



## LOAN APPLICATION FOR COMMERCIAL LOANS

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE®** for your mortgage needs. We are currently offering **commercial loans** under the following guidelines:

- The property must be located in the United States, Puerto Rico, the Virgin Islands or Guam.
- Up to 80% loan-to-value.
- All property types including retail, office buildings, industrial, warehouse, automotive, multifamily, subdivisions, medical and special purpose.

This is a full documentation loan program. Please call for current pricing.

Please be advised that loan product guidelines, terms, conditions and pricing are subject to change without notice.

### **SUBMISSION REQUIREMENTS:**

In order to complete your mortgage application or loan pre-approval request for our **commercial loan**, please furnish us with the following:

**ENGAGEMENT LETTER (ATTACHED).** All borrowers/co-borrowers to complete, sign and date.

**PROPERTY OVERVIEW.** Provide an overview of the commercial property, including:

- Address and/or Assessor Parcel Number(s).
- Land area (in acres or square feet).
- Property type (mixed-use, retail, office building, restaurant, etc.).
- Property value.
- Requested loan amount.
- Occupancy (owner-user, leased investment).
- Current rent roll (for investment properties).
- Income and expense statements for past 3 years and year-to-date (for investment properties).
- Line item construction budget, if this is a rehabilitation project.
- Color digital photos of interior and exterior of the property.

- Preliminary title report (if available).
- Site plan/survey (if available).
- Exit strategy (permanent financing/sale of property).

**BIOGRAPHY OF BORROWER(S).** Provide a short biography outlining your experience in developing and building commercial properties. Please include specific projects.

**AUTHORIZATION TO ORDER CREDIT REPORT (ATTACHED).** All borrowers/co-borrowers to complete, sign, and date.

**BORROWER SIGNATURE AUTHORIZATION (ATTACHED).** All borrowers/co-borrowers to complete, sign, and date.

**MOST RECENT 3 YEARS TAX RETURNS.** Provide complete copies including all schedules of your most recent 3 years *federal* personal and business tax returns.

**REQUEST FOR TRANSCRIPT OF TAX RETURN – 4506-T (ATTACHED).** All borrowers/co-borrowers to complete, sign, and date.

**PROOF OF FUNDS/RESERVES.** Provide your most recent personal or business bank statements showing sufficient funds to close escrow and/or meet the equity requirements for the project.

**PERSONAL FINANCIAL STATEMENT (ATTACHED).** Provide a copy of a Personal Financial Statement.

**PHOTO IDENTIFICATION.** Provide ONE of the following items:

- Driver license.
- Passport.
- Government issued photo ID.

**FOR PURCHASES, IF YOU HAVE ALREADY OPENED ESCROW:**

**PURCHASE CONTRACT AND ALL COUNTEROFFERS/ADDENDUMS.** Please furnish a copy of the purchase contract and all counteroffers and addendums. ***Please note - all items must be signed by both the buyer and the seller.***

**ESCROW CONTACT INFORMATION.** Provide the contact information for the escrow company that you have selected, as well as any escrow number that has been assigned to your file.

**IF THIS IS A REFINANCE:**

**MORTGAGE STATEMENT(S) FOR PROPERTY BEING REFINANCED.** Provide a copy of your most recent mortgage statement(s) from the property that we will be refinancing.

**INSURANCE DECLARATIONS.** Provide a copy of the declarations page of your hazard insurance for the property you will be refinancing showing coverage amount and annual premium.

**PROPERTY TAX STATEMENT.** Provide a copy of your most recent property tax statement for the property you will be refinancing.

**METHOD OF DELIVERY:**

These items may be delivered by:

- **Fax.** Fax all items to (949) 272-0167
- **Email.** Scan and email all items to: [submissions@lenderline.com](mailto:submissions@lenderline.com)
- **Overnight Delivery.** Overnight all items to:

**LENDERLINE®**  
23 Corporate Plaza, Suite 150  
Newport Beach, CA 92660  
Tel: (888) 661-7888

**IMPORTANT: IF YOU ELECT TO SEND THESE ITEMS VIA OVERNIGHT DELIVERY, DO NOT SEND ORIGINAL DOCUMENTS AS WE WILL NOT BE ABLE TO RETURN THESE ITEMS TO YOU.**

If you have any questions, please do not hesitate to call me.

