

# Client Signature Authorization

## Part 1 – General Information

1. Client Name(s)	2. Broker Name: Dailey Building and Loan, Inc. 6685 Ideal Avenue North Mahtomedi, MN 55115-2048 TEL: 651-428-6968 FAX: 612-435-4807
3. Date	4. Length of authorization (circle one) 6 months 1 year

## Part 2 – Borrower Authorization

I hereby authorize Broker to verify information regarding employment, bank records, stock holdings, and any other asset balances needed to perform functions specified in executed retainer agreement. I further authorize Broker to order a consumer credit report and verify other credit information, including past and present mortgage references if needed. It is understood that a copy of this form will also serve as an authorization. The information the Broker obtains is only to be used in the performance of agreed upon services described in the executed retainer agreement.

Signature	Printed Name	Social Security Number	Date

## CREDIT BUREAU AUTHORIZATION FORM

Dailey Building and Loan  
6685 Ideal Avenue North  
Mahtomedi, MN 55115

Re: Credit Bureau Authorization

Gentlemen:

In order to satisfy your underwriting requirements, you are hereby authorized to request a credit bureau consumer report from an independent credit reporting agency with regard to my personal and/or business credit in conjunction with my application for business credit. I agree that this a business transaction that involves purely commercial purposes. I agree to cooperate fully with said independent agency in the matter.

The credit bureau consumer report must not include information collected for potential use in a transaction involving credit or insurance for personal, family or household purposes. The consumer report must not include information from an "investigative consumer report" as that term is defined in the Fair Credit Reporting Act.

This will also authorize Dailey Building and Loan to obtain this independent credit report and to verify the references and depository institutions supplied on the attached form.

I further authorize Dailey Building and Loan to disclose for the purpose of obtaining financing for the Property, all financial and other information submitted to it by the Borrower and others in connection with the Property, and will serve to release Dailey Building and Loan, its agents, and employees from liability arising from such disclosures.

Very Truly Yours,

By:

Title:

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

## STRUCTURAL DISCLOSURE

**Instructions:**      *Please send all documentation to Dailey Building and Loan. For contact and specific mailing information, please consult your commercial finance specialist.*

Borrower Name:		Borrower Name:		
Property Address:				
City		State	Zip code	Year of Construction
Please answer each numbered question below with either "Yes", "No", or "N/A".				
1		Seller/Owner has occupied the property within the last 12 months ( No explanation is needed).		
2		I am aware of any flooding or recurring leakage problems.		
3		I am aware that the property is located in a flood plain or that I currently have flood hazard insurance on the property.		
4		I am aware of material defects in the basement or foundation (including cracks and bulges).		
5		I am aware of leaks or material defects in the roof, ceilings, or chimney.		
6		I am aware of material defects in the walls or floors.		
7		I am aware of material defects in the electrical system.		
8		I am aware of material defects in the plumbing system (includes such things as water heater, sump pump water treatment system, sprinkler system, etc.).		
9		I am aware of material defects in the well or well equipment.		
10		I am aware of unsafe conditions in the drinking water.		
11		I am aware of material defects in the heating, air conditioning, or ventilating systems.		
12		I am aware of material defects in the fireplace or wood-burning stove.		
13		I am aware of material defects in the septic, sanitary sewer, or other disposal system.		
14		I am aware of unsafe concentrations of radon on the premises.		
15		I am aware of unsafe concentrations of , or unsafe conditions relating to asbestos on the premises.		
16		I am aware of unsafe concentrations of, or unsafe conditions relating to lead paint, lead water pipes, lead plumbing pipes or lead in the soil on the premises.		
17		I am aware of mine subsidence, underground pits, settlement, sliding, upheaval, or other earth stability defects on the premises		
18		I am aware of current infestations of termites or other wood boring insects.		
19		I am aware of structural defect caused by previous infestations or termites or other wood boring insects.		
20		I am aware of underground fuel storage tanks on the property.		
21		I am aware of boundary or lot line disputes.		
22		I have received notice of violation of local, state or federal laws or regulations relating to this property, which violation has not been corrected.		

\_\_\_\_\_  
Borrower's or authorized Agent's Name      (printed)

\_\_\_\_\_  
Borrower's or authorized Agent's Signature      Date

\_\_\_\_\_  
Borrower's or authorized Agent's Name      (printed)

\_\_\_\_\_  
Borrower's or authorized Agent's Signature      Date

## ENVIRONMENTAL DISCLOSURE

**Instructions:** Please send all documentation to Dailey Building and Loan. For contact and specific mailing information, please consult your commercial finance specialist.

Borrower Name:		Borrower Name:	
Property Address:			
City:		State:	Zip Code:
Year of Construction:	Source of Water:	Wetlands on-site?	<input type="radio"/> Yes <input type="radio"/> No
1. Current Property Use (check all that apply): <input type="checkbox"/> Retail <input type="checkbox"/> Multifamily <input type="checkbox"/> Office <input type="checkbox"/> Light Industrial <input type="checkbox"/> Other (be specific): _____			
2. Past Property Use: (check all that apply): <input type="checkbox"/> Retail <input type="checkbox"/> Multifamily <input type="checkbox"/> Office <input type="checkbox"/> Light Industrial <input type="checkbox"/> Other (be specific): _____			
3. Proposed Property Use: (check all that apply): <input type="checkbox"/> Retail <input type="checkbox"/> Multifamily <input type="checkbox"/> Office <input type="checkbox"/> Light Industrial <input type="checkbox"/> Other (be specific): _____			
4. Have any of the following operations ever been conducted on the property <input type="checkbox"/> Dry Cleaning on-site <input type="checkbox"/> Gas Station/fueling operations <input type="checkbox"/> Auto Repair/Service <input type="checkbox"/> Hazardous Waste Generator <input type="checkbox"/> Waste Treatment, Storage, Disposal <input type="checkbox"/> Landfill			
		<b>Yes/No</b>	<b>Explain</b>
5. Are there any <b>underground storage tanks</b> currently on-site with a capacity above 500 gallons?			
6. Are there any <b>above ground storage tanks</b> currently on-site without secondary containment?			
7. Have any underground storage tanks been removed or abandoned-in-place for which a No Further Action statement <b>was not</b> issued by the controlling agency?			
8. Has a corrective/remedial action for an environmental condition been performed at the location in connection with which a No Further Action statement <b>was not</b> issued by the controlling agency?			
9. Does borrower have any knowledge of a past, threatened or pending lawsuit or administrative proceeding concerning a release of any regulated substance or any petroleum products involving this property?			
10. Have any environmental surveys, investigations or audits been performed in connection with the property that resulted in any ASTM Recognized Environmental Conditions originating at the property?			

The undersigned hereby certify(ies) that information provided in this form is true to the best of their knowledge and belief, and fully understand(s) and accepts that this can be construed as an indication that the property is free of environmental concern or contamination. The borrower(s) or Borrower's authorized agent(s) is fully responsible for completion of any investigations required to protect their interests.

\_\_\_\_\_  
 Borrower's or authorized Agent's Name (printed)

\_\_\_\_\_  
 Borrower's or authorized Agent's Signature      Date

\_\_\_\_\_  
 Borrower's or authorized Agent's Name (printed)

\_\_\_\_\_  
 Borrower's or authorized Agent's Signature      Date