



**Loans With Adam**  
*Commercial Debt & Equity Financing*

**BUSINESS BANKING REAL ESTATE FORM**

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

Subject Property: \_\_\_\_\_

Cost/Date of Purchase: \$ \_\_\_\_\_ Current Market Value \$ \_\_\_\_\_

Existing Loans: Amount/Lender \_\_\_\_\_ Payment Terms \_\_\_\_\_

Type:  Office  Retail  Mixed Use  Warehouse  Industrial  Other \_\_\_\_\_

**INCOME AND EXPENSE STATEMENT**

Annual Income	Year _____	Year _____	Year _____ (Projected)
Gross Rent			
Other Income (Parking, Laundry, etc.)			
Expense Reimbursement			
<b>TOTAL GROSS INCOME</b>			
<b>EFFECTIVE GROSS INCOME</b>			
<b>Annual Operating Expenses</b>			
Real Estate Taxes			
Management			
Water & Sewer			
Utilities			
Repairs & Maintenance			
Insurance			
Legal/Accounting			
Other: (Please List)			
<b>TOTAL OPERATING EXPENSES</b>			
<b>NET OPERATING INCOME</b> (Effective gross income minus total operating expenses)			

Do you expect to incur costs for repairs such as roof repairs, painting, etc. during the next five years?  
 No  Yes (please explain) \_\_\_\_\_

\_\_\_\_\_

## REAL ESTATE RENT ROLL

\* Please attach copies of leases

#	TENANT NAME	TYPE OF BUSINESS	TENANT SINCE	LEASE EXPIRATION	LEASE OR TENANT AT WILL	SQ. FT.	MONTHLY RENT	TENANT PAYS WHICH EXPENSES?	ANNUAL INCOME
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
<b>TOTAL - MONTHLY RENT:</b>									

The undersigned certifies that both sides of this statement and any attachments have been carefully read and are true and correct.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant/Guarantor Signature

\_\_\_\_\_  
Date



**PERSONAL FINANCIAL STATEMENT**

As of \_\_\_\_\_, \_\_\_\_\_

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name: \_\_\_\_\_ Business Phone \_\_\_\_\_

Residence Address: \_\_\_\_\_ Residence Phone \_\_\_\_\_

City, State, & Zip Code: \_\_\_\_\_

Business Name of Applicant/Borrower: \_\_\_\_\_

<u>ASSETS</u>	(Omit Cents)	<u>LIABILITIES</u>	(Omit Cents)
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable	\$ _____	Installment Account (Auto)	\$ _____
Life Insurance-Cash Surrender Value Only (Complete Section 8)	\$ _____	Mo. Payments \$ _____	
Stocks and Bonds	\$ _____	Installment Account (Other)	\$ _____
(Describe in Section 3)		Mo. Payments \$ _____	
Real Estate	\$ _____	Loan on Life Insurance	\$ _____
(Describe in Section 4)		Mortgages on Real Estate	\$ _____
Automobile-Present Value	\$ _____	(Describe in Section 4)	
Other Personal Property	\$ _____	Unpaid Taxes	\$ _____
(Describe in Section 5)		(Describe in Section 6)	
Other Assets	\$ _____	Other Liabilities	\$ _____
(Describe in Section 5)		(Describe in Section 7)	
		Net Worth	\$ _____
<b>Total</b>	\$ _____	<b>Total</b>	\$ _____

**Section 1. Source of Income**

Salary	\$ _____
Net Investment Income	\$ _____
Real Estate Income	\$ _____
Other Income (Describe below)*	\$ _____

Description of Other Income in Section 1.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Contingent Liabilities**

As Endorser or Co-Maker	\$ _____
Legal Claims & Judgments	\$ _____
Provision for Federal Income	\$ _____
Tax Other Special Debt	\$ _____

(\*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.)

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly,etc.)	How Secured or Endorsed Type of Collateral
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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

<b>Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).</b>					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

<b>Section 4. Real Estate Owned.</b> (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property			
Address	X		
Date Purchased	X		
Original Cost	X		
Present Market Value			
Name & Address of Mortgage Holder	X		
Mortgage Account Number			
Mortgage Balance	X		
Amount of Payment per Month/Year			
Status of Mortgage			

**Section 5. Other Personal Property and Other Assets.** (Describe; if any is pledged as security, state lien-holder name, address, amount, payment, delinquency )

**Section 6. Unpaid Taxes.** (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

**Section 7. Other Liabilities.** (Describe in detail.)

X - Any other debt?

**Section 8. Life Insurance Held.** (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize Lender 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 are strictly prohibited by law.

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

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

NOTES:



**The Cornerstone Group of NY**  
**Commercial Debt & Equity Financing**

**SCHEDULE OF REAL ESTATE OWNED**

Name \_\_\_\_\_

Date \_\_\_\_\_

	Property Street Address	City, State & Zip	Name in which Property is Titled	% Owned	Gross # of Units	# of Units Occupied	Date Purchased	Original Cost	Current Market Value	Gross Monthly Rents	Monthly Operating Expenses (excl. interest & depreciation)	Total Outstanding Mortgages and Lenders	1st Mortgage Monthly Pymt. (P&I)	Other Monthly Mortgage Pymt. (P&I)
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
* 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.

\_\_\_\_\_  
 APPLICANT SIGNATURE

\_\_\_\_\_  
 DATE

\_\_\_\_\_  
 CO-APPLICANT SIGNATURE

\_\_\_\_\_  
 DATE