Business Purpose / Investor Property Loan Application (DSCR)

Guarantor:	Co-Guarantor:

I. Loan Request Information

Loan Purpose: ☐ Purchase ☐ Rate/Term Refinance ☐ Cash-Out Refinance

Requested Loan Amount (UPB):	Interest Rate:	Loan Term:	I/O Period:	Pre Pay Penalty: 5yr / 3yr / 2yr / 1yr
Est. Property Value:	Est LTV:	Est Market Rents:		Current Lease Amount:
Refi's Only - Name of Current Lender		Current Mortgage Payoff Amount:		Est. DSCR:

III. Guarantor Information

Guarantor 1 - Full Legal Name:		Guarantor 2 - Full Legal Name:	
Social Security #	Date of Birth	Social Security #	Date of Birth
DL/Passport # & Exp Date:	% ownership of Borrowing Entity:	Drivers License State & #:	% ownership of Borrowing Entity:
Marital Status: ☐ Married (includes domestic partners ☐ Unmarried (includes divorced, widowed) ☐ Single (never been married) ☐ Separated		Marital Status: ☐ Married (includes domestic partners ☐ Unmarried (includes divorced, widowed) ☐ Single (never been married) ☐ Separated	
Contact Phone #:	Email:	Contact Phone #:	Email:
Current Address (street, city, state, ZIP)		Current Address (street, city, state, ZIP)	
Mailing Address, if different from Present Address:		Mailing Address, if different from Present Address:	

VI. Entity Information

Entity Name:	State Organized:	Date Formed:	Tax ID #:

Entity Legal Structure: ☐ LLC ☐ Corporation ☐ Partnership ☐ Limited Partnership ☐ Trust (Revocable)

Principal Place of Business (not a PO Box):	Mailing Address (if different from above):

Entity Ownership Information

Name	Ownership %	Company Title	Tax ID or SSN	Guarantor?	Citizenship Status

II. Property Information

Subject Property Address:	City:	State/Zip:	County:
Property Type:	# of Units:	Current (	
Purchase Date:	Purchase Price:	(	
Total Annual Property Taxes: / Total Annual Flood Insurance (If Applicable):			
Total Annual HOI Premium:	Total Annual HOA Dues (If Applicable):		
Insurance Company/Contact:	Homeowners Association Contact Name / Phone / Email:		
1st Lien - Existing Lender:	Estimated Payoff Amount:		
2nd Lien - Existing Lender:	Estimated Payoff Amount:		
Property Managed By:			

VII. Declarations

If you answer "Yes" to any of these questions A through E, please provide explanation

A. Are there any outstanding judgements against you?	☐ Yes	☐ No	☐ Yes	☐ No
B. Have you been declared bankrupt in the past 4 years?	☐ Yes	☐ No	☐ Yes	☐ No
C. Have you had a foreclosure or given a Deed in lieu in the last 2 years?	☐ Yes	☐ No	☐ Yes	☐ No
D. Are you a party to a lawsuit?	☐ Yes	☐ No	☐ Yes	☐ No
F. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guaranty? If yes, please provide details)	☐ Yes	☐ No	☐ Yes	☐ No
H. Are you a US Citizen	☐ Yes	☐ No	☐ Yes	☐ No
I. Are you a permanent resident alien	☐ Yes	☐ No	☐ Yes	☐ No
J. Do you intend to occupy the property as your primary residence?	☐ Yes	☐ No	☐ Yes	☐ No

VIII. Borrower and Co-Borrower Authorization to Pull Credit and Background Reports

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 (providing the borrower has the capacity to enter into a binding contract): Because all or a part of the applicants income derives from any public assistance program: or because the applicant has in good faith exercised and right under the Consumer Credit Protection Act, the federal agency that administers compliance with the law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20680. This financial statement is given to lender by the person signing this statement in connection with an application for credit or extension of credit to such person, or to another based upon the grantee of such person. The person signing this statement agrees that lender, its successors and/or assigns, is entitled to rely upon the information given in the statement in its credit decision relating to such person or to another based upon the guarantee of such person. The person signing this Application understands that lender may have existing contractual relationships with other third-party lenders, or entities, which may be providing the funding for a loan or loans supporting this application, and said signor hereby authorizes said third-party to retain a copy of this application and authorizes said third party to pull credit according with this application. The person who signs this financial statement certifies and agrees that (1) the information in this statement is true and complete and gives the accurate description of such person's financial condition; except as listed on this statement, (2) such person has no undisclosed direct or contingent liabilities; and (3) title in all listed assets is solely in the name of such person and no other person or entity has interest in such assets unless otherwise listed in the statement. In the event if any change in such person's Name, address, or employment, such person agrees to send written notice to lender, its successors and/or assigns, within five (5) business days after such change. The person who signs this statement further agrees to send written notice to lender, its successors and/or assigns, within five (5) business days after the occurrence of any materials and adverse change (A) in any of the notice is given, lender, its successors and/or assigns, shall be authorized to consider this statement as a continuing statement, substantially correct in all aspects. Lender, its successors and/or assigns, is hereby authorized to request a consumer credit report on any person signing this statement in connection with the present application for credit or any update, renewal, or extension of such credit. Upon request, lender, its successors and/or assigns, will tell any such person whether or not a consumer report was requested and if requested, the name and address of the consumer reporting agency that furnishes the report. The person signing this statement further authorizes lender, its successors and/or assigns, to make all necessary inquiries to verify the information in this statement and also the authorizes all such persons or entities lender, it successors and/or assigns, contacts to completely respond to such inquiries. Applicant is aware that any knowledge if willful false statements regarding the value of the above property for influencing the actions of lender, its successors and/or assigns, may be a violation of federal law, 18 U.S.C § 1014 and may result in a fine or imprisonment or both.

Borrower:		Date:		Co-Borrower:		Date:	

IX. Acknowledgement and Agreement

Electronic Signature Agreement: By signing your name below, you are signing this Application electronically. You agree your electronic signature is the legal equivalent of your manual signature on this Application. By signing your name below, you consent to be legally bound by this Application's provided data. Further, that making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and lender.

Borrower:		Date:		Co-Borrower:		Date:	