

# **COMMERCIAL LOAN APPLICATION**

11281 Business Park Circle - Firestone, CO 80504 - (720) 494-2740 www.centennial-lending.com

LOAN INFORMATIO	N								
Loan Purpose:			Loan /	Amoun	rt:	Loan Term (yrs):			
☐ Purchase	urchase $\square$ Cons					-			
☐ Refinance ☐ Line of Credit			Sourc	e of Do	wn Payment:				
☐ Cash Out Refinan	ce 🗆 Bri	dge							
□ Other			Intend	led use	of loan procee	eds:			
COLLATERAL INFOR	RMATION								
Commercial	Residenti	ial	Collat	eral Ac	ldress:	Est Value or Purchase Price:			
□Office	□SFR/Co	ndo							
□Retail	□Duplex								
□Industrial/Flex	□Triplex								
☐Mixed Use	□4-Plex		Is this	a 1031	Exchange?	□ No □ Yes			
□Vacant Land	□5+Units	3	Occur		□Owner □	lTenant □Vacant □ N/A			
□Other	□Vacant	Land	Occup	oancy.	⊔Owner ∟	Trenant Dvacant DN/A			
Non-Real Estate	•		If Non	-Real E	state Provide I	Description:			
☐ Equipment ☐ Ve	hicle □ O	ther				•			
			1						
	I A TI ON								
APPLICANT INFORM		Amaliaant	Marsa.						
☐ Individual Applica	tion	Applicant I							
☐ Joint Application		Applicant I	Name:						
We intend to apply for jo (Please list the names of all		Applicant I	Name:						
applicants including all entit		Applicant I	Name:						
individuals)		Applicant I	Name:						
OTHER REQUIRED I	ТЕМЅ								
Items li	sted below	are require	d in ord	ler to u	nderwrite your	loan application.			
☐ Last 3 years of Bu	siness Tax	Returns wit	h all scl	nedule	S				
☐ Year-to-date Busir	ness Balan	ce Sheet and	d Incom	e State	ement				
☐ Last 3 years of Per	rsonal Fed	eral Tax Reti	urns, in	cluding	copies of all V	V-2's and all schedules.			
☐ Personal Financia	Personal Financial Statement for all individuals								
☐ Last 3 years of Bu	Last 3 years of Business Federal Tax Returns for any entity in which you have 50% or more								
ownership.									
☐ K-1's for any entity	y in which	you have le	ss than	50% ov	wnership.				
☐ Lease agreements	or current	t rent roll on	the sub	oject pr	operty (if appli	cable)			
☐ Set of plans and s	pecificatio	ns for your o	construc	ction p	roject (if applica	able)			
☐ Copy of driver's lie	cense or of	ther govern	ment iss	sued id	entification for	all individual borrowers			



