

MULTIFAMILY FINANCE GROUP APPLICATION

This application was taken by
 Face-to-face interview Telephone
 Mail Internet

Borrowing Entity: _____

COLLATERAL INFORMATION

Subject Address: _____ Property Type: _____

 City: _____ State: _____ Zip: _____ Number of Units: _____ Number of Units Occupied: _____
 Property will be: Primary Secondary Investment
 How will property be managed? Self-Managed Property Management Company
 If self-managed, do you currently manage other properties? Yes No
 If yes, how many _____ Properties _____ Units
 For how long _____ Years _____ Months
 If property management company, provide resumé.

REQUESTED FINANCING

Purpose: Purchase Refinance Refinance/Cash-out If Refinance, Acquisition Date: _____
 Purpose of Cash-out Refinance: _____ Acquisition Cost: \$ _____
 Purchase Price: \$ _____ OR Estimated Value of Real Estate (if refi): \$ _____
 Requested Loan Amount: \$ _____ Term: _____ Years Rate: _____
 Program: 6 Mo. Adj. 3yr. Fixed, then Adj. 5 yr. Fixed, then Adj. 7 yr. Fixed, then Adj. 10 yr. Fixed, then Adj.
 15 yr Fixed
 Title will be held in what name(s):
 1 _____ 2 _____
 3 _____ 4 _____

PERSONAL INFORMATION

Applicant Name: _____ Co-Applicant*: _____
 Applicant Address: _____ Co-Applicant Address: _____

 City: _____ State: _____ Zip: _____ City: _____ State: _____ Zip: _____
 Phone Number: _____ Phone Number: _____
 Alternate Phone Number: _____ Alternate Phone Number: _____
 Fax Number: _____ Fax Number: _____
 Marital Status: Married Not Married Marital Status: Married Not Married

* Additional unmarried guarantors need to complete a separate application.

EMPLOYMENT INFORMATION

<p>Applicant Employer: _____ Employer Address: _____ _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: <input type="checkbox"/> No: <input type="checkbox"/> Position/Title: _____ Type of Business: _____ Years on this Job: _____ Years in this Line of Work: _____</p>	<p>Co-Applicant Employer: _____ Employer Address: _____ _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: <input type="checkbox"/> No: <input type="checkbox"/> Position/Title: _____ Type of Business: _____ Years on this Job: _____ Years in this Line of Work: _____</p>
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MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Primary Residence: Own Rent # of years: _____

Combined Monthly Housing Expense
(For Primary Residence only)

	Applicant	Spouse or Co-Applicant (if applicable)	
Gross Monthly Income			
A. Base Employee Income:	\$ _____	\$ _____	A. Rent: \$ _____
B. Overtime:	\$ _____	\$ _____	B. First Mortgage (P & I): \$ _____
C. Bonuses:	\$ _____	\$ _____	C. Other Financing (P & I): \$ _____
D. Commissions:	\$ _____	\$ _____	D. Hazard Insurance: \$ _____
E. Dividends/Interest:	\$ _____	\$ _____	E. Real Estate Taxes: \$ _____
F. Net Rental Income:	\$ _____	\$ _____	F. Mortgage Insurance: \$ _____
G. Other Income*:	\$ _____	\$ _____	G. Homeowner Asso. Dues: \$ _____
Total:	\$ _____	\$ _____	H. Other: \$ _____
* Describe other income: _____			Total: \$ _____

PERSONAL ASSETS

Cash Deposit toward purchase held by (if applicable): _____ Account Balance: \$ _____

LIST ALL FINANCIAL ACCOUNTS BELOW

Financial Institution/Acct #: _____	Joint Account <input type="checkbox"/>	Account Balance: \$ _____
Financial Institution/Acct #: _____	Joint Account <input type="checkbox"/>	Account Balance: \$ _____
Financial Institution/Acct #: _____	Joint Account <input type="checkbox"/>	Account Balance: \$ _____
Financial Institution/Acct #: _____	Joint Account <input type="checkbox"/>	Account Balance: \$ _____
Financial Institution/Acct #: _____	Joint Account <input type="checkbox"/>	Account Balance: \$ _____
Bonds - Institution: _____	Joint Account <input type="checkbox"/>	Account Value: \$ _____
Other Assets (itemize): _____		\$ _____
_____		\$ _____
_____		\$ _____
Total:		\$ _____

PERSONAL LIABILITIES

LIABILITIES (REAL ESTATE) - ATTACH COMPLETED SCHEDULE OF REAL ESTATE OWNED

LIABILITIES - OTHER THAN REAL ESTATE

	Balance	Monthly Payment
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
TOTAL:	\$ _____	\$ _____

APPLICANT NET WORTH \$ _____

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BUSINESS INFORMATION

Complete **ONLY** if Borrower is a Business Entity

Business Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Years as Business Owner: _____ % owned by Guarantor(s): _____ %

Tax Identification Number: _____
 Occupational License Type: _____
 License Number: _____
 Date Business Formed: _____ - _____ - _____
 Guarantor Type: LLC LP/LLP GP
 S Corp Corporation Individual(s)

An individual or multiple individuals owning a minimum of 51% (10% as a general partner in a Limited Partnership) of the borrowing entity are required to be guarantor(s) of the loan and need to complete an application form. For supplemental down payment verification please list ALL additional owners below.

