



CONVENTIONAL LOAN APPROVAL APPLICATION

Dear Prospective Borrower:

We're grateful you are interested in a conventional loan from us. We believe our Fountainhead loans are best for owners of small and mid-sized businesses who want to buy, refinance, build, or renovate their commercial real estate. Collectively, the Fountainhead team has over 75 years of lending experience, and in that time period, we have been involved with over \$23 billion of fundings. We're glad we can now use this experience to help you with your project.

By completing and submitting the eight (8) PDF documents listed on the following page using the APPLY TODAY tab on Fountainhead's website (www.Fountainhead504.com), we can issue you an Approval Letter within **two hours**. Our Approval Letter will outline exactly how we can help you with your project. Please keep in mind, however, that we'll need a few more documents to completely evaluate your loan request and turn your Approval Letter into a firm Commitment Letter you can rely upon with absolute certainty. Our goal with our Approval Letter is to demonstrate a workable loan structure for you, reduce any anxieties you may have about getting approved, and quickly get you to the closing table.

To submit your documents, please complete the form on the APPLY TODAY tab on Fountainhead's website and upload all required documents. For all of the Fountainhead forms, please fill in all applicable information, use electronic signatures, save and upload the editable PDF'S. If anything requested in this application isn't readily available to you, or if you have any questions whatsoever about how to complete this application, please contact us right away. We're here to help you.

Thanks again for your interest in working with us. We sincerely look forward to working with you and helping you create wealth with our Fountainhead conventional loan program.

-The Fountainhead Team

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Conventional Loan Approval Checklist

Please submit the following documents on the **APPLY TODAY** on Fountainhead's website (www.Fountainhead504.com).

Applicant's Individual Forms/Documents:

- Authorization to Release Information on all Borrowers/Guarantors (page 3).
- Copy of Driver's License for all Borrowers/Guarantors with 20% or more ownership in the operating company or real estate holding company.
- Personal Financial Statement for **all** Borrowers/Guarantors with 20% or more ownership in the operating company or real estate holding company (pages 5-7).

Other documents to be uploaded :

- Project Cost Breakdown (page 8).
- Operating Company's Business Debt Schedule of Liabilities (page 9).
- Operating Company's Business Tax Returns (we need 2015, 2016, and 2017 FY returns).
***Please remove any passwords.**
- Current Interim Financial Statements for the Operating Company (Income Statement and Balance Sheet, dated less than 60 days old).
- Borrower/Guarantor(s) Personal Tax Returns (we need 2015, 2016, and 2017 FY returns for anyone with 20% or more ownership in the operating company or real estate holding entity). ***Please remove any passwords.**

Please Note: All financial statements must be signed and dated.



Authorization

TO RELEASE INFORMATION / PATRIOT ACT COMPLIANCE

I/We hereby authorize the release to Fountainhead Commercial Capital (Fountainhead) and/or its successors and/or its assigns, as they may appear (collectively) any and all information Fountainhead and/or assigns may require at any time for any purpose related to our credit application and/or loan transaction with Fountainhead and/or assigns.

I/We hereby authorize Fountainhead to release any and all information and/or data (including but not limited to personal and/or business financial statements, personal and/or business income tax returns, payment and/or credit history) to any entity Fountainhead deems necessary for any purpose related to our credit application/loan transaction with Fountainhead and/or assigns.

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in the Loan Authorization and/or commitment letter issued by Fountainhead.

IMPORTANT INFORMATION

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for credit.

Request for ID: To comply with the USA PATRIOT Act, we request that a legible copy of an unexpired government issued photo Identification (ID) document be returned with this application for each individual applicant, guarantor or company owner. Acceptable types of ID include: (1) US State Driver's License; (2) State ID card; (3) Military ID card; (4) Passport; or (5) US Alien Registration card.

_____ APPLICANT (ENTITY)	_____ BY	_____ EIN	
_____ GUARANTOR (PLEASE PRINT)	_____ GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE
_____ GUARANTOR (PLEASE PRINT)	_____ GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE
_____ GUARANTOR (PLEASE PRINT)	_____ GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE
_____ GUARANTOR (PLEASE PRINT)	_____ GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE

In conjunction with your loan application, Fountainhead is required by federal regulation to obtain a written statement from individuals expressing their intent to apply for joint credit. Please sign below to acknowledge your intent.

We intend to apply for joint credit.

_____ CO-APPLICANT/CO-GUARANTOR (PRINT)	_____ CO-APPLICANT/CO-GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE
_____ CO-APPLICANT/CO-GUARANTOR (PRINT)	_____ CO-APPLICANT/CO-GUARANTOR SIGNATURE	_____ SOCIAL SECURITY #	_____ DATE

Please return a copy of this disclosure with a legible copy of requested ID for each individual applicant, guarantor, company owner, or co- applicant (as applicable).

COPY OF DRIVER'S LICENSE

REMINDER: Please send us a Copy of all Borrower/Guarantor Driver's Licenses. You will be able to upload all Driver's Licenses separate from this application if needed.

PERSONAL FINANCIAL STATEMENT

As of _____, _____

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan.

Name	Business Phone
Home Address	Home Phone
City, State, & Zip Code	

Business Name of Applicant

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)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments.....	\$ _____
(Describe in Section 5)		Installment Account (Other).....	\$ _____
Life Insurance – Cash Surrender Value Only	\$ _____	Mo. Payments.....	\$ _____
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$ _____
Stocks and Bonds	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ _____	Other Liabilities.....	\$ _____
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	\$ _____
Other Personal Property.....	\$ _____	Net Worth.....	\$ _____
(Describe in Section 5)			
Other Assets.....	\$ _____		
(Describe in Section 5)		Total	\$ _____
Total	\$ _____	*Must equal total in assets column.	

Section 1. Source of Income.	Contingent Liabilities
Salary.....	As Endorser or 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 should 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 part of this statement and signed.)					
Names and Addresses of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (Monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (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 Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
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 Fountainhead Commercial Capital and/or assigns to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form are true and complete to the best of my knowledge. I understand Fountainhead Commercial Capital and/or assigns will rely on this information when making decisions regarding an application for a loan.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____



FOUNTAINHEAD
COMMERCIAL CAPITAL

Project Cost Breakdown

Please use this form to indicate how the proposed financing will be used.
If you're unsure, give us your best guess to help us properly evaluate your project.

Property Address: _____

Square Footage: _____ Under Contract? YES NO

Construction Period: _____ Closing Date (anticipated): _____

PURPOSE	AMOUNT
Real Estate Purchase:	
Real Estate Refinance:	
Renovations/PIP:	
Construction:	
FF&E:	
Other:	
TOTAL	



FOUNTAINHEAD
COMMERCIAL CAPITAL

Business Schedule of Liabilities

Please list all existing business debts. This section requires more detail than found on any CPA-prepared financial statements and is a critical part of the information we analyze. Please take appropriate care when completing this section.

Entity Name _____

NAME OF CREDITOR	ORIGINAL AMOUNT	DATE	PRESENT BALANCE	RATE OF INTEREST	MONTHLY PAYMENT	OTHER PAYMENT	MATURITY DATE	COLLATERAL
TOTAL PRESENT BALANCE				TOTAL PAYMENTS				
<i>Should match balance shown on current financial statement</i>								

The information listed in the above schedule is a supplement to your Balance Sheet, and should balance to the liabilities presented on that form. ***Please date and match this form to the liabilities listed on your Interim Balance Sheet.**

Name (PLEASE PRINT) _____

SIGNATURE _____

DATE _____