## **CENTENNIAL LENDING LLC - PERSONAL FINANCIAL STATEMENT**

FINANCIAL CONDITION AS OF:\_\_\_\_\_

									Co-Borrower_					
		th parties sho						nly th	ne borrower					
	_	LEASE SIGN I						Individual Information (Co-Borrower)						
·									iuai iiiioiiii	ation (co-b	onower			
Name								Name						
Street Add	dress					☐ Own	Rent Stre		dress				☐ Own ☐ Rent	
City			State		Zip		City				State		Zip	
Mailing A	ddress						Mail	iling Ad	ddress					
City			State		Zip		City	/			State		Zip	
Social Sec	urity#			Date of I	Birth		Soci	ial Sec	urity#		Date of	Birth		
Phone			Email				Pho	one		Email				
Current E	mployer				#Years	s on this Job	Curr	rent Er	nployer			#	Years on this Job	
Position/1						n Profession		ition/T					ars in Profession	
Yes	No	Are any of the a							nments" below	with responses	to any 'Yes" ans	wer.		
		Are you a partne												
		Are you or any o			·		ner or partner	r, a pa	rty to any lawsu	it or legal action	1?			
		Do you have any				•	ere) an owne	er or pa	artner ever decla	red bankruptcy	, had any proper	ty forecl	osed, or made a	
			n assignment for	-	-	-	e. e, a ee.	л о. р	arener ever deoic	ca sama apto,	,aa a, p. opc.	.,	osca, or made a	
		Do you have any		_		-								
		Are you obligate Are any persona		•				•		ing audited or c	ontested?			
	Λ	nnual Income			·	al Expen	·	пqасп		_	se separate Conting	ent Sch i	f necessary)	
Salary/W		illiaai illicollik	_	Income		LAPCH	363		Name of		Lender	,	Liable Amount	
Bonuses/		sion			/Maintenance	:								
Dividend	s & Inter	est		Child Su	pport									
Real Esta	te Incon	ne		Other E	penses									
Other Inc					xpenses									
Total Inc		art ar congrato ma	intonanco incomo r	Total Ex	•	u do not wich	to have it consi	idarad	as a basis for ronau		al Contingent Li	abilities		
(Allinony, C	сппа зарр	ASSETS		icea not be	revealed if you do not wish to have it considered as a basis for repay  In Dollars LIABILITIES					ng tins obligation.,	Mo.	Dm+	Palanca	
Cook on b		in banks - (Sch A)			III DO	illars			inamalal inatitutia	no Consumed	IVIO.	PIIIL.	Balance	
		ties - (Sch B)					Notes payable to financial institutio  Notes payable to financial institutio							
		ecurities (Sch C)					Credit Cards							
Retireme							Accounts and		due					
Loans/No	tes Rece	ivable (Sch E)					Unpaid taxes	:S						
Personal I	Residenc	e - (Sch F)					Personal Mo	ortgage	e - (Sch F)					
Other Rea	al Estate	Owned - (Sch G)					Other Real Estate Mortgages- (Sch G)							
		ner vehicles					Rent Paymer	nt Payment (if applicable)						
Cash Valu	ie Life Ins	urance (Face Value \$_		)			Other debts -	Other debts - itemize						
Partnersh	nips & Pro	prietorship Inter	ests - (Sch H)											
Other Assets - <u>itemize</u>														
						Total Liabilities								
Total Assets									NET WO	RTH (Assets - Lia	bilities)			
						Supp	orting Sc	ched	ules					
Schedu	ile A - I	Banks, Saving	s & Loans, C	redit U	nions (etc	:.)					ı			
N	ame of I	stitution	Name or	n Account	i	Туре о	f Account		Account	Number	1	lmount i	n Account	
					ļ									

Name and Type of Security	Publicly Tradeo	# of 9	f Shares Pledged? Restricted? Y/N Y/N			Registered in Name of				Market Value				
		1		I			I							
hedule C - Non-Marketa	able Securiti	es - Sto	cks and	d Bonds	5									
Name and Type of Sec	urity	Publicly	/ Traded	# of Sh	nares	Pledged? Y/N	Re	gistered	l in Name	of		Mark	et Value	
hedule D - Retirement A	Accounts (IR	Δ'ς Κ <b>Ω</b>	FGH's	401(k)										
Plan Administrator		f Account		Balance		In the Name of		E	Beneficia	у		Ва	lance	
												-		
hedule E - Loan/Notes F	Receivable													
Due From	Orig. Amt		table? 'N?	Maturit	y Date	Payment Due		Repaymo	ent Term	s		Ва	lance	
		1/	IN:											
hedule F - Personal Resi				1								Mc	onthly	
Address	Percei	nt Owned	d Date Acquired			Cost	Current Value		liue	Mortgage Balance		Payment		Lender
	•													
hedule G - Other Real E	state Owned	l (pleas	e use s	separat	e Sche	edule of Real I	state	Owne	d if ned	essary	<b>(</b> )			
Address	Percei	nt Owned	Date A	cquired		Cost	Cu	irrent Va	lue	Mor	tgage Balance		onthly ment	Monthly Ren Income
hedule H - Partnership a	and Propriet	orchin	Intoros	tc										
Name of Partnership or	•	Orsnip		re of Busi	ness	# of Yrs. in Bus.	% O\	wned		ged to	Original Co	ost		nt Value of You
									Wno	om?			<del>  "</del>	nvestment
dditional Comments -Plea	se provide any ot	her inform	ation rega	arding this	loan requ	uest or your persona	l financia	l stateme	ent					
CKNOWLEDGEMENT AN	D AGREEME	NT												
Ve), the undersigned, hereby submit	this personal fina	ncial stater												
tement presents a true, complete, a tement or its supporting schedules,													_	
dition. Borrower(s) acknowledges the large state of	hat representation	s made in t	his applica	ation will b	e relied o	on by Lender in evalu	ating this	applicatio	on. Facsim	ile or elec	ctronic signatures sl	hall bind	Borrower;	however, Lend
or receiving any credit. Borrower(s)	acknowledges tha	t Lender ha	s not mad	de any com	mitment	to approve this appl	ication an	d extend	credit, unl	ess other	wise agreed to in w	riting. I (	(We) hereb	y authorize
ntennial Lending, LLC to contact cred anding with Centennial Lending LLC. \														

