

BUSINESS INCOME		
Annual Income Use Personal 1040s if self-employed	Tax Year 1 200____	Tax Year 2 200____
Net earning from business (Schedules D, C, E & K-1)	\$	\$
Depreciation expense (Schedules E or C and Forms 2106 or 4562)	\$	\$
Non-recurring Income/Expense(s)	\$	\$
TOTAL	\$	\$
If earnings declined by more than 10% since prior year, an explanation will be required as well as current year financial information.		

ASSETS		LIABILITIES		
Accounts Receivable Aged 90 Days or Less:	\$	Accounts Payable Aged 90 Days or More:	\$	
LIST BUSINESS CHECKING, SAVINGS AND INVESTMENT ACCOUNTS BELOW			Balance	Monthly Payment
Name of Financial Institution:	Account Value: \$	Creditor Name:	\$	\$
Name of Financial Institution:	Account Value: \$	Creditor Name:	\$	\$
Name of Financial Institution:	Account Value: \$	Creditor Name:	\$	\$
Stocks & Bonds - Name of Financial Institution:	Account Value: \$	Creditor Name:	\$	\$
Other Business Assets (Itemize Below):	\$	Creditor Name:	\$	\$
	\$	Business Taxes Outstanding (excluding payroll and sales taxes):	\$	\$
	\$			
TOTAL BUSINESS ASSETS:	\$	TOTAL BUSINESS DEBTS:	\$	\$

SCHEDULE OF REAL ESTATE OWNED							
Property Address	Owner Occupied	Property Type	Gross Rental Income	Insurance, Taxes and Expenses (Exclude Mortgage Pmt.)	Net Rental Income	Balance of Mortgages	Monthly Mortgage Payments
	<input type="radio"/> Yes <input type="radio"/> No		\$	\$	\$	\$	\$
	<input type="radio"/> Yes <input type="radio"/> No		\$	\$	\$	\$	\$
	<input type="radio"/> Yes <input type="radio"/> No		\$	\$	\$	\$	\$
	<input type="radio"/> Yes <input type="radio"/> No		\$	\$	\$	\$	\$

BUSINESS DECLARATIONS
<p><input type="radio"/> Neither my business, nor any principal of my business has declared bankruptcy in the last 7 years.</p> <p><input type="radio"/> Neither my business, nor any principal of my business is a party to any lawsuit.</p> <p><input type="radio"/> My business has never defaulted on any Federal debt including SBA loans.</p> <p><input type="radio"/> No principal of my business has had a property foreclosed within the past 7 years.</p> <p><input type="radio"/> I have not had a business or occupational license revoked within the past 7 years.</p> <p>Please explain any declarations not checked:</p> <p>_____</p> <p>_____</p>

ADDITIONAL COMMENTS

Please use this space to make any additional comments that would be of use in processing your loan.

4. GENERAL AUTHORIZATION

I HEREBY AUTHORIZE GRIFFIN CAPITAL FUNDING, INC. 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 GRIFFIN CAPITAL FUNDING, INC. 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.

This application is for a business purpose loan secured by commercial real estate. The undersigned 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; and (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 the undersigned 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.

Creditor's name: Griffin Capital Funding, Inc. Creditor's address: 312 Progress Street, Suite 300, Fredericksburg, VA 22401. 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 Griffin Capital Funding, Inc. at 312 Progress Street, Suite 300, Fredericksburg, VA 22401 or by phone at 540.371.4520 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 Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580.

Borrower / Guarantor Name	Signature	Date	Social Security
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Co-Borrower / Guarantor Name (if applicable)	Signature	Date	Social Security
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PLEASE FAX THIS FORM TO 540.371.7542.

For any questions please call Griffin Capital Funding, Inc. at 540.371.4520 or email jberardino@gcfunding.com