



## COMMERCIAL LOAN APPLICATION CHECKLIST

To avoid delays in processing your loan, please securely provide the following documentation as soon as possible via email to [loans@springvalleybank.com](mailto:loans@springvalleybank.com).

- Borrower Name: \_\_\_\_\_
- Loan Product: \_\_\_\_\_
- Rehab list containing estimated repairs and costs along with an anticipated after renovation value.
- Rehab funds to be included in loan amount     Yes     No
- Entity Operating Agreement / Bylaws as applicable    ○ TIN for entity *(if applicable)*
- Purchase contract and property disclosure for subject property *(if applicable)*
- Copy of valid photo ID
- All employers' names, addresses and phone numbers and dates of employment for the past 2 years.
- Most recent 30 days of paycheck stubs, including year-to-date totals.
- Most Recent 2 years of W2 forms
- Most recent 2 years of complete Federal Income Tax Returns, including all schedules. If self-employed, most recent 2 years of complete Business Tax Returns, including all schedules.
- Year-to-date Profit and Loss Statement for business entity.
- Most recent 2 months' statements for all liquid assets both personal and business accounts *(bank accounts, investments, etc.)*,
- For all real estate owned: provide the address, value, mortgage balance, monthly mortgage principal and interest payment, annual real estate tax assessment, and amount of annual homeowner's insurance premium for each property owned.
- Name and phone number of seller if "for sale by owner". *(if applicable)*
- Insurance agent's name and phone number: \_\_\_\_\_

**Additional documentation may be requested by the Underwriter.**



## Customer Contact Sheet

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The information the Lender obtains is only to be used in the processing of my application for a loan.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

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

\_\_\_\_\_  
City / State / Zip

\_\_\_\_\_  
Cell Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
Employer or Business Name / Position or Title

\_\_\_\_\_  
Start Date

\_\_\_\_\_  
Time in this line of work

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

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

\_\_\_\_\_  
City / State / Zip

\_\_\_\_\_  
Cell Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
Employer or Business Name / Position or Title

\_\_\_\_\_  
Start Date

\_\_\_\_\_  
Time in this line of work

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## Borrower's Certification & Authorization

### Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Spring Valley Bank. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Spring Valley Bank reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization to Release Information To

Whom It May Concern:

1. I/We have applied for a mortgage loan from Spring Valley Bank. As part of the application process, Spring Valley Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Spring Valley Bank, and to any investor to whom Spring Valley Bank may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Spring Valley Bank or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Spring Valley Bank or the investor that purchased the mortgage is appreciated.

### Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

### Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below agree that my mortgage loan application may be reviewed by the Automated Underwriting System (AUS) of our choice to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and AUS provider to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and AUS provider may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

\_\_\_\_\_  
*Borrower / Guarantor*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower / Guarantor*

\_\_\_\_\_  
*Date*



## **DISCLOSURE OF RIGHT TO RECEIVE A COPY OF APPRAISAL**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost. If you choose to do this, a request to the Bank must be made in writing at:

**Spring Valley Bank  
Attn: Loan Department  
1206 Springfield Pike  
Cincinnati, OH 45215**

# Borrowers Intent

(Not Applicable for Business Entity Loans)

## Borrower(s):

Borrower 1 Name: \_\_\_\_\_

Borrower 2 Name: \_\_\_\_\_

## Type of Credit:

\_\_\_\_\_ I am Applying for **individual credit**.

\_\_\_\_\_ I am applying for **joint credit**. Total # of Borrowers: \_\_\_\_\_

Each Borrower intends to apply for Joint credit. **Your Initials:** \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature Date: \_\_\_\_\_

\_\_\_\_\_  
Co-Borrower Signature Date: \_\_\_\_\_

# Government Monitoring Information

**A separate form is required for each individual Borrower  
Not Applicable for Business Entity Loans**

**Demographic Information.** This section asks about your ethnicity, sex, and race.

## Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

### Sex

- Female  
 Male  
 I do not wish to provide this information

### Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_

- Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian – *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander – *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_/\_\_\_\_/\_\_\_\_

**FACTS****WHAT DOES SPRING VALLEY BANK  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>Spring Valley Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spring Valley Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 513-761-6688 or go to <a href="http://springvalleybank.com">springvalleybank.com</a>
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## Who we are

Who is providing this notice?

Spring Valley Bank

## What we do

How does **Spring Valley Bank** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Spring Valley Bank** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Spring Valley Bank has no affiliates

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Spring Valley Bank does not share with non affiliates so they can market you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Spring Valley Bank doesn't jointly market.

## Other important information