Name	Ownership	Married?		On Title	
_____	_____ %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____ %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____ %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____ %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	_____ %	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

SUPPLEMENTAL ASSETS TO BE USED IN THE DOWN PAYMENT FROM NON-GUARANTORS AS LISTED ABOVE

Financial Institution/Acct #: _____	Account Balance:	\$ _____
Financial Institution/Acct #: _____	Account Balance:	\$ _____
Financial Institution/Acct #: _____	Account Balance:	\$ _____
Bonds - Institution: _____	Account Value:	\$ _____
Other Business Assets (Itemize): _____	Face Value:	\$ _____
	Face Value:	\$ _____
TOTAL:		\$ _____

LIABILITIES - OTHER THAN REAL ESTATE

List all liabilities that are paid by the business but may appear on your personal credit report, for example car payments or equipment leases.

	Balance	Monthly Payment
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
TOTAL:	\$ _____	\$ _____

LIABILITIES (REAL ESTATE) - ATTACH COMPLETED SCHEDULE OF REAL ESTATE OWNED

BUSINESS DECLARATIONS

Neither my business, nor any principal of my business has declared bankruptcy in the last 7 years.	True <input type="checkbox"/>	False <input type="checkbox"/>
Neither my business, nor any principal of my business is a party to any lawsuit.	<input type="checkbox"/>	<input type="checkbox"/>
My business has never defaulted on any Federal debt including SBA loans.	<input type="checkbox"/>	<input type="checkbox"/>
No principal of my business has had a property foreclosed within the past 7 years.	<input type="checkbox"/>	<input type="checkbox"/>
I have not had a business or occupational license revoked within the past 7 years.	<input type="checkbox"/>	<input type="checkbox"/>

Please explain any declaration with "false" response: _____

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PERSONAL DECLARATIONS

If you answer "Yes" to any questions A through F, please provide a separate explanation.

	Guarantor		Spouse	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you declared bankruptcy within the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you party to a lawsuit? If yes, explain: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed? (N/A for refinances)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. If applicable, do you intend to occupy the property as your primary housing residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PATRIOT ACT COMPLIANCE DISCLOSURE

As required by federal law and LaSalle's policies and practices, LaSalle may need to collect certain information and documentation in connection with opening or maintaining accounts or establishing or continuing to provide services. In some cases, that documentation and information may also include evidence of identification and/or personally identifiable information of those authorized to act on your account which is acceptable to LaSalle.

BROKER DISCLOSURE

Borrower has dealt with no broker other than _____ ("Broker") and Borrower will pay all fees and expenses owing to any mortgage broker and will indemnify and hold LaSalle harmless from any and all other brokerage claims related to this transaction, provided that Borrower acknowledges that Lender intends to pay incentive fees or other compensation ("Incentives") to broker. Those Incentives are intended to encourage Broker to bring Loans to Lender, and may be based on a variety of different factors, including the Loan Amount, Spread or Interest Rate, number of applications or loans referred, the amount of investigative or due diligence assistance provided by Broker, or other factors. These payments are not generally reflected on the settlement statement for a particular loan.

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.)

APPLICANT <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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-APPLICANT <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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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GENERAL AUTHORIZATION

I HEREBY AUTHORIZE LASALLE MULTIFAMILY FINANCE GROUP TO VERIFY MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE LASALLE MULTIFAMILY FINANCE GROUP TO ORDER A CREDIT REPORT AND VERIFY ALL OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE AND LANDLORD REFERENCES. IT IS UNDERSTOOD THAT A PHOTOCOPY OF THIS DOCUMENT SHALL ALSO SERVE AS AN AUTHORIZATION TO PROVIDE THE INFORMATION REQUESTED.

 Applicant Authorization/Signature Social Sec. #: _____ - _____ - _____ Date: _____ - _____ - _____

 Co-Applicant Authorization/Signature Social Sec. #: _____ - _____ - _____ Date: _____ - _____ - _____

This application is for a business purpose loan secured by commercial real estate. The above signed specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; (10) I/we understand and hereby agree that all principals of the company have been identified to the Lender and will sign the note personally guaranteeing repayment of the obligation. I/we as signed above certify that the information provided in this loan application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001 et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application; and (11) my/our transmission of this application as an "electronic record" containing my/our "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my/our facsimile transmission of this application containing a facsimile of my/our signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Creditor's name: LaSalle Bank N.A. Creditor's address: 1350 East Touhy Ave., Suite 280W, Des Plaines, Illinois, 60018
 If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact LaSalle Bank N.A. Multifamily Finance Group at 1350 East Touhy Ave., Suite 280W, Des Plaines, Illinois, 60018 or by phone at 877-480-7363 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.
 Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's 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 this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580.