

STATEMENT OF FINANCIAL/CREDIT AFFAIRS



DATE: _____

TO: _____

FROM: _____

LOAN AMOUNT: _____

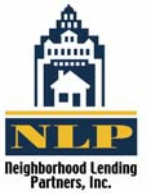
PROPERTY NAME _____

PROPERTY ADDRESS: _____

As an inducement for Neighborhood Lending Partners hereinafter referred to as “Lender” to make the Loan referenced above, the undersigned represents and warrants that he/she has a financial interest in this transaction; that answers to the questions herein are complete, true and correct; and acknowledges Lender’s reliance thereon. Prior to Loan closing, the undersigned agrees to provide Lender with written notice of any change in the financial condition of him/her self or of any person or entity (to the extent known) involved with this loan.

Where answers are “yes”, provide details and an explanatory statement, in writing, supplementing and accompanying this Questionnaire. Questions apply only to transactions or affairs during the last six years. This Questionnaire should be complete by Borrower and general partners and/or individuals with significant ownership interest and signed to original form.

<u>YES</u>	<u>NO</u>	
_____	_____	1. <u>Contingent Liabilities</u>
		Do you have any contingent liabilities as Endorser or Co-Maker on Notes, Guaranties of Completion or long-term leases?
_____	_____	2. <u>Litigation</u>
		a. Are you a party in any pending legal action where there is a claim against you for damages?
_____	_____	b. Are you a defendant in any pending legal action?
_____	_____	3. <u>Judgments</u>
		a. Are there any unsatisfied judgments against you?
_____	_____	b. Have there been any judgments against you that have been satisfied?



YES

NO

4. Bankruptcy

Have you filed for bankruptcy or has any entity in which you were a partner or investor filed for bankruptcy, whether for reorganization or otherwise?

5. Changes in Terms of Loans

a. Have you given a lender a deed in lieu of foreclosure or been involved in a loan default or moratorium?

b. Have you ever had any loan restructured by a lender due to a negative cash flow situation or similar problem?

c. Have you been involved in any loan workouts?

d. Have you had principal or interest payments deferred?

e. Do you have any loans that are currently in arrears as to principal, interest, taxes due, or insurance premiums due?

6. Condition of Existing Real Estate

Are you currently involved in any real estate transactions or projects, either as general partner or investor, that are experiencing a negative cash flow or where vacancy exceeds 15%?

7. Other

a. Has the Property and/or any person related thereto been served with notice of violation of any building code, environmental, health or licensing law?

b. Are there any proceedings or threatened proceedings before any court of law or governmental agency, or do there exist any moratoriums that would interfere with, restrict or forbid:

i) The furnishing of any utility services to the Property?

ii) The operation of the Property or any part thereof?



YES

NO

7. **Other (continued)**

- c. Are there any pending or threatened proceedings before any court of law or governmental agency that could affect the Property or the validity or enforceability of the Loan documents or that might materially or adversely affect the financial condition or assets of the Borrower, general partner or investor having a 10% or greater interest in the Property or any other person having any material influence in or control over the Property?
- d. To your knowledge, have you or the Borrower or any general partner been indicated for or convicted of any criminal charges?

8. **Attached original signed financial statements including:**

- a. Detailed list of assets and liabilities.
- b. A statement of all contingent liabilities.
- c. Account numbers, name of lender, telephone number of lender's representative for all mortgage debt. (Provide Lender information, not servicer information.)

9. **Investigations**

The Lender may perform one or more of the following investigations:

- a. Check of bank or lender references.
- b. Credit check.
- c. Litigation search on Borrower.
- d. Background check.

I hereby authorize Neighborhood Lending Partners to perform any of the above investigations in connection with my application for a commercial mortgage loan with Neighborhood Lending Partners. If any statement or information provided in the Questionnaire is materially false or misleading, the principals of the Borrower will become personally liable under the exceptions to exculpation contained in the Loan documents. I hereby consent to the investigations and inquires outlined above.

Borrower or Principal

Date