



## COMMERCIAL MORTGAGE APPLICATION PACKAGE

[COMMERCIALPROPERTYAPPLICATION.COM](http://COMMERCIALPROPERTYAPPLICATION.COM)

LISA HOME MORTGAGE  
[www.LisaHomeMortgage.com](http://www.LisaHomeMortgage.com) | (833) 83-LOANS or (215) 645-4085 | Fax: (215) 330-4930  
E-mail: [CommercialLoans@lisahomemortgage.com](mailto:CommercialLoans@lisahomemortgage.com)

# EMPOWER YOUR SMALL BUSINESS: SECURE YOUR COMMERCIAL LOAN WITH LISA HOME MORTGAGE

- NO INCOME VERIFICATION REQUIRED
- NO EMPLOYMENT VERIFICATION REQUIRED
- PURCHASE, REFINANCE, CASH-OUT REFINANCE
- 1ST TIME INVESTORS OK
- MINIMUM LOAN: RESIDENTIAL 1-4 \$75K; COMMERCIAL \$100K
- RECENTLY DISCHARGED BANKRUPTCY OK
- 30-YEAR FIXED RATE AMORTIZED MORTGAGE
- 2ND ALLOWED TO 90% CLTV
- CLOSE IN YOUR BUSINESS'S LLC NAME
- PROPERTY TYPES ALSO ALLOWED: WAREHOUSE, STORAGE UNIT, CHURCH\*\*, 5+ UNIT SMALL APARTMENT, OFFICE
- LOANS AVAILABLE NATIONWIDE\*\*
- FICO: 650+ 75% LTV, 600+ 60-65% LTV, 550+ 50% LTV MAX\*\*
- INVESTMENT, MIXED-USE 75% LTV; COMMERCIAL 70% LTV
- FAST AND EASY CLOSINGS & MINIMAL DOCUMENTATION



**LISA HOME  
MORTGAGE**

[www.CommercialPropertyApplication.com](http://www.CommercialPropertyApplication.com)

MIXED-USE

INVESTMENT

COMMERCIAL



AS SEEN ON

BLACK *MarketWatch*  
ENTERPRISE **yahoo!**  
finance

\*\* Terms apply for churches; terms apply for credit scores under 600. Loans not available in: ND, SD, MN, VT



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Dear Business Owner,

Welcome to LISA HOME MORTGAGE, where we understand that securing the right commercial loan is more than just a financial decision—it's a step towards realizing your business's full potential. At LISA HOME MORTGAGE, we aim to be your partners in growth, committed to providing you with exceptional solutions that meet your commercial mortgage needs.

As you embark on this journey towards securing your business's future, our team is here to ensure a seamless, supportive, and transparent process. We believe in empowering our clients with not only the financial means but also the knowledge and support needed to thrive in today's competitive market.

At Lisa Home Mortgage, we pride ourselves on three essential pillars that define our service and your experience:

- **Expertise:** Your guide through the complexities of commercial lending, backed by industry-leading knowledge.
- **Expediency:** Your assurance of a swift, efficient path from application to approval, valuing your time as much as you do.
- **Elegance:** Your journey, simplified. We promise a seamless and sophisticated process, every step of the way, with timely updates and available support.

**This package includes the following:**

- ✓ Commercial Mortgage Application
- ✓ Required Document Checklist
- ✓ Borrower Signature Authorization Form
- ✓ Payment Form
- ✓ Letter of Explanation Form
- ✓ Instructions to Return the Application Package

Thank you for choosing LISA HOME MORTGAGE as your commercial lending partner in this exciting venture. We look forward to supporting your success and witnessing the incredible heights your business will achieve.

