

# PRE-LOAN APPLICATION

Complete the entire application. Failure to complete can cause delays in funding

## LOAN ORIGINATOR CONTACT INFORMATION

Loan Officer Name:

## BROKER INFORMATION

Company Name:  
Broker Name:  
Broker Phone:  
Broker Email:

## 1. LOAN TYPE AND TERMS

Purchase Price:	Desired Loan Amount:	Desired Interest Rate:	Desired Loan Term (in months):		
			3	6	9
			12	18	24

## 2. PROPERTY INFORMATION AND PURPOSE OF LOAN

Purpose of Loan:

Subject Property Address:

Street Address: City: State: Zip:  
Does Property Generate Income? Yes No If Yes, Gross Monthly Rent:  
Earnest money:

Property Type:

Cost of Necessary Improvements:

*Complete if this is a refinance:*

Original Cost: Estimated ARV Appraisal: Estimated As-is Value:

## 3. BORROWING ENTITY INFORMATION

Entity Name:

Street Address: City: State: Zip:

Type of Entity:

Years in Business: Federal EIN: State Registered: Secretary of State ID:

## PERSON ELIGIBLE TO BIND ENTITY

Name:	% owned	Name:	% owned
Name:	% owned	Name:	% owned
Name:	% owned		

## 4. ENTITY ASSETS

Entity Bank Information

Bank #1 Name:

Account Number: Most Recent Balance:

Bank #2 Name:

Account Number: Most Recent Balance:

## 5. LOAN SUMMARY OVERVIEW AND EXIT STRATEGY

How did you find this property? How did you get such a good deal?

What is your exit strategy? How do you intend to pay us off?

How long will it take you to rehab (if rehab loan)? (in months)

How will you use the funds provided by this loan?

How much will you profit?

Do you have any rehabbing experience? If yes, please describe

## 6. PERSONAL GUARANTOR INFORMATION

### GUARANTOR #1 FULL NAME (INCLUDE JR. OR SR. AS APPLICABLE)

Full Name:                                  SSN:                                  DOB:                                  Home Phone:

Cell Phone:                                  Email address:

Street Address:

City:                                  State:                                  Zip:

### EMPLOYER INFORMATION:

Employer #1:                                  Phone Number:                                  Position:                                  Type of Business:

Years with Company:

Employer #2:                                  Phone Number:                                  Position:                                  Type of Business:

Years with Company:

Total Monthly Income:

### OTHER INFORMATION

Estimated Credit Score:                                  How many completed flips in previous 24 months:

Declarations	Guarantor	
Are there are any outstanding judgements against you?	Yes	No
Have you, or any officer of your company, or any guarantor been involved in bankruptcy?	Yes	No
Are you personally or is your business involved in any lawsuits or pending litigation?	Yes	No
Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? *	Yes	No
*(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured [mobile] home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action.)		
Are you, or your business, presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay any alimony or child support?	Yes	No
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnerships?	Yes	No
Is any of your stated income likely to be reduced or interrupted within the next year?	Yes	No
Do you have any outstanding letters of credit or surety bonds?	Yes	No
Are there any lawsuits or legal actions against you?	Yes	No
Are you contingently liable on any lease or contract?	Yes	No
Are any of your tax obligations past due?	Yes	No
Are all of your personal and business' tax obligations current?	Yes	No
Have you or your company ever used a private lender in the past?	Yes	No
Other contingent liabilities (describe):	Yes	No
Are you a U.S. citizen?	Yes	No
Are you a permanent resident alien?	Yes	No

Each of the undersigned hereby authorize Lender and Lender's actual or potential lenders, agents, brokers, processors, attorneys, insurers, servicers, successors and assigns (collectively "Lender") to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit worthiness. This includes my/our and my company's past and present employment, earnings records, bank accounts, stock holdings, insurance information and any other asset balances needed to process this private funding application. I/we also hereby authorize the release of any information necessary for any purpose related to our credit transaction with Lender, including but not limited to a background check and an Office of Foreign Assets Control (OFAC) inquiry. The information obtained is only to be used in the processing of my private funding application. This authorization expires after 120 days from the date indicated below. I/we further authorize Lender to order a private funding credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that the photocopy of this document shall also serve as authorization to provide the information requested an electronic signature will serve as a legal signature. Privacy Act Notice: This information is to be used for the company and its affiliates collecting it or their assignees in determining whether you qualify for a prospective private funding loan under the company's program. Additionally, this information may be used to determine fees, pricing, and other compensating factors associated with your private money funding. It will not be disclosed outside the company and its affiliates except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective private funding borrower may be delayed or rejected.

