

**DRYDEN CAPITAL, INC.**  
**BUSINESS PURPOSE/COMMERCIAL LOAN APPLICATION**

**IMPORTANT: Read these instructions before completing this application.**

Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when (a) the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or (b) the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or (c) the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. Guarantors or Co-Signers may need to provide additional information.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower				
<b>SECTION A: CREDIT REQUESTED</b>					
Amount Requested:		Loan Purpose (check all that apply):		<b>For Refinance or New Debt on Existing Property - Please Provide the Loan Purpose (Use of Funds):</b>	
Loan Type: <i>All Dryden Capital Loans are Interest Only</i>		<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance or New Debt <input type="checkbox"/> Construction/Remodel <input type="checkbox"/> Other (explain): _____			
Term Requested (in months):	Interest Rate: _____ %				
<b>Borrower or Co-Borrower means an "applicant" for a potential loan. Even when this loan application is completed, it is not a loan commitment for a loan on the requested terms or any other terms. Any loan commitment must be in writing signed by the lender or by the lender's broker.</b>					
<b>SECTION B: BORROWER TYPE</b>					
The "Borrower" or "Co-Borrower" listed in this application must be the persons who will be obligated on, and who will sign, the promissory note. Therefore, if the "Borrower" or "Co-Borrower" is a corporation, Limited Liability Company ("LLC"), partnership, limited partnership, trust or estate, or other entity, the information below should pertain to the entity applying for the loan and not to any partner, managing member, trustee, etc. A Borrower or Co-Borrower cannot be the same person (individual or entity) who is a "guarantor" of the loan.					
Borrower is an: <input type="checkbox"/> Individual(s) [ <b>PROCEED TO SECT'N C</b> ]		<b>ENTITY TYPE - PROCEED TO SECTION D</b>			
<input type="checkbox"/> Entity (see box at right)		<input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership		<input type="checkbox"/> Trust <input type="checkbox"/> Estate <input type="checkbox"/> Other (Specify): _____	
<b>SECTION C: INDIVIDUAL BORROWERS - BORROWER INFORMATION</b>					
<b>Note: Entity Borrowers Use Section D</b>					
<b>Borrower Information</b>			<b>Co-Borrower Information</b>		
Name:			Name:		
Social Security No.:	DOB (mm/dd/yyyy):	Yrs. In School:	Social Security No.:	DOB (mm/dd/yyyy):	Yrs. In School:
Marital Status: * "Unmarried" includes single, divorced and widowed.		<input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Unmarried* <input type="checkbox"/> Registered Domestic Partner	Marital Status: * "Unmarried" includes single, divorced and widowed.		<input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Unmarried* <input type="checkbox"/> Registered Domestic Partner
Home Phone:	Cell Phone:		Home Phone:	Cell Phone:	
Email:			Email:		
Street Address:			Street Address:		
City:	State:	Zip:	City:	State:	Zip:
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years _____			<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years _____		

Employment Information						
Borrower			Co-Borrower			
Name & Address of Employer: <input type="checkbox"/> Self Employed*			Name & Address of Employer: <input type="checkbox"/> Self Employed*			
Business Phone:		Years on Job:	Business Phone:		Years on Job:	
Position/Title/Type of Business:		Yrs employed in this line of work/ profession:	Position/Title/Type of Business:		Yrs employed in this line of work/ profession:	
Additional Employment (complete if you have if you have more than 1 job or have been at your current job less than 2 years.)						
Name & Address of Employer: <input type="checkbox"/> Self Employed*			Name & Address of Employer: <input type="checkbox"/> Self Employed*			
Business Phone:		Dates (From-To):	Business Phone:		Dates (From-To):	
Position/Title/Type of Business:		Monthly Income: \$	Position/Title/Type of Business:		Monthly Income: \$	
Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Mo. Expense	Present	Proposed
Base Salary*	\$	\$	\$	First Mortgage (P&I)	\$	\$
Overtime	\$	\$	\$	Other Financing (P&I)	\$	\$
Bonuses/Commissions	\$	\$	\$	Other Expenses (detail)	\$	\$
Other (detail below)	\$	\$	\$			
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$
<p>*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.</p> <p style="text-align: right;">Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.</p>						
B/C	Describe Other Income					Monthly Amount
						\$
						\$
						\$
AUTHORIZATION TO OBTAIN CREDIT REPORT						
<p>In connection with the loan for which I am applying through Dryden Capital, Inc. ("BROKER"), I do hereby authorize BROKER to obtain a credit report from any credit reporting agency of its choice. Copies of the report may be given to the intended lender or lenders for the purpose of lender's or lenders' reliance when making the decision to fund the loan. Further credit reports may be obtained by BROKER at any time during the loan term.</p>						
_____			_____			
Borrower			Co-Borrower			
SECTION D: ENTITY BORROWERS - BORROWER INFORMATION						
Note: Individual Borrowers Complete Section C						
Legal Name of Borrower Entity:				State of Organization:	TIN# (Required):	
Principal Place of Business (not a PO Box):			City:	State & Zip Code:	# Years in the business for which loan is requested:	
Mailing Address (if different than above):			City:	State & Zip Code:		
Main Contact:	Phone:		Cell:		Email Address:	