Thank you for the opportunity to be of service.

Sincerely,

*Murdock McIntyre*

Murdock McIntyre  
CA BRE 01058154  
NMLS 279944 (personal) / 463086 (company)

**LENDERLINE®**

23 Corporate Plaza, Suite 150  
Newport Beach, CA 92660

Tel: (888) 661-7888

Fax: (949) 272-0167

Email: [murdock.mcintyre@lenderline.com](mailto:murdock.mcintyre@lenderline.com)

Website: [www.lenderline.com](http://www.lenderline.com)



## ENGAGEMENT LETTER

This ENGAGEMENT LETTER (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned borrower (hereafter referred to as "Borrower") and LENDERLINE® (hereinafter referred to as "Agent"). In consideration of the mutual covenants and undertakings to be performed by this Agreement, and with the intention of being legally bound thereby, the parties by their signature below hereby agree as follows:

### Terms of Agreement

1. **AUTHORIZATION.** Borrower hereby appoints and employs Agent to represent Borrower in obtaining a loan (hereinafter referred to as "Loan") secured by real property in the State of California and all improvements thereon (hereinafter referred to as "Property") from any lender (hereinafter referred to as "Lender"), under terms and conditions agreeable to Borrower as evidenced by Borrower's signature on the loan application, term sheets, disclosures, loan documents, or other correspondence provided by Lender and/or Agent in connection with the loan transaction (hereinafter referred to as "Loan Transaction").
2. **TERM.** The term of this Agreement shall commence upon the Effective Date and shall expire six (6) months thereafter (hereinafter referred to as "Term of Agreement"). If, at the end of the Term of Agreement, a Loan commitment has not been obtained from a Lender, but substantial progress has been made toward obtaining a Loan commitment from a Lender, the extension of the Term of Agreement for a reasonable period shall not be unreasonably withheld by the Borrower.
3. **FEE.** Borrower acknowledges and agrees that Agent shall earn a fee (hereafter referred to as "Fee") in an amount indicated in the fee addendum and/or disclosure documents that will be provided to Borrower after an evaluation of the borrower's loan application and supporting documentation.
4. **FIRST RIGHT OF REFUSAL.** Borrower and Agent acknowledge that Borrower may wish to obtain quotations or offers (hereafter referred to as "Competing Offers") from other mortgage brokers, bankers or lenders (hereafter referred to as "Other Loan Originators"), however, as consideration for Agent's time, effort and expense in fulfilling its obligations under this Agreement, Borrower agrees to provide Agent with the first right of refusal to provide a Loan to Borrower under equal or better terms as Competing Offers provided by Other Loan Originators as evidenced by a written notice to Agent containing, at a minimum, a Good Faith Estimate and lock confirmation indicating the terms of the Competing Offers from Other Loan Originators (hereafter referred to as "Notice of Competing Offer"). Upon Borrower's delivery of the Notice of Competing Offer to Agent, Agent shall have five (5) business days to provide written confirmation of Agent's ability to provide a Loan to Borrower under equal or better Loan Terms than those indicated in the Competing Offers. In the event that Agent does not provide written confirmation to Borrower within five (5) business days from receiving a Notice of Competing Offer, this shall be construed as Agent's inability to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, and Borrower shall be released from its obligations under this Agreement. In the event that Borrower either: (a) fails to provide Agent with the first right of refusal according to the provisions specified above, or (b) consummates a Loan with any Other Loan Originator after Agent agrees to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, Borrower shall be immediately liable to Agent for a fee (hereafter referred to as "Fee") in the amount of three percent (3.00%) of the Loan amount and shall pay this Fee upon demand.