through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, whether or not Lender approves any extension of credit. Lender is also authorized to answer any questions from others about the affect and accuracy of this application and will provide all documents and information that Lender decides are necessary to complete this application. In the event the Borrower(s) payments on the extension of credit indicated in the application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights

Signature

Date

Date

and remedies, report the Borrower's name(s) and account information to a credit reporting agency.

Signature

	SCHEDULE OF REAL ESTATE:												
INCOME PRODUCING PROPERTIES													
Property Address	Property Type	Date Acquired	% Owned	Total Square Feet	Original Cost	Current Value	Mortgage Balance	Lienholder / Mortgage Company	Monthly Payment (P & I)	Monthly Rental Income	Monthly Operating Expenses*	Lease Start Date	Lease Expiration Date
TOTALS													

<sup>\*</sup> Taxes, repairs, maintenance, insurance, etc.



## **USA Patriot Act Information Disclosure**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. In accordance with Section 326 of the USA Patriot Act signed on October 26, 2001, Centennial Lending is required to obtain a copy of all documents used in identifying our loan customers and in identifying signatory individuals added to an existing or new loan. In some cases, identification will be requested for those individuals who are already customers prior to the effective date of the customer identification requirements because original documentation was not obtained with the origination of the loan, or Centennial Lending is unable to form a reasonable belief that we know the true identity of the existing customer. In all cases protection of our customer's identity and confidentiality is Centennial Lending's pledge to you.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## **Equal Credit Opportunity Act Notice**

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants 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 creditor is:

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Ave NW Washington, DC 20580 (877) 382-4357

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

# **Consent to the Use of Tax Return Information**

I / We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's agent, Centennial Lending, LLC, and its successors and assigns. The Other Loan Participants includes any financial institution that participates in the funding of your loan, acquirers of any beneficial or other interest in the loan, and the aforementioned parties' successors and assigns.



## CREDIT DENIAL NOTICE

If your gross revenues were \$1,000,000 or less in your previous fiscal year and your commercial loan application was denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for denial within thirty (30) days of receiving your request for the statement. Please send requests to:

Centennial Lending LLC 11281 Business Park Circle Firestone, CO 80504 (720) 494 -2740

# NOTICE OF RIGHT TO RECEIVE COPY OF WRITTEN APPRAISAL/VALUATION

(This notice applies to loans secured by 1-4 family residential properties.)

This disclosure is provided to you pursuant to 12 CFR 1002.14(a).

We may order an appraisal to determine the property's value and charge you for this appraisal. You will be provided a copy of any appraisal report or valuation concerning this property promptly upon completion of the appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You have the right to a copy of the appraisal report used in connection with your application for credit, even if your loan does not close. If you would like a copy, please write to us at the mailing address we have provided. 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.

For any question on this Notice, please contact:

Centennial Lending LLC 11281 Business Park Circle Firestone, CO 80504 (720) 494 -2740

## **ELECTRONIC COMMUNICATIONS AGREEMENT**

From time to time, we may send you information and documents by email related to your loan application or in reference to other inquiries. If required by law and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this does not provide ESIGN Act consumer consent, you are not required to consent to the electronic delivery of information or documents and a separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

# Centennial Lending, LLC Policies Manual - Privacy

Privacy Rev 03/2024

FACTS	WHAT DOES CENTENNIAL LENDING, LLC DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include:  • Social Security Number and Income  • Payment History and Credit Scores  • Credit History and Employment Information  When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.
How?	All financial companies need to share limited personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information, the reasons Centennial Lending, LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Centennial Lending, LLC share?	Can you limit this sharing?
For our everyday business purposes — Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes  — Information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes – Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