The undersigned's relationship to the Borrowing Entity is as follows (check all that apply):

<input type="checkbox"/> Individual Proprietor	<input type="checkbox"/> LLC Managing Member
<input type="checkbox"/> Partnership General Partner	<input type="checkbox"/> Owner of 20% or More of the LLC
<input type="checkbox"/> Partnership Limited Partner	<input type="checkbox"/> Guarantor
<input type="checkbox"/> Shareholder of Corporation	

The undersigned is executing this form in the capacity set forth above.

**Please attach a copy of the Borrowing Entity's Most Recent Financial Statement.**

I authorize Dryden Capital, Inc. to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:	Date:	SSN:
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**SECTION E: SCHEDULE OF REAL ESTATE OFFERED BY BORROWER  
(Use Additional Sheet If Necessary)**

(Please provide a recent statement for any existing mortgages)

	Property A	Property B	Property C
Street Address			
City, State, ZIP			
Property Type			
Date Purchased			
Original Cost			
Value (or Purchase Price if Purchase)			
Existing 1st Mortgage Holder			
Current Mortgage Balance			
Mo. Payment			
Paying Off - <b>Yes</b> or <b>No</b>			
Mo. Rental Income (if applicable)			

Will any property given as collateral be owned by a guarantor or by any person who will not be a Borrower or Co-Borrower who will sign and be obligated on the note?  Yes  No

**SECTION F: DECLARATIONS**

<i>If you answer "Yes" to any questions A through E, please use a continuation sheet for explanation.</i>	Borrower		Co-Borrower	
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B. Have you been declared bankrupt in the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
D. Are you a party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, short sale or judgment?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
F. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guaranty? (If yes, provide details)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
G. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
H. Are you a U. S. Citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
I. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
J. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**SECTION G: GUARANTORS**

Name:	Title:	SSN or TIN #
Street Address:	City:	State & Zip Code:

Name:	Title:	SSN or TIN #
Street Address:	City:	State & Zip Code:

**SECTION H: ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, investors, servicers, 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 the 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(s) or deed(s) of trust on the property or properties described in this application; (3) the property or properties 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 business purpose or commercial mortgage loan; (5) the property or properties will be occupied or used as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, investors, 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) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns 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 reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, investors, 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 even if in the case where I have been provided with a copy of the Lender's appraisal; (11) 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; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized to provide any insurer, lender, or investor, or their successors or assigns, with any information and documentation they request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the Borrower.

**Information for Government Monitoring Program**

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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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.)

<b>Borrower:</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Borrower:</b> <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 <input type="checkbox"/> Asian <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> White
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

**To be completed by Loan Originator:**

This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview		
<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via email or the internet		
Loan Originator's Signature:		Date:
Loan Originator's Name (print or type):	Loan Originator Identifier:	Phone Number:
Loan Origination Co. Name:	Loan Origination Co. Identifier:	Company Address:



## CREDIT AUTHORIZATION

TO WHOM IT MAY CONCERN:

The undersigned applicant has applied for a real estate loan with Dryden Capital, Inc. You are hereby authorized to release any information required to complete the processing of this loan request. Necessary credit information may include employment history and income, savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records and balances.

In addition, the undersigned, and each of them, hereby authorizes Dryden Capital, Inc. to disclose to any third party, or any agent or employee thereof, information regarding deposit or credit experience with any of the undersigned.

You may accept a photocopy of this authorization in lieu of the original.

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**Signature**

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**Social Security No.**

---

**Date**

---

**Signature**

---

**Social Security No.**

---

**Date**



Dryden Capital, Inc.  
1202 Grant Avenue, Suite B-1  
Novato, CA 94945  
(800) 806-0584  
CalBRE#01516591

## **ESign Authorization**

Applicant / Borrower: \_\_\_\_\_

CoApplicant / Borrower: \_\_\_\_\_

The undersigned applicant/borrower has applied for a real estate loan with Dryden Capital, Inc. ("Dryden"). To expedite the application process, Dryden may deliver loan disclosure, loan documents, notices and other documents to the undersigned electronically. Some electronically delivered forms and documents may provide for electronic signatures.

In compliance with the ESign Act, the undersigned hereby authorizes Dryden to deliver such disclosures, documents and notices electronically. Dryden may accept my electronic signature as an original on any and all such documents and forms that it delivers to me.

I hereby certify that I have the capability to access and save such electronic documents and notices.

A photocopy of this authorization may be accepted in lieu of the original.

\_\_\_\_\_  
Borrower / Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower / Applicant Email Address

\_\_\_\_\_  
CoBorrower / Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
CoBorrower / Applicant Email Address