

# "A" COMMERCIAL LOANS APPLICATION

**ST. CLOUD MORTGAGE**  
1880 North El Camino Real #71  
San Clemente, CA 92672

## "A" COMMERCIAL LOANS APPLICATION

When ready, please fill out the form below to submit a loan for funding. We will respond to your loan proposal within 2 working days. If the loan is \$750,000 or less, and meets our underwriting criteria, you will receive a conditional loan purchase approval by fax with premium quote. If the loan amount is greater than \$750,000, a fax will be an affirmative indication of interest together with additional items on an attached checklist for final approval.

## ST. CLOUD MORTGAGE LOAN SUMMARY

### **BROKER INFORMATION**

Broker Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Officer: \_\_\_\_\_

### **BORROWER INFORMATION**

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

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

## INCOME STATEMENT

Name of Business: \_\_\_\_\_

Type of Business: \_\_\_\_\_

( \$ in 000's )	Next Prior Y/E	Prior Y/E	Most Recent
<b>A.</b> Sales			
<b>B.</b> Earnings Before Taxes			
<b>C.</b> + Depreciation			
<b>D.</b> + Interest Expense			
<b>E.</b> + Rent Savings			
<b>F.</b> + Other ( Excess Officer Salary )			
<b>G.</b> Total Cash Flow			
<b>H.</b> Existing Debt Service (PEI)			
<b>I.</b> + Projected Debt Service (P&I)			
<b>J.</b> + Other			
<b>K.</b> Total Cash Requirements (H+I+J)			
<b>L.</b> Cash Margin (G minus K )			
<b>M.</b> Cash Flow Coverage Ratio (G divided by K)			





**COMMENTS ON ABILITY TO REPAY:** \_\_\_\_\_

---

---

---

---

---

---

---

---

---

---

**PERSONAL/CORPORATE GUARANTOR(S)**

( \$ in 000's )	SSN	Outside Net Worth	Annual Income	% Ownership
1.		\$	\$	%
2.		\$	\$	%
3.		\$	\$	%
4.		\$	\$	%

**\*\*\*\* Include Tri-merge Credit on Guarantor(s) \*\*\*\***

**Fax Credit Report And Application To Your St. Cloud Mortgage Account Executive.**