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Call (866) 588-1100 or go to www.centennial-lending.com

Centennial Lending, LLC 11281 Business Park Cir. Longmont, CO. 80504

# Centennial Lending, LLC Policies Manual - Privacy

Privacy Rev 01/2023

Who we are	Page 2
Who is providing this notice?	Centennial Lending, LLC.
What we do	
How does Centennial Lending, LLC protect my personal information?	To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Centennial Lending,	We collect your personal information when you:
LLC collect my personal information?	<ul> <li>Apply for a loan or give us your income information</li> <li>Provide account information or provide employment information</li> <li>Show your government-issued ID</li> </ul>
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only:
	<ul> <li>Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing to non-affiliates to market to you</li> </ul>
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
	Centennial Lending, LLC does not share with our affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
	Centennial Lending, LLC does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you.
	Centennial Lending, LLC does not jointly market.
Other important information	on
For California Residents: The C	alifornia Consumer Privacy Act ("CCPA") Privacy Policy may provide you with additional rights excepte application of the CCPA applies to your personal information.



## CCPA NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS ("NOTICE")

Centennial Lending LLC (together with its subsidiaries and affiliates, "Centennial," "we," "us," or "our") collects your personal information in connection the origination, underwriting, and servicing of commercial loans and to be in legal compliance. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 ("CCPA") and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. This Notice provides a summary of how we collect, use and share your personal information.

## **Application of this Notice**

This Notice applies to natural residents of the State of California from whom we collect personal information in the course of their acting as a borrower, guarantor or party to a commercial loan or, for legal entity borrowers, guarantors, or parties, their individual respective owners, directors, officers, employees, or agents.

Below are the categories of personal information we collect and the purposes for which we intend to use this information.

### **Categories Information We Collect**

We will collect the following categories of personal information from you:

- **Identifying information**, such as your name, date of birth, gender, signature, driver's license number, or similar identifiers.
- **Demographic data**, such as race, ethnic origin, marital status, disability, veteran or military status or similar demographic data.
- Contact information, such as your home address, telephone numbers, email addresses, and emergency contact information.
- National identifiers, such as SSN, passport and visa information, and immigration status and documentation.
- Educational and professional background, such as your work history, academic and professional qualifications, educational records, references, and interview notes.
- Employment details, such as your job title, position, hire dates, compensation, performance and disciplinary records, and vacation and sick leave records.
- Financial information, such as banking details, tax information, payroll information, and withholdings.
- **Information Systems (IS) information**, such as your search history, browsing history, login information, and IP addresses on Centennial's information systems and networks.
- **Biometric information**, such as facial recognition, fingerprints, iris or retina scans, keystroke, or other physical patterns.
- **Geolocation data**, such as time and physical location related to use of an internet website, application, device, or physical access to a Centennial's office location.
- **Inferences**, such as a profile or summary about your preferences, characteristics, attitudes, intelligence, abilities, and aptitudes.

Last updated: March 2024



### **Use of Personal Information**

We may use or disclose the personal information we collect to:

- To fulfill or meet the reason for which the information is provided. For example, to underwrite, process and service a loan that you have applied for.
- To sell all or part of a loan to which you are obligated as borrower, guarantor, pledgor or other loan party to a third-party.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations or other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis to improve our products and services and for developing new ones.
- To protect the rights, property or safety of us, our employees or others.
- To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, in which personal information held by us is among the assets transferred.
- Advertising our membership, products and services to you.
- Enabling or effecting, directly or indirectly, a commercial transaction.

#### **Selling Personal Information**

We will not sell your personal information.

#### **Contact Information**

If you have any questions or comments about this CCPA Notice at Collection, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights, or to request changes to any of your personal information that we have collected, please do not hesitate to contact us at:

Phone: 866-588-1100

Website: <a href="www.centennial-lending.com">www.centennial-lending.com</a>
Email: <a href="mailto:info@centennial-lending.com">info@centennial-lending.com</a>

Mail: Attn: Loan Servicing

11281 Business Park Cir Firestone, CO. 80504

Last updated: March 2024