

Loan Application

1. Loan Information

Joint Credit Application (are there co-borrowers?) Yes No

Loan Amount Requested	Note Rate Requested	Amortization Type	Loan Term Requested
<input type="radio"/> Maximum LTV available	<input type="radio"/> Lowest rate available	<input type="radio"/> Amortizing	
<input type="radio"/> Specific amount: \$	<input type="radio"/> Specific amount: %	<input type="radio"/> Interest Only	

2. Borrower/Personal Guaranty Information

Borrower or Guarantor's Name			SSN	Phone	
Marital Status			Email	Date of Birth	Yrs. School
<input type="radio"/> Married <input type="radio"/> Unmarried <input type="radio"/> Separated				/ /	
Present Address			Mailing Address (if different from present address)		
Street		Unit	Street		Unit
City		State	Zip	City	
State		Zip	State		Zip
Employer Name	Phone	Type of Business	Position/Title	Yrs at Employer	Yrs in Profession
Personal Monthly Income		Cash in Bank	Flips Completed in Last 24mo.	Rentals Owned in Last 24mo.	
\$		\$			

ONLY REQUIRED IF INCLUDING CO-BORROWER/CO-GUARANTOR

3. Co-Borrower/Co-Guarantor Information

Borrower or Guarantor's Name			SSN	Phone	
Marital Status			Email	Date of Birth	Yrs. School
<input type="radio"/> Married <input type="radio"/> Unmarried <input type="radio"/> Separated				/ /	
Present Address			Mailing Address (if different from present address)		
Street		Unit	Street		Unit
City		State	Zip	City	
State		Zip	State		Zip
Employer Name	Phone	Type of Business	Position/Title	Yrs at Employer	Yrs in Profession
Personal Monthly Income		Cash in Bank	Flips Completed in Last 24mo.	Rentals Owned in Last 24mo.	
\$		\$			

4. Entity Information

Entity Name		EIN		Number of Entity Owners	
Entity Address					
Street		Unit	City	State	Zip
Entity Type:					
<input type="radio"/> LLC <input type="radio"/> Limited Partnership <input type="radio"/> Corporation <input type="radio"/> Trust					
Entity Owner		Title		Ownership	%
Entity Owner		Title		Ownership	%
Entity Owner		Title		Ownership	%
Entity Owner		Title		Ownership	%

5. Property Information

Subject Property Address					
Street		Unit	City	State	Zip
Property Type		Estate Will Be Held In		Property Condition	
<input type="radio"/> SFR <input type="radio"/> Townhouse <input type="radio"/> Condo <input type="radio"/> 2-4 Unit Property		<input type="radio"/> Fee Simple <input type="radio"/> Leasehold		<input type="radio"/> Tenant Ready <input type="radio"/> Needs Renovation	
If Renovating		Purchase Price		Renovation Budget	
<input type="radio"/> Adding more than 100sqft <input type="radio"/> Use Conversion		Estimated As-is After Repair Value \$ \$ \$		Completed Improvements \$	
If Refinance, Year Acquired		Original Purchase Price		Purpose of Refinance	
		\$		<input type="radio"/> Rate & Term <input type="radio"/> Cash-out	
Existing Liens/Payoff Amount		Explain Source of Down Payment		Exit Strategy	
\$				<input type="radio"/> Sell <input type="radio"/> Refinance <input type="radio"/> Other (describe)	
Contact Name for Property Access			Phone		Email
<input type="radio"/> Not Accessible					

6. Additional Information for Rentals

Is the property currently leased?			Current or Potential Monthly Rental Income		
<input type="radio"/> Yes <input type="radio"/> No			\$		
Unit #	Original Lease Start Date	/ /	Current Lease End Date	/ /	
Unit #	Original Lease Start Date	/ /	Current Lease End Date	/ /	
Unit #	Original Lease Start Date	/ /	Current Lease End Date	/ /	
Unit #	Original Lease Start Date	/ /	Current Lease End Date	/ /	

7. Declarations

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Are you a party to a lawsuit?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Is any part of the down payment borrowed?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Are you a co-maker or endorser on a note?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Are you a U.S. citizen?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Are you a permanent resident alien?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Have you had an ownership interest in a property in the last three years? If "Yes", complete 1 & 2 below	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?				

8. Acknowledgement and Agreement

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 residential 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 or reverify 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

9. Information For Government Monitoring Purposes

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. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower	<input type="radio"/> I do not wish to furnish this information	Co-Borrower	<input type="radio"/> I do not wish to furnish this information
Ethnicity		Ethnicity	
<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino		<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino	
Race		Race	
<input type="radio"/> American Indian or Alaska Native <input type="radio"/> Black or African American		<input type="radio"/> American Indian or Alaska Native <input type="radio"/> Black or African American	
<input type="radio"/> Native Hawaiian or Other Pacific Islander <input type="radio"/> Asian <input type="radio"/> White		<input type="radio"/> Native Hawaiian or Other Pacific Islander <input type="radio"/> Asian <input type="radio"/> White	
Sex		Sex	
<input type="radio"/> Female <input type="radio"/> Male		<input type="radio"/> Female <input type="radio"/> Male	

This information was provided		TO BE COMPLETED BY LOAN ORIGINATOR	
<input type="radio"/> In a face-to-face interview	Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> Yes <input type="radio"/> No Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> Yes <input type="radio"/> No Was the race of the Borrower collected on the basis of visual observation or surname? <input type="radio"/> Yes <input type="radio"/> No		
<input type="radio"/> In a telephone interview			
<input type="radio"/> By the applicant and submitted by fax or mail			
<input type="radio"/> By the applicant and submitted via e-mail or the Internet			

Loan Originator's Signature	Date
X	

Loan Originator License No. (if req'd)	Loan Originator's Phone Number (including area code)

Loan Origination Company's Name	Loan Origination Company License No. (if req'd)	Loan Origination Company's Address

Loan Origination Company's Name	Loan Origination Company License No. (if req'd)	Loan Origination Company's Address

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	