Signature \_\_\_\_\_

**Please pull this credit report to help determine pricing**

## 7. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned parties specifically represents to the Lender, and to each of its actual and 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 the signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in this application and/or criminal penalties; (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) the property will be non-owner occupied; (5) Lender and its successors and assigns may retain the original and/or electronic record of this application, whether or not the loan is approved and/or funded; (6) Lender and each of Lender's actual or potential successors, assigns, servicers, brokers, agents, insurers, and representatives may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the successors or assigns of the aforementioned parties, in addition to any other rights and remedies that it may have related to such delinquency, may report my name and account information to one or more of the consumer credit reporting agencies; (8) neither Lender nor any of 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 (9) my transmission of this application as an "electronic record" contained my "electronic signature" as those terms are defined in applicable federal and/or state laws, or my facsimile transmission of this application containing a facsimile of my signature, shall be effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Each of the undersigned parties hereby acknowledge and agree that Lender, any owner of the Loan, each of their servicers, successors, and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for legitimate business purpose through any source including a source named in this application or any credit reporting agency.

### Guarantor #1 Signature

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## PERSONAL GUARANTOR #2 INFORMATION

### GUARANTOR #2 FULL NAME (INCLUDE JR. OR SR. AS APPLICABLE)

Full Name: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### EMPLOYER INFORMATION:

Employer #1: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Employer #2: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Total Monthly Income: \_\_\_\_\_

### OTHER INFORMATION

Estimated Credit Score: \_\_\_\_\_ How many completed flips in previous 24 months: \_\_\_\_\_

## Declarations

## Guarantor #2

	Yes	No
Are there any outstanding judgements against you?	Yes	No
Have you, or any officer of your company, or any guarantor been involved in bankruptcy?	Yes	No
Are you personally or is your business involved in any lawsuits or pending litigation?	Yes	No
Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? *	Yes	No
*(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured [mobile] home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action.)		
Are you, or your business, presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay any alimony or child support?	Yes	No
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnerships?	Yes	No
Is any of your stated income likely to be reduced or interrupted within the next year?	Yes	No
Do you have any outstanding letters of credit or surety bonds?	Yes	No
Are there any lawsuits or legal actions against you?	Yes	No
Are you contingently liable on any lease or contract?	Yes	No
Are any of your tax obligations past due?	Yes	No
Are all of your personal and business' tax obligations current?	Yes	No
Have you or your company ever used a private lender in the past?	Yes	No
Other contingent liabilities (describe):	Yes	No
Are you a U.S. citizen?	Yes	No
Are you a permanent resident alien?	Yes	No

Each of the undersigned hereby authorize Lender and Lender's actual or potential lenders, agents, brokers, processors, attorneys, insurers, servicers, successors and assigns (collectively "Lender") to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit worthiness. This includes my/our and my company's past and present employment, earnings records, bank accounts, stock holdings, insurance information and any other asset balances needed to process this private funding application. I/we also hereby authorize the release of any information necessary for any purpose related to our credit transaction with Lender, including but not limited to a background check and an Office of Foreign Assets Control (OFAC) inquiry. The information obtained is only to be used in the processing of my private funding application. This authorization expires after 120 days from the date indicated below. I/we further authorize Lender to order a private funding credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that the photocopy of this document shall also serve as authorization to provide the information requested an electronic signature will serve as a legal signature. Privacy Act Notice: This information is to be used for the company and its affiliates collecting it or their assignees in determining whether you qualify for a prospective private funding loan under the company's program. Additionally, this information may be used to determine fees, pricing, and other compensating factors associated with your private money funding. It will not be disclosed outside the company and its affiliates except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective private funding borrower may be delayed or rejected.

**Signature** \_\_\_\_\_

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## **ACKNOWLEDGEMENT AND AGREEMENT GUARANTOR #2**

Each of the undersigned parties specifically represents to the Lender, and to each of its actual and 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 the signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in this application and/or criminal penalties; (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) the property will be non-owner occupied; (5) Lender and its successors and assigns may retain the original and/or electronic record of this application, whether or not the loan is approved and/or funded; (6) Lender and each of Lender's actual or potential successors, assigns, servicers, brokers, agents, insurers, and representatives may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the successors or assigns of the aforementioned parties, in addition to any other rights and remedies that it may have related to such delinquency, may report my name and account information to one or more of the consumer credit reporting agencies; (8) neither Lender nor any of 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 (9) my transmission of this application as an "electronic record" contained my "electronic signature" as those terms are defined in applicable federal and/or state laws, or my facsimile transmission of this application containing a facsimile of my signature, shall be effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Each of the undersigned parties hereby acknowledge and agree that Lender, any owner of the Loan, each of their servicers, successors, and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for legitimate business purpose through any source including a source named in this application or any credit reporting agency.

