State	Zip
	APN# (s)		Zoning	Bldg SF	Lot Size (SF)	# Buildings	# Stories	# Units	# Parking	Yr. Built
	Attach Rent Roll And Op. Statements (Last 2 Yrs)					In-Place			Proforma Projection	
	Gross Scheduled Income				\$ _____		\$ _____			
	Other Income (Laundry, Vending, CAM, etc.)				\$ _____		\$ _____			
	Total Gross Potential Income				\$ _____		\$ _____			
	Less Vacancy %:		% _____	\$ _____		% _____	\$ _____			
	Less Operating Expenses (Not Incl. Debt Svc)		% _____	\$ _____		% _____	\$ _____			
Net Operating Income				\$ _____		\$ _____				

ADDITIONAL PROPERTY INFO	MULTIFAMILY		OFFICE, INDUSTRIAL & RETAIL			
	% Occupied	Is Project Subject To Rent Control Yes No	Total Occupied Sq Ft	Total Rentable SF	Average Lease Rate	
	Apartments Are Rented:		# Units	Lease Type		
	Furnished			Modified Gross		Industrial Gross
	Unfurnished			NNN		MTM
	Total # Section 8 (HUD) Units			NN		Other
				N		Mixed
	Utilities Included In Rent			Other: _____		
	Water Gas					
	Electricity Heat or A/C					
SINGLE FAMILY			LAND			
# Beds/Baths	Is Property On A Busy Street? Yes No	Current Use		Entitlement Status		
View(s), If Any	Is Property Owner-Occupied? Yes No	Proposed/Entitled Use		Entitlement Expiration		

BORROWING ENTITY	BORROWER(S)				
	Title Will Be Vested In:				Tax ID #
	Individual (s)	Corporation	Limited Partnership	Revocable Trust	LLC
	Guarantor	S Corporation	General Partnership	Irrevocable Trust	Other
	Other: _____				
	Address Of Borrowing Entity		City	State	Zip Code
	Billing Contact Name		Billing Email	Billing Phone 1	Billing Phone 2
	Billing Address		City	State	Zip Code
	List names of individual borrowers, general partners, and/or officers. Please indicate % ownership of individual or multiple individuals owning 20% or more, if applicable.				
		Name	% Ownership	Guarantor?	Estimated FICO
1			Yes No		
2			Yes No		
3			Yes No		
4			Yes No		
Signature, Title		Date	Signature, Title		Date
Signature, Title		Date	Signature, Title		Date
Signature, Title		Date	Signature, Title		Date
Signature, Title		Date	Signature, Title		Date

PRINCIPALS, GUARANTORS

Individual Personal Financial Statement



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Individual: _____ Social Sec. #: _____ - _____ - _____ Date of Birth: _____ - _____ - _____ Individual Address: _____ City: _____ State: _____ Zip: _____ Phone: _____ Marital Status: Married <input type="checkbox"/> Not Married <input type="checkbox"/>	Spouse (If Applicable): _____ Social Sec. #: _____ - _____ - _____ Date of Birth: _____ - _____ - _____ Spouse Address: _____ City: _____ State: _____ Zip: _____ Phone: _____
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Role In Borrowing Entity (Individual, Borrower, Guarantor, etc.)

Individual (s)	General Partner	Guarantor	Managing Member	Member
Shareholder	President	Trustee	Trust	Co-Borrower
*Other	*Other: _____			

Years As Business Owner / Investor: _____ % Owned Of Borrowing Entity: _____

EMPLOYMENT INFORMATION

Individual: Employer: _____ Employer Address: _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Spouse (If Applicable) Employer: _____ Employer Address: _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: <input type="checkbox"/> No: <input type="checkbox"/>
Position/Title: _____	Position/Title: _____
Type Of Business: _____	Type Of Business: _____
Years On This Job: _____ Years In This Line Of Work: _____	Years On This Job: _____ Years In This Line Of Work: _____

