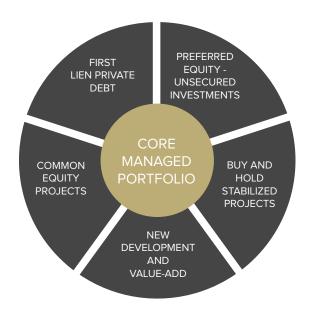


Private Loan Application Form



Direct Private Mortgage Lenders

Fix & Flip — Cash-Out Refinance — New Construction — Commercial



- 80% LTV
- 65% ARV
- Nationwide
- Quick Closings
- 6-24 Month Terms
- Rates Starting at 8.25%
- 1-4 Family Residential
- REO/Short Sale Savvy
- 650 Minimum Credit Score

- Foreclosure Auctions
- Bank REO's/Short Sales
- Mixed-Use & Commercial Properties
- Bridge Loans
- Speculator Friendly
- Non-Owner Occupied Properties
- No Debt Service Coverage

Lending Criteria	Residential (1-4 Family)	Multi-Family & Mixed Use
Max Loan-To-Value Ratio	80% (Purchase), 70-75% (Refinance)	75% (Purchase), 70-75% (Refinance)
Construction Financing	Up to 90%	650+ *
Minimum Rates	10% (8.25% in California)	10.75% *8.75% in California
Pre-Pay	3-6 Months	3-6 Months
Loan Term	12-24 Months	12-24 Months
Minimum Loan Amount	\$100,000 - \$5,000,000	\$100,000 - \$5,000,000

^{*}Exceptions may be granted on a deal by deal basis.





Transaction Information

Transaction Type: Purchase Refinance (CEMA) Refinance	e (Straight REFI)
Loan Purpose: Ground Up Rehab Cash-out	Bridge Buyout
Lien Position: First Lien	
Loan Amount:	
Purchase Price: (if applicable)	
Construction Budget:	
Loan Request No. 1: (1st Lien)	
Loan Request No. 2: (2nd Lien - construction)	
Loan Term Request: 12 Months 24 Months 36+ Month	S
"As is" Value: Final Value:	
Desired Funding Date:	
Is this a T.O.E.?	Y N
If Yes, T.O.E date?:	
Is this a short sale/foreclosure/REO?	Y N
Is there an assignment, flip, or sale of membership Units?	Y N
If so, what is the amount?	
Has an LLC for this transaction already been established?	Y N
If this is a Refi, is your existing mortgage current?	Y N
If this is a Refi, is title an entity?	Y N
If this is a Refi, what is the existing debt?	
Property Information	
Address: City: State: Cour	nty: Zip:
Asset Type:	
Single Family Residential Commercial Mixed-Use Multi-Fam Commercial Units Multi-family L Residential Units	
Development Phase:	
Full Renovation Repositioning Conversion Grou	nd Up Construction
Occupancy:	
Vacant Partially Occupied Fully Occupied Land Acres	
Do you have approved plans?	Y N
Investment Summary: (Please explain what you plan to do with the loan amount and the prope	rty)
Exit Strategy: (Please explain the long term plan for this project and the paying off of the loan)	
Sell Refinance	



Guarantor's Information

Borrower Name:	Ent	ity Name:	
Address:	City:	State:	Zip:
Phone:	Fax	C	
*Approximate Credit Score:	Em	ail:	
Are you a foreign national without a social secu	rity number?		Y N
Have you ever been convicted of a felony?			Y N
Are you currently in any lawsuits?			Y N
Have you ever been prosecuted for SEC violation	ons?		Y N
Have you ever filed a bankruptcy?			Y N
Have you ever defaulted on a loan?			Y N
Do you have any outstanding judgments?			Y N
Broker Information			
Are you a licensed broker?			Y N
Brokerage Firm:	Age	ent Name:	
Address:	City:	State: .	Zip:
Email:	Pho	one:	
How did you hear about us?			
Advertisement Investors Borrower	Referral		
Search Engine Social Media Oth	ner	Representa	tive
Borrower Track Record			
Are you a repeat borrower?			Y N
What is the most recent project you closed with	us? (Please g	ive the address	and project type):
How many years have you actively invested in r	eal estate?		
How many transactions has the borrower been	involved with	?	
What is the total dollar (\$) amount of the transac	ctions?		
<500K 500K - 2 MM 2MM+			