**Guarantor #2 Signature**

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## PERSONAL GUARANTOR #3 INFORMATION

### GUARANTOR #3 FULL NAME (INCLUDE JR. OR SR. AS APPLICABLE)

Full Name: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### EMPLOYER INFORMATION:

Employer #1: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Employer #2: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Total Monthly Income: \_\_\_\_\_

### OTHER INFORMATION

Estimated Credit Score: \_\_\_\_\_ How many completed flips in previous 24 months: \_\_\_\_\_

## Declarations

## Guarantor #3

	Yes	No
Are there are any outstanding judgements against you?	Yes	No
Have you, or any officer of your company, or any guarantor been involved in bankruptcy?	Yes	No
Are you personally or is your business involved in any lawsuits or pending litigation?	Yes	No
Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? *	Yes	No
*(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured [mobile] home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action.)		
Are you, or your business, presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay any alimony or child support?	Yes	No
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnerships?	Yes	No
Is any of your stated income likely to be reduced or interrupted within the next year?	Yes	No
Do you have any outstanding letters of credit or surety bonds?	Yes	No
Are there any lawsuits or legal actions against you?	Yes	No
Are you contingently liable on any lease or contract?	Yes	No
Are any of your tax obligations past due?	Yes	No
Are all of your personal and business' tax obligations current?	Yes	No
Have you or your company ever used a private lender in the past?	Yes	No
Other contingent liabilities (describe):	Yes	No
Are you a U.S. citizen?	Yes	No
Are you a permanent resident alien?	Yes	No

Each of the undersigned hereby authorize Lender and Lender's actual or potential lenders, agents, brokers, processors, attorneys, insurers, servicers, successors and assigns (collectively "Lender") to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit worthiness. This includes my/our and my company's past and present employment, earnings records, bank accounts, stock holdings, insurance information and any other asset balances needed to process this private funding application. I/we also hereby authorize the release of any information necessary for any purpose related to our credit transaction with Lender, including but not limited to a background check and an Office of Foreign Assets Control (OFAC) inquiry. The information obtained is only to be used in the processing of my private funding application. This authorization expires after 120 days from the date indicated below. I/we further authorize Lender to order a private funding credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that the photocopy of this document shall also serve as authorization to provide the information requested an electronic signature will serve as a legal signature. Privacy Act Notice: This information is to be used for the company and its affiliates collecting it or their assignees in determining whether you qualify for a prospective private funding loan under the company's program. Additionally, this information may be used to determine fees, pricing, and other compensating factors associated with your private money funding. It will not be disclosed outside the company and its affiliates except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective private funding borrower may be delayed or rejected.

**Signature** \_\_\_\_\_

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## **ACKNOWLEDGEMENT AND AGREEMENT GUARANTOR #3**

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**Guarantor #3 Signature**

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## PERSONAL GUARANTOR #4 INFORMATION

### GUARANTOR #4 FULL NAME (INCLUDE JR. OR SR. AS APPLICABLE)

Full Name: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### EMPLOYER INFORMATION:

Employer #1: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Employer #2: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Years with Company: \_\_\_\_\_  
 Total Monthly Income: \_\_\_\_\_

### OTHER INFORMATION

Estimated Credit Score: \_\_\_\_\_ How many completed flips in previous 24 months: \_\_\_\_\_

## Declarations

## Guarantor #4

	Yes	No
Are there any outstanding judgements against you?	Yes	No
Have you, or any officer of your company, or any guarantor been involved in bankruptcy?	Yes	No
Are you personally or is your business involved in any lawsuits or pending litigation?	Yes	No
Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? *	Yes	No
*(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured [mobile] home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action.)		
Are you, or your business, presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay any alimony or child support?	Yes	No
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnerships?	Yes	No
Is any of your stated income likely to be reduced or interrupted within the next year?	Yes	No
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Are there any lawsuits or legal actions against you?	Yes	No
Are you contingently liable on any lease or contract?	Yes	No
Are any of your tax obligations past due?	Yes	No
Are all of your personal and business' tax obligations current?	Yes	No
Have you or your company ever used a private lender in the past?	Yes	No
Other contingent liabilities (describe):	Yes	No
Are you a U.S. citizen?	Yes	No
Are you a permanent resident alien?	Yes	No

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**Signature** \_\_\_\_\_

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## **ACKNOWLEDGEMENT AND AGREEMENT GUARANTOR #4**

Each of the undersigned parties specifically represents to the Lender, and to each of its actual and 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 the signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in this application and/or criminal penalties; (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) the property will be non-owner occupied; (5) Lender and its successors and assigns may retain the original and/or electronic record of this application, whether or not the loan is approved and/or funded; (6) Lender and each of Lender's actual or potential successors, assigns, servicers, brokers, agents, insurers, and representatives may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the successors or assigns of the aforementioned parties, in addition to any other rights and remedies that it may have related to such delinquency, may report my name and account information to one or more of the consumer credit reporting agencies; (8) neither Lender nor any of 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 (9) my transmission of this application as an "electronic record" contained my "electronic signature" as those terms are defined in applicable federal and/or state laws, or my facsimile transmission of this application containing a facsimile of my signature, shall be effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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**Guarantor #4 Signature**

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