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Primary Residence: Own <input type="checkbox"/> Rent <input type="checkbox"/> # Of Years: _____	Combined Monthly Housing Expense (For Primary Residence Only)				
Gross Monthly Income	Individual:	Spouse:	Total:		
A. Base Employee Income:	\$ _____	\$ _____	\$ _____	A. Rent:	\$ _____
B. Overtime:	\$ _____	\$ _____	\$ _____	B. First Mortgage (P & I):	\$ _____
C. Bonuses:	\$ _____	\$ _____	\$ _____	C. Other Financing (P & I):	\$ _____
D. Commissions:	\$ _____	\$ _____	\$ _____	D. Hazard Insurance:	\$ _____
E. Dividends/Interest:	\$ _____	\$ _____	\$ _____	E. Real Estate Taxes:	\$ _____
F. Net Rental Income:	\$ _____	\$ _____	\$ _____	F. Mortgage Insurance:	\$ _____
G. Other Income*:	\$ _____	\$ _____	\$ _____	G. Homeowner Assoc:	\$ _____
Total:	\$ _____	\$ _____	\$ _____	H. Other:	\$ _____
* Describe Other Income:				Total:	\$ _____

PERSONAL ASSETS

Cash Deposit Toward Purchase Held By (If Applicable): _____ Account Balance: \$ _____

LIST ALL FINANCIAL ACCOUNTS BELOW

Financial Institution/Acct #: _____ Joint Account: _____ Account Balance: \$ _____

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Financial Institution/Acct #: _____ Joint Account: _____ Account Balance: \$ _____

Financial Institution/Acct #: _____ Joint Account: _____ Account Balance: \$ _____

Stocks & Bonds: _____ Joint Account: _____ Account Balance: \$ _____

Stocks & Bonds: _____ Joint Account: _____ Account Value: \$ _____

Life Insurance Net Cash Value _____ \$ _____

Schedule of Real Estate Owned - Attach Schedule _____ \$ _____

Vested Interest In Retirement Fund _____ \$ _____

Net Worth Of Business Owned (Attach Financial Statement) _____ \$ _____

Personal Property Including Automobiles _____ \$ _____

Other Assets (Itemize): _____ \$ _____

Other Assets (Itemize): _____ \$ _____

Total Assets: \$ _____

PERSONAL LIABILITIES

LIABILITIES (REAL ESTATE) - ATTACH COMPLETED SCHEDULE OF REAL ESTATE OWNED

LIABILITIES - OTHER THAN REAL ESTATE

	Balance	Monthly Payment
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Combined Real Estate Loans (from Schedule of Real Estate)	\$ _____	\$ _____

Total Liabilities: \$ _____

APPLICANT NET WORTH (TOTAL ASSETS LESS LIABILITIES): \$ _____

PERSONAL DECLARATIONS

If you answer "Yes" to any questions A through F, please provide a separate explanation.

Guarantor		Spouse	
Yes	No	Yes	No

- a. Are there any outstanding judgments against you?
- b. Have you declared bankruptcy within the last 10 years?
- c. Have you had property foreclosed upon or given deed in lieu thereof in the last 10 yrs?
- d. Are you party to a lawsuit? If yes, explain: _____
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond or loan guarantee?
- g. Are you obligated to pay alimony, child support or separate maintenance?
- h. Is any part of the down payment borrowed? (N/A for refinances)
- i. If applicable, do you intend to occupy the property as your primary housing residence?
- j. Are you a U.S. citizen?
- k. Are you a permanent resident alien?

CREDIT AUTHORIZATION

I HEREBY AUTHORIZE HANKEY CAPITAL, LLC TO VERIFY MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE HANKEY CAPITAL TO ORDER A CREDIT REPORT AND VERIFY ALL OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE AND LANDLORD REFERENCES. IT IS UNDERSTOOD THAT A PHOTOCOPY IS DEEMED TO BE THE EQUIVALENT OF THE ORIGINAL HEREOF AND MAY BE USED AS A DUPLICATE ORIGINAL.

_____ Social Sec. # _____ - _____ - _____ Date: ____ - ____ - _____
 Applicant Authorization/Signature

_____ Social Sec. # _____ - _____ - _____ Date: ____ - ____ - _____
 Co-Applicant Authorization/Signature

This application is for a business purpose loan secured by commercial real estate. The above signed specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property;

I/we as signed above certify that the information provided in this loan application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties.



Schedule of Real Estate Owned

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PRINT NAME(S):										
	Property Street Address	Ownership Entity	% Owned	Property Type	Acq. Date	Original Cost	Market Value	Total of Mortgage Liens	Current Lender(s)	Net Rental Income
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
Totals: \$							\$	\$		

For additional properties, please duplicate this page and attach.

I (we) certify that the above information is true and accurate to the best of my (our) knowledge.

NET REAL ESTATE EQUITY
\$

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____