Engagement Letter – Revised 02/01/2015

Page 1 of 3

Borrower's Initials: \_\_\_\_\_

Co-Borrower's Initials: \_\_\_\_\_

Agent's Initials: \_\_\_\_\_

5. EXCLUSIVE REPRESENTATION & NON-COMPETITION. Agent shall be deemed to be the exclusive representative of the Borrower with regards to any Lender to which the Borrower is introduced by Agent (hereinafter referred to as "Exclusive Lender") for a five (5) year period from the Effective Date of this Agreement. In the event that Borrower consummates any Loan with an Exclusive Lender during the five-year period from the Effective Date of this Agreement, either directly with the Exclusive Lender or through a third party loan originator acting as a broker, banker or correspondent, Borrower shall be liable to Agent for a fee in the amount of three percent (3.000%) of the Loan amount and shall pay this Fee upon demand. Borrower agrees that Competing Offers received from an Exclusive Lender may not be used to compete with Agent under the first right of refusal provisions outlined in section 4 of this Agreement for a five (5) year period from the Effective Date of this Agreement.

6. CONFIDENTIALITY & NON-DISCLOSURE. Borrower understands, acknowledges and agrees that the identity of an Exclusive Lender, if provided to a third party, could be used independently of and/or in competition with Agent. As consideration for Agent entering into this Agreement, Agent will require certain warranties and assurances from Borrower. Borrower hereby warrants and agrees that: (a) The identity of an Exclusive Lender shall be considered confidential information (hereinafter referred to as "Confidential Information"), and as such, Borrower shall not disclose, publish or disseminate the Confidential Information to any third party without the prior written consent of Discloser; (b) Recipient shall only disclose the Confidential Information (i) to legal counsel, accountants, tax preparers and their advisors; (ii) to its employees, consultants agents, and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such Confidential Information which are no less restrictive than those set forth herein; (iii) as required by law in connection with the enforcement of this Agreement or any rights hereunder; or (iv) if legally compelled to disclose such Confidential Information, provided however that prior to any such compelled disclosure, Borrower shall give Agent notice in advance of any such proposed compelled disclosure and shall cooperate with Agent in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information.

7. HOLD HARMLESS. Borrower acknowledges and agrees that Agent is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that any Lender will provide a Loan to Borrower under the terms and conditions requested. Borrower agrees to hold Agent harmless from any and all claims for Agent's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower.

8. MISCELLANEOUS. This Agreement shall not be construed either for or against Borrower or Agent, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Borrower and Agent agree that this Agreement is being executed in Newport Beach, California, and that the Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any court fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. Borrower and Agent understand, acknowledge and agree that in the event of a breach of this Agreement, the affected parties shall have the right to an injunction and/or other equitable relief in any court of competent jurisdiction regardless of any restrictions or provisions for venue with respect to any action, claim or proceeding arising out of or related to this Agreement. If Borrower fails to pay to Agent any amount when due under this Agreement, then such amount shall bear interest at the rate of 12% per annum or the maximum rate allowed by law, whichever is less. Whenever Agent or Borrower shall serve any notice, demand, request, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail sent to the addresses set forth in this Agreement, or

Borrower's Initials: \_\_\_\_\_

Co-Borrower's Initials: \_\_\_\_\_

Agent's Initials: \_\_\_\_\_

by facsimile or email with receipt confirmed thereafter by telephone. Service shall be deemed made on the date of actual delivery. Borrower represents and warrants to Agent that: (a) Each person executing this Agreement on behalf of Borrower has full right, power and authority to execute this Agreement as or on behalf of Borrower; (b) Borrower has the full right, power and authority to execute this Agreement and to consummate a Loan Transaction as provided herein, and to perform Borrower's obligations under this Agreement; and (c) Borrower has had the opportunity to review this Agreement with legal counsel and understands all of the terms, conditions, rights and obligations outlined herein. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to the extent necessary to make such provisions valid and enforceable. Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section, or in any way affect this Agreement. This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be deemed to be one instrument. Electronically executed or facsimile copies of this Agreement will be equivalent to original documents.

Accepted and agreed to this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
("Effective Date"). Borrower and Agent hereby acknowledge receipt of a copy of this Agreement.