Warm regards,

Lisa K. Farrell, CEO



1. FINANCING REQUEST							
Requested Loan Amount \$ _____			Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance				
2. PROPERTY INFORMATION							
Subject Property Address: Street: _____ City: _____ State: _____ Zip code: _____ # of Units: _____			Property Type: <input type="checkbox"/> 5+ RESIDENTIAL UNITS <input type="checkbox"/> 1-4 RESIDENTIAL UNIT <input type="checkbox"/> Mixed-Use <input type="checkbox"/> Retail <input type="checkbox"/> Warehouse <input type="checkbox"/> Office <input type="checkbox"/> Auto service <input type="checkbox"/> Church <input type="checkbox"/> Other _____				
Will title be held in an entity? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, Entity Name: _____			Refinance: <input type="checkbox"/> Year acquired: _____ Cost: \$ _____ Purchase: <input type="checkbox"/> Purchase Price: \$ _____				
Improvements: <input type="checkbox"/> Completed <input type="checkbox"/> To be made \$ _____			Does Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO				
Does Co-Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO							
3. APPLICANT INFORMATION							
Applicant's Name:			Co-Applicant's Name:				
SSN #:	Phone Number:	DOB (mm/dd/yyyy):	SSN #:	Phone Number:	DOB (mm/dd/yyyy):		
Email:			Email:				
Confirm Email:			Confirm Email:				
Cell Number to Receive Updates:			Cell Number to Receive Updates:				
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien			
Primary Residence (Street, City, State, Zip):  <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years: _____			Primary Residence (Street, City, State, Zip):  <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years: _____				
4. Employment Information							
Employer Name:		Yrs. On Job:		Employer Name:		Yrs. On Job:	
Address (Street, City, State & Zip):		Monthly Income: \$ _____		Address (Street, City, State & Zip):		Monthly Income: \$ _____	
Business Phone: _____		Self-employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Business Phone: _____		Self-employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Position/Title/Type of work:				Position/Title/Type of work:			

5. Real Estate Owned		
Property Address:	Type of Property	Existing Mortgage
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
7.		\$

**6. Agreement & Acknowledgement**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, 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 contained in this application may result in civil liability, including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both 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 mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, 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) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify any information contained in this application or obtain any information or data 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 Signature	Date:	Co-Applicant Signature	Date:
X _____		X _____	

**7. 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 either 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, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

Applicant:  I do not wish to furnish this information      Co-Applicant:  I do not wish to furnish this information

<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

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# Required Document Checklist

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To proceed with your commercial loan application, we kindly request the following documents:

- **Completed Application:** This is your first step towards a brighter financial future. It provides us with essential information about you and your business.
- **Completed Borrower Signature Authorization form:** This gives us permission to move forward with the loan and interface on the clients behalf.
- **Payment Form:** Complete, sign, and date. The costs:
  - **Credit report fee: \$150 plus tax, per applicant**
  - **Appraisal: Investment \$895 and Commercial or Mixed-use \$2900**
  - **Mortgage Supplement, if applicable - \$110**
- **Signed Letter of Explanation (LOX):** This document is vital in understanding the purpose behind your loan application and ensuring that funds will be utilized for business growth and sustainability.
- **Instructions to Return the Application Package** – for your convenience, multiple options provided to return the required documentation and information.
- **Verification of Social Security Number:** A copy of your signed social security card. If unavailable, please request the social security verification form, and we will provide it to you.
- **Photo ID:** A state or government-issued identification to verify your identity.
- **Copy of Commercial Insurance Policy Declaration Page:** To understand the coverage you already have in place for your commercial property. Include the agent's contact information, if not listed on the Declaration Page.
- **Articles of Organization, if applicable:** This document gives us insight into the structure and legality of your business.
- **Operating Agreement, if applicable:** Please make sure the document is both signed and dated. Must include your percentage of ownership.

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- **Copy of Lease Agreement on all Tenant Occupied Properties Owned, if applicable:** This allows us to understand the income generated from your properties, which is crucial in tailoring your loan options.
- **A Copy of the Primary Home Mortgage Statement:** Provide a recent mortgage statement, if applicable.
- **Verification the Mortgage Payment:** Provide verification of payment for any investment or commercial properties owned, if applicable
- **Bankruptcy Discharge Documentation, if applicable** – Bankruptcy must be discharged at least one business day prior.
- The underwriter may request additional documents for your specific situation.

These documents are the first step in a process designed to be as straightforward and stress-free as possible. Our team is here to guide you through every step, ensuring that you feel supported, informed, and confident in your decisions. If you have additional questions, please contact us.

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# BORROWER'S BLANKET SIGNATURE AUTHORIZATION

Date:  
Borrower(s):  
Subject Property Address:

I hereby authorize LISA HOME MORTGAGE ("Broker"), its agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings, and any other assets needed to process my mortgage loan application.

I further authorize LISA HOME MORTGAGE to order a consumer credit report and verify other credit information, including past and present mortgage references.

It is understood a photocopy of this form will also serve as authorization. The information LISA HOME MORTGAGE obtains is to be used in the processing of my mortgage loan application.

Borrower Signature	Date	SSN
Borrower Signature	Date	SSN
Borrower Signature	Date	SSN
Borrower Signature	Date	SSN

**PRIVACY NOTICE:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, USC Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/VA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et seq. or 7 USC, 1921 et seq. (if USDA/FHA).





Borrower Name(s):

Property Address:

Broker Name & Address: LISA HOME MORTGAGE
11880 Bustleton Avenue, Suite 204 Philadelphia, PA 19116

Loan Originator Name: Lisa K. Farrell

Please be advised that I/We are authorizing the lender or broker referenced above to run my/our credit report(s).

By signing below, you are authorizing the credit card or Bank account charge and fully understand that this charge is non-refundable.

This authorization also includes the appraisal and any subsequent inquires that would be required to process your application.

Borrowers: Please fill out credit card information below. Failure to do so may delay loan processing.

Cardholder Name: (Please print name exactly how it appears on Credit card)

Billing Address: (If different from above)

Credit Card Type: Visa MasterCard Discover American Express

Credit Card Number:

Security Code: Expiration Date:

Borrower Signatures:

NAME Date

NAME Date

SIGNATURE

SIGNATURE

## **Instructions for Completing the LOX.**

Provide a concise explanation of why you are seeking the commercial loan. Can be as minimal as 1-2 sentences, and a singular reason is sufficient. Focus on how the funds will contribute to your business's objectives, such as expansion, purchasing new equipment, or restructuring your current mortgage for better terms.

### **EXAMPLES:**

- ❖ I, Jane Smith, clearly state that the loan funds will be used exclusively for business-related purposes.
  - I plan to use the funds to update my office space.
  
- ❖ I, Jane Smith, clearly state that the loan funds will be used exclusively for business-related purposes.
  - I plan to use the funds to buy new equipment and update my auto mechanic garage.
  
- ❖ I, Jane Smith, clearly state that the loan funds will be used exclusively for business-related purposes.
  - I plan to use the funds to update my office space, and to refinance my current loan into a fixed 30 year term.
  
- ❖ I, Jane Smith, clearly state that the loan funds will be used exclusively for business-related purposes.
  - I plan to use the funds to restructure my current mortgage for better terms.

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# CLIENT LETTER OF EXPLANATION (LOX)

I, \_\_\_\_\_, clearly state that the loan funds will be used exclusively for business-related purposes.

I plan to use the funds

Name:

Signature:

Date:

Co-Borrower Name:

Co-Borrower Signature:

Date:

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# *Instructions to Return the Application Package*

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Please submit the completed application using one of the following methods:

1. For your convenience, any unsigned documents received will be returned via DocuSign for easy electronic signing.
2. CLICK THE "SUBMIT FORM" BUTTON BELOW  
For optimal functionality, Adobe Reader is recommended.
3. FAX THE COMPLETED DOCUMENT TO: (215) 330-4930
4. EMAIL THE DOCUMENT
  - a) Save the document.
  - b) Email it to: [CommercialLoans@LisaHomeMortgage.com](mailto:CommercialLoans@LisaHomeMortgage.com).
  - c) Please include "Commercial Loan" in the subject line.

**Important Notice:** Kindly monitor your inbox and also spam/junk folders daily to ensure you receive all communications.

**Disclaimer:** Additional verification may be required per underwriting requirements. Guidelines subject to change without notice.