

# Community Association Loan Application

Please provide the following information. If the information requested is not available or applicable, indicate by entering "N/A" in the appropriate places.

## GENERAL INFORMATION

### 1. Association Information

- Name: \_\_\_\_\_
- Street Address: \_\_\_\_\_ • Cross Streets: \_\_\_\_\_
- Mailing Address: \_\_\_\_\_
- Management Company: \_\_\_\_\_
- Primary Contact: \_\_\_\_\_
- Mailing Address: \_\_\_\_\_
- City, State, Zip: \_\_\_\_\_
- Phone: (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

2. Loan Amount: \$ \_\_\_\_\_

### 3. Background:

- Number of Units \_\_\_\_\_ • Year Built: \_\_\_\_\_
- Number of Non-owner Occupied Units \_\_\_\_\_ • Amenities (please describe): \_\_\_\_\_
- Average Monthly Assessment per Unit \$ \_\_\_\_\_
- Special Assessments per Unit \$ \_\_\_\_\_
- Current Delinquent Assessment \$ \_\_\_\_\_
- Current Reserve Amount \$ \_\_\_\_\_
- Federal Tax I.D. # \_\_\_\_\_
- Average Unit Market Value \$ \_\_\_\_\_
- Any Existing Loans \$ \_\_\_\_\_

### 4. Description of Loan Requested

- Purpose of Loan \_\_\_\_\_
- Length of Term \_\_\_\_\_
- Source of Repayment  Regular Assessments  Special Assessments  
 Other (explain) \_\_\_\_\_

### LIST CURRENT BOARD MEMBERS

Name	Title	Home Phone	Business Phone	Authorized Signer?	
				Loan Documents	Loan Disbursements
_____	_____	_____	_____	Y/N	Y/N
_____	_____	_____	_____	Y/N	Y/N
_____	_____	_____	_____	Y/N	Y/N
_____	_____	_____	_____	Y/N	Y/N
_____	_____	_____	_____	Y/N	Y/N

Number of Signers Required for Disbursement: \_\_\_\_\_



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PROVIDE THE FOLLOWING ADDITIONAL INFORMATION

1. Association Attorney

- Name \_\_\_\_\_
- Street Address \_\_\_\_\_
- City, State, Zip \_\_\_\_\_
- Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

2. CPA

- Name \_\_\_\_\_
- Street Address \_\_\_\_\_
- City, State, Zip \_\_\_\_\_
- Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

3. Most Recent Reserve Study

- Name \_\_\_\_\_
- Street Address \_\_\_\_\_
- City, State, Zip \_\_\_\_\_
- Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

4. Insurance Agent

- Name \_\_\_\_\_
- Street Address \_\_\_\_\_
- City, State, Zip \_\_\_\_\_
- Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_

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List the details of any litigation, actual or pending, and/or any actual or pending special assessments anticipated in the current or next fiscal year:

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For additional information please contact:  
Sunwest Bank Community Association Services (866) 479 - 2265



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



**IMPORTANT INFORMATION ABOUT PROCEDURES  
FOR OPENING A NEW ACCOUNT  
Mandated by the USA Patriot Act**

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**ECOA 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 Sunwest Bank is the Federal Deposit Insurance Corporation, Corporation Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106 - (877) 275-3342.

**Right to Request Specific Reasons for Credit Denial**

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 send a letter to the Credit Administration Manager at Sunwest Bank, 2050 Main Street, Suite 300, Irvine, CA 92614 or call 714-730-4418 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.

**Internet Gambling**

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions generally include, but are not limited to, those in which credit, electronic transfers, checks, drafts, instruments or other proceeds are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

**Right to Receive Copy of the Appraisal**

**Non-Residential and Multifamily**

**Applies to commercial/nonresidential secured properties and multifamily dwellings in California.**

**You have the right under Section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal.**

**In order to obtain a copy of your appraisal report, write us at:**

**Sunwest Bank  
Attention: Credit Administration  
2050 Main Street Suite 300  
Irvine, CA 92614**

**We must hear from you no later than 90 days after we notify you about the action taken on your application, including notice of an incomplete application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal.**

**If you request a copy of your appraisal report, and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit with this bank. Your right to receive a copy of the appraisal report is not transferable or assignable.**

***Right to Receive Copy of the Appraisal***

***Residential***

***Applies to loans secured by 1-4 family residential dwellings.***

***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.***

**CALIFORNIA FAIR LENDING NOTICE:  
THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977  
FAIR LENDING NOTICE**

***IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:***

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial Institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or***
- 2. Race, color, religion, sex, marital status, national origin or ancestry.***

***It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.***

***These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.***

***If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:***

***Department of Business Oversight  
300 South Spring Street, Suite 15513  
Los Angeles, CA 90013-1204***

***Department of Business Oversight  
45 Fremont Street, Suite 1700  
San Francisco, CA 94105-2219***

***This notice applies to applications for purchase, construction, rehabilitation, improvement or refinancing any owner-occupied one- to four-unit residential property; and owner-occupied or non-owner-occupied home improvement loans that are secured by the one- to four-unit dwelling if the residential property is located in California.***