**BORROWER:**

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/ZIP: \_\_\_\_\_  
Tel: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

**CO-BORROWER:**

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/ZIP: \_\_\_\_\_  
Tel: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

**AGENT:**

Signature: \_\_\_\_\_  
Printed Name: Murdock Evan McIntyre  
Title: Broker  
For: LENDERLINE®  
DRE LICENSE: 01058154  
NMLS ID: 463086 (Company) / 279944 (Individual)  
Address: 23 Corporate Plaza, Suite 150  
City/State/ZIP: Newport Beach, CA 92660  
Tel: (888) 661-7888  
Fax: (949) 272-0167  
Email: [murdock.mcintyre@lenderline.com](mailto:murdock.mcintyre@lenderline.com)

Borrower's Initials: \_\_\_\_\_

Co-Borrower's Initials: \_\_\_\_\_

Agent's Initials: \_\_\_\_\_



# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

|             |                |   |  |
|-------------|----------------|---|--|
| 1. Borrower |                | 2. Name and address of Lender/Broker<br><b>Lenderline</b><br><b>23 Corporate Plaza, Suite 150</b><br><b>Newport Beach, CA 92660</b><br><b>TEL: 888-661-7888 FAX: 949-272-0167</b> |  |
| 3. Date     | 4. Loan Number |   |  |

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_

Borrower

\_\_\_\_\_

Date



Form **4506-T**  
(Rev. September 2013)  
Department of the Treasury  
Internal Revenue Service

# Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

|  |  |
|--|--|
| 1a Name shown on tax return. If a joint return, enter the name shown first.  | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 2a If a joint return, enter spouse's name shown on tax return  | 2b Second social security number or individual taxpayer identification number if joint tax return  |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)   |  |
| 4 Previous address shown on the last return filed if different from line 3 (See instructions)  |  |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.<br><b>LENDERLINE</b><br><b>23 CORPORATE PLAZA SUITE 150, NEWPORT BEACH, CA 92660</b><br><b>888-661-7888</b> |  |

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ \_\_\_\_\_

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . . . . .

c **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . .

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . . . . .

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 12/31/2014 12/31/2013 12/31/2012

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return. . . . .

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

|                  |  |      |   |
|------------------|--|------|---|
| <b>Sign Here</b> | Signature (see instructions)   | Date | Phone number of taxpayer on line 1a or 2a |
|                  | Title (if line 1a above is a corporation, partnership, estate, or trust) |      |   |
|                  | Spouse's signature   | Date |   |
|                  |  |      |   |

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**CAUTION.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506. Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

### If you filed an individual return and lived in:

|  | <b>Mail or fax to:</b>   |
|--|--|
| Alabama, Kentucky<br>Louisiana, Mississippi,<br>Tennessee, Texas, a<br>foreign country, American<br>Samoa, Puerto Rico,<br>Guam, the<br>Commonwealth of the<br>Northern Mariana Islands<br>the U.S. Virgin Islands, or<br>A.P.O. or F.P.O. address | Internal Revenue Service<br>RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301 |
|  | 512-460-2272   |

|   |  |
|---|--|
| Alaska, Arizona, Arkansas,<br>California, Colorado,<br>Hawaii, Idaho, Illinois,<br>Indiana, Iowa, Kansas,<br>Michigan, Minnesota,<br>Montana, Nebraska,<br>Nevada, New Mexico,<br>North Dakota, Oklahoma,<br>Oregon, South Dakota,<br>Utah, Washington,<br>Wisconsin, Wyoming | Internal Revenue Service<br>RAIVS Team<br>Stop 37106<br>Fresno, CA 93888 |
|   | 559-456-5876   |

|  |  |
|--|--|
| Connecticut, Delaware,<br>District of Columbia,<br>Florida, Georgia, Maine,<br>Maryland, Massachusetts,<br>Missouri, New Hampshire,<br>New Jersey, New York,<br>North Carolina, Ohio,<br>Pennsylvania, Rhode<br>Island, South Carolina,<br>Vermont, Virginia, West<br>Virginia | Internal Revenue Service<br>RAIVS Team<br>Stop 6705 P-6<br>Kansas City, MO 64999 |
|  | 816-292-6102   |

