

CREDIT REQUESTED			
<b>Amount Requested</b> \$	<b>Term of Credit Requested</b>	<b>Loan Type:</b>	
<b>Purpose of Credit Requested:</b>  <input type="checkbox"/> Business /Commercial  <input type="checkbox"/> Family / Household / Personal	<b>Specify all intended uses of loan proceeds (complete page 6)</b>	<input type="checkbox"/> Purchase	<input type="checkbox"/> New Loan
		<input type="checkbox"/> Refinance	<input type="checkbox"/> Extension
		<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Modification
		<input type="checkbox"/> Rehabilitation	
		<input type="checkbox"/> Construction	
		<input type="checkbox"/> Other (specify):	
<b>Credit Requested By:</b> <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s)			
COMPLETION INSTRUCTIONS FOR APPLICANT			
Complete a single application for each Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. 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 or obtains credit. Therefore, Wilshire Finance Partners, Inc. or its agents or representatives ("Wilshire") will ask you for your name, street address, date of birth and other information that will allow us to identify you. WFP may also ask to see your driver's license or other identifying documents and information.			
APPLICANT ENTITY			
<b>Applicant is a(n):</b> <input type="checkbox"/> Individual(s) <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit			
<input type="checkbox"/> Association <input type="checkbox"/> Trust <input type="checkbox"/> Govt Entity <input type="checkbox"/> LLC <input type="checkbox"/> Other:			
APPLICATION INFORMATION			
<b>Name of Applicant</b> (Business Name or Last Name if Individual)	<b>Applicant First Name</b> (if Individual)	<b>SSN / EIN #:</b>	
		<b>Date Of Birth:</b>	
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes widow, single, etc)			
<b>Main Contact E-mail Address</b>		<b>Main Contact Phone #</b>	
<b>Street Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
<b>Mailing Address (if different than above)</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
COMPANY INFORMATION (if applicable)			
<b>State Of Formation:</b>	<b>Date Of Formation:</b>	<b>In Good Standing:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	

FINANCIAL INFORMATION	
<p><b>Check Appropriate Box:</b></p> <p><input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and <i>not</i> the income or assets of another person or entity as the basis for repayment of the credit requested, complete all sections of this application to the extent possible and provide the requested information.</p> <p><input type="checkbox"/> If you are applying for individual credit, but are relying on income or assets of another person or entity (including, any guarantor, cosigner, grantor or other party) as the basis for repayment of all or a portion of the credit requested, complete all sections of this application to the extent possible and provide the requested information with respect to your income and assets. Provide a separate application for each guarantor, cosigner, grantor or other party to the extent necessary, providing information requested about the person or entity whose income or assets you are relying.</p> <p><input type="checkbox"/> If you are applying for joint credit with another applicant, <i>jointly</i> complete all sections of this application to the extent possible and provide the requested information as part of this joint application.</p>	
<p><b>Are any tax returns being audited or contested?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>	<p><b>Does the Borrower(s) or any Guarantor(s) have any threatened, pending or unpaid taxes or judgments?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>
<p><b>Does the Borrower(s) or any Guarantor(s) have any pending or threatened litigation, claims, administrative, regulatory or other similar action?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>	<p><b>Does the Borrower(s) or any Guarantor(s) have any contingent liabilities not disclosed on their financial statements?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>
<p><b>Does the Borrower(s) or any Guarantor(s) have any bankruptcies in the past 10 years?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>	<p><b>Have the Borrower(s) or any Guarantor(s), directly or indirectly, had any foreclosed upon or given title or a deed in lieu thereof or been a party to any loan which resulted in a foreclosure, transfer of title or a deed in lieu thereof or a judgment?</b></p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, explain:</p>

SCHEDULE OF REAL ESTATE OFFERED FOR LOAN			
<b>PROPERTY 1</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Purchaser <input type="checkbox"/> Presently Owned <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			
<b>PROPERTY 2</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Purchaser <input type="checkbox"/> Presently Owned <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			
<b>PROPERTY 3</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Purchaser <input type="checkbox"/> Presently Owned <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			

SCHEDULE OF REAL ESTATE PRESENTLY OWNED			
<b>PROPERTY 1</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Rented <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			
<b>PROPERTY 2</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Rented <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			
<b>PROPERTY 3</b>			
Description (address)			Property Type
Date Acquired:	Original Cost: \$	Present Value:\$	Total Liens: \$
Ownership Status: <input type="checkbox"/> Rented <input type="checkbox"/> Being Sold <b>Creditor</b> (if any):			
<input type="checkbox"/> Check here if you own more than 3 properties. We may ask for addresses upon review.			

**RELATIONSHIP INFORMATION – APPLICANT’S HISTORY WITH LENDER**

- New Customer**
- Existing Customer:** Since:

**Total loans with WFP:**

**AFFIDAVIT OF OCCUPANCY & USE OF LOAN PROCEEDS**

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, the occupancy status will be as follows:

- Primary Residence** – Occupied by Applicant(s) within 30 days of closing.
- Secondary Residence** – To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- Investment Property** – Not owner occupied. Purchased as an investment to be held, rented or otherwise used for a commercial or business purpose.

Applicant(s) hereby further certify and acknowledge that proceeds of the loan will be used for the following purposes.

Please list all the uses for which you plan to apply the loan proceeds. For example, if you plan to use a portion of the loan proceeds for acquiring the property, rehabilitation of the property and operating capital for your business, then list the total amount separate for each of the three uses so that the sum of the loan proceeds is equal to the loan amount you are requesting. It is not necessary on this disclosure to separately list the specific uses of the loan proceeds within a particular category. For example, you do not need to separately list on this document the various budget line items for the rehabilitation / improvements you anticipate for the property such as \$500 for a refrigerator and \$1,000 for new flooring. Instead, just report the combined dollar amount (e.g. \$1,500) as rehabilitation expenses.

Category	Amount	<i>Any Portion for Personal, Family or Household?</i>	
<b>Purpose:</b> _____	\$ _____	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<b>Purpose:</b> _____	\$ _____	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<b>Purpose:</b> _____	\$ _____	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<b>Total Dollar Amount of the Loan Requested:</b>	\$ _____		

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related 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 a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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  
Ethnicity**

I do not wish to furnish this information

Hispanic or Latino

Not Hispanic or Latino

American Indian or Alaskan Native

Native Hawaiian or Other Pacific Islander

Black or African American

Asian

White

**Sex:**

Female

Male

**Co-Borrower  
Ethnicity**

I do not wish to furnish this information

Hispanic or Latino

Not Hispanic or Latino

American Indian or Alaskan Native

Native Hawaiian or Other Pacific Islander

Black or African American

Asian

White

**Sex:**

Female

Male

**Phone / Mail Application**     Yes     No

**COMMERCIAL LOAN APPLICATION ADDENDUM**

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less?     Yes     No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for the denial. To obtain a written statement, contact:

Wilshire Finance Partners, Inc.  
1990 South Bundy Drive, Suite 360  
Los Angeles, California 90025

We must hear from you within sixty (60) days from the date you were notified of Wilshire's decision. Wilshire will send you a written statement of reasons for the denial within thirty (30) days after receiving your request. The notice below describes additional protections extended to you.

**NOTICE:** The federal **Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a portion of the applicant's income derives from any public assistance program, or because the application 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 Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.

**ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Wilshire Finance Partners, Inc. ("Lender") and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, investors, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a commercial or business mortgage loan; (5) except as otherwise expressly provided herein, the property will be held and occupied and the proceeds of the Loan will be used for commercial or business purposes (and not for personal, family or household purposes); (6) the Lender and its agents, brokers, insurers, servicers, successors and assigns and any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application and any documentation and information provided in connection with this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) the Lender and its agents, brokers, insurers, servicers, successors and assigns are authorized to verify with other parties and to make any investigation into my/our credit, either directly or through any agency employed by such parties for that purpose; (9) the Lender and its agents, brokers, insurers, servicers, successors and assigns may disclose to other interested parties information as to such party's experiences or transactions with my/our account with such parties, and without limiting the foregoing, in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) the Lender and its agents, brokers, insurers, servicers, successors and assigns may provide to any agents, brokers, processors, attorneys, insurers, servicers, investors, successors and assigns any and all information and documentation related to or arising out of this application, the Loan, the servicing of the Loan and the transactions related thereto; (10) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (11) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (12) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Applicant Signature(s):**

By: \_\_\_\_\_ Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
 By: \_\_\_\_\_ Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
 By: \_\_\_\_\_ Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR WILSHIRE FINANCE PARTNERS USE ONLY**

Loan Officer Name	Branch	Date Application Completed
Approved By	Approval Date	Guideline Exception <input type="checkbox"/> No <input type="checkbox"/> Yes (explain)
Decision and Comments <input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Incomplete <input type="checkbox"/> Counteroffer <input type="checkbox"/> Conditional Approval <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other		

**BORROWER'S CERTIFICATION AND AUTHORIZATION**

**CERTIFICATION**

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from Wilshire Finance Partners, Inc. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Wilshire Finance Partners, Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Wilshire Finance Partners, Inc. As part of the application process, Wilshire Finance Partners, Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Wilshire Finance Partners, Inc. and to any investor to whom Wilshire Finance Partners, Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Wilshire Finance Partners, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application
4. A copy of this authorization may be accepted as an original.

**Borrower Signature:** \_\_\_\_\_

**Borrower Signature:** \_\_\_\_\_

**SSN:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**SSN:** \_\_\_\_\_ **Date:** \_\_\_\_\_