

REAL ESTATE FINANCING

Commercial Loan Application

Baruk Capital Group LLC · 5 Cowboys Way, Suite 300, Frisco, TX 75034 · 469-984-5418 · BarukCapitalGroup.com

1. FINANCING REQUEST

Requested Loan Amount: \$	Property Value: \$
Purpose of Loan: ☐ Purchase ☐ Refinance	

2. PROPERTY INFORMATION

Subject Property Address (Street, City, State, ZIP):			
City:	State:	ZIP Code:	# of Units:
Will Title Be Held in an Entity? ☐ Yes ☐ No			If Yes, Entity Name:
Property Type: ☐ 1-4 Residential Units ☐ 5+ Residential Units ☐ Mixed Use ☐ Retail ☐ Warehouse ☐ Office ☐ Auto Service ☐ Other:			
Refinance: Year Acquired: ____ Cost: \$ ____		Improvements: ☐ Made ☐ To Be Made Amount: \$ ____	
Purchase: Purchase Price: \$ ____		Fix/Flip or Renovation? ☐ Yes ☐ No ARV: \$ ____	
Applicant Intends to Occupy >14 Days/Yr? ☐ Yes ☐ No		Co-Applicant Intends to Occupy >14 Days/Yr? ☐ Yes ☐ No	

3. APPLICANT INFORMATION

Applicant's Name: FICO:	Co-Applicant's Name: FICO:
Applicant's Email:	Co-Applicant's Email:
SSN #: ____ Phone: ____ DOB: ____	SSN #: ____ Phone: ____ DOB: ____
Marital Status: ☐ Married ☐ Unmarried Residency: ☐ US Citizen ☐ Perm. Resident ☐ Non-Perm. Resident	Marital Status: ☐ Married ☐ Unmarried Residency: ☐ US Citizen ☐ Perm. Resident ☐ Non-Perm. Resident
Primary Residence (Street, City, State, ZIP): ☐ Own ☐ Rent Yrs:	Primary Residence (Street, City, State, ZIP): ☐ Own ☐ Rent Yrs:

4. EMPLOYMENT INFORMATION

Employer's Name: Yrs. on Job:	Employer's Name: Yrs. on Job:
Address (Street, City, State, ZIP): Monthly Income: \$ ____	Address (Street, City, State, ZIP): Monthly Income: \$ ____
Business Phone: ☐ Self-Employed	Business Phone: ☐ Self-Employed
Position / Title / Type of Work:	Position / Title / Type of Work:

5. REAL ESTATE OWNED

If more than five properties, please attach a separate schedule.

No.	Property Address	Type of Property	Current Value	Existing Mortgage
1		\$	\$	\$
2		\$	\$	\$
3		\$	\$	\$
4		\$	\$	\$
5		\$	\$	\$

6. CLOSING CONTACT INFORMATION

Settlement Agent Contact Info

Contact Name:	Phone:
Company Name & Address:	Email Address:

Insurance Agent Contact Info

Contact Name:	Phone:
Company Name & Address:	Email Address:

HOA Contact Info

Contact Name:	Phone:
Company Name & Address:	Email Address:

7. AGREEMENT & ACKNOWLEDGEMENT

As used below, "Lender" means Baruk Capital Group LLC, Baruk Private Credit Fund I, LLC, and their respective affiliates, successors, and assigns.

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, processors, attorneys, insurers, 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 this information may result in civil liability, including monetary damages, and/or in criminal penalties under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property 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 loan; (5) the property will be occupied as indicated in this application; (6) Lender may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) Lender may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement such information if any material facts I have represented should change prior to closing; (8) if payments on the Loan become delinquent, Lender may 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) Lender has made no representation or warranty, express or implied, regarding the property or its condition or value; and (11) my transmission of this application as an electronic record containing my electronic signature shall be as effective, enforceable, and valid as a paper version containing my original written signature.

Acknowledgement: Each of the undersigned acknowledges that any owner of the Loan, its servicers, successors, and assigns may verify any information contained in this application or obtain any information relating to the Loan, for any legitimate business purpose, through any source, including a source named in this application or a consumer reporting agency.

Applicant's Signature: X	Date:
Co-Applicant's Signature: X	Date:
8. GOVERNMENT MONITORING INFORMATION	

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 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, federal regulations require Lender to note this information based on visual observation and surname, if the application was taken in person. If you do not wish to furnish the information, please check the box below.

Applicant: ☐ Information not provided by applicant	Co-Applicant: ☐ Information not provided by applicant
Ethnicity: ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino ☐ Not Hispanic or Latino Race (check all that apply): ☐ American Indian or Alaska Native ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Samoan ☐ Guamanian or Chamorro ☐ White ☐ Other Pacific Islander ☐ Sex: ☐ Female ☐ Male	Ethnicity: ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino ☐ Not Hispanic or Latino Race (check all that apply): ☐ American Indian or Alaska Native ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Samoan ☐ Guamanian or Chamorro ☐ White ☐ Other Pacific Islander ☐ Sex: ☐ Female ☐ Male

REQUIRED SUBMISSION ITEMS

Required for Initial Review (submit with this Application):

- Transaction Summary
- Use of Proceeds
- Borrower / Sponsor Background

Required Once a Transaction Moves to Underwriting:

- Applicable Financial Statements (business and, if applicable, personal)

Additional documentation may be requested as a transaction proceeds through underwriting.