## Chart for all other transcripts

### If you lived in or your business was in:

|  | <b>Mail or fax to:</b>   |
|--|--|
| Alabama, Alaska,<br>Arizona, Arkansas,<br>California, Colorado,<br>Florida, Hawaii, Idaho,<br>Iowa, Kansas,<br>Louisiana, Minnesota,<br>Mississippi,<br>Missouri, Montana,<br>Nebraska, Nevada,<br>New Mexico,<br>North Dakota,<br>Oklahoma, Oregon,<br>South Dakota, Texas,<br>Utah, Washington,<br>Wyoming, a foreign<br>country, or A.P.O. or<br>F.P.O. address | Internal Revenue Service<br>RAIVS Team<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409 |
|  | 801-620-6922   |

|  |  |
|--|--|
| Connecticut,<br>Delaware, District of<br>Columbia, Georgia,<br>Illinois, Indiana,<br>Kentucky, Maine,<br>Maryland,<br>Massachusetts,<br>Michigan, New<br>Hampshire, New<br>Jersey, New York,<br>North Carolina,<br>Ohio, Pennsylvania,<br>Rhode Island, South<br>Carolina, Tennessee,<br>Vermont, Virginia,<br>West Virginia,<br>Wisconsin | Internal Revenue Service<br>RAIVS Team<br>P.O. Box 145500<br>Stop 2800 F<br>Cincinnati, OH 45250 |
|  | 859-669-3592   |

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

**Line 6.** Enter only one tax form number per request

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

## Privacy Act and Paperwork Reduction Act

**Note.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526,  
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.



**PERSONAL FINANCIAL STATEMENT**

**U.S. SMALL BUSINESS ADMINISTRATION**

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 |                 |

| ASSETS   |    | (Omit Cents) | LIABILITIES                             |    | (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 ..... | \$ | _____        | Mo. Payments \$ _____                   |    |              |
| (Complete Section 8)                           |    |              | Installment Account (Other) .....       | \$ | _____        |
| Stocks and Bonds .....                         | \$ | _____        | Mo. Payments \$ _____                   |    |              |
| (Describe in Section 3)                        |    |              | Loan on Life Insurance .....            | \$ | _____        |
| Real Estate .....                              | \$ | _____        | Mortgages on Real Estate .....          | \$ | _____        |
| (Describe in Section 4)                        |    |              | (Describe in Section 4)                 |    |              |
| Automobile-Present Value .....                 | \$ | _____        | Unpaid Taxes .....                      | \$ | _____        |
| Other Personal Property .....                  | \$ | _____        | (Describe in Section 6)                 |    |              |
| (Describe in Section 5)                        |    |              | Other Liabilities .....                 | \$ | _____        |
| Other Assets .....                             | \$ | _____        | (Describe in Section 7)                 |    |              |
| (Describe in Section 5)                        |    |              | Total Liabilities .....                 | \$ | _____        |
| <b>Total</b>                                   | \$ | _____        | Net Worth .....                         | \$ | _____        |
|  |    |              | <b>Total</b>                            | \$ | _____        |

| Section 1. Source of Income          | Contingent Liabilities                 |
|--------------------------------------|--|
| Salary .....                         | As Endorser or Co-Maker .....          |
| Net Investment Income .....          | Legal Claims & Judgments .....         |
| Real Estate Income .....             | Provision for Federal Income Tax ..... |
| Other Income (Describe below)* ..... | Other Special Debt .....               |

Description of Other Income in Section 1.

|  |
|--|
|  |
|  |
|  |
|  |

\*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 Noteholder(s) | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | How Secured or Endorsed Type of Collateral |
|-----------------------------------|------------------|-----------------|----------------|---------------------------|--|
|                                   |                  |                 |                |                           |  |
|                                   |                  |                 |                |                           |  |
|                                   |                  |                 |                |                           |  |
|                                   |                  |                 |                |                           |  |
|                                   |                  |                 |                |                           |  |

| <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   |            |            |            |
| Date Purchased  |            |            |            |
| Original Cost   |            |            |            |
| Present Market Value  |            |            |            |
| Name & Address of Mortgage Holder   |            |            |            |
| Mortgage Account Number   |            |            |            |
| Mortgage Balance  |            |            |            |
| Amount of Payment per Month/Year  |            |            |            |
| Status of Mortgage  |            |            |            |

**Section 5. Other Personal Property and Other Assets.** (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe 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.)

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

I authorize SBA/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 may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

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

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

**PLEASE